

Information on Reward Points Redemption Program Changes

With effect from 1st April 2025, following revisions will be applicable on reward points redemption using your IndusInd Bank Credit Card:

- For Reward Points redemption against Cash Credit on IndusMoments portal, a revised fee of Rs. 149 + GST will be applicable.
- Fees on 'twid - Pay With Rewards' program will be applicable on each transaction for reward points redemption as mentioned below:

twid – Pay With Rewards Slabs	Fees
Reward Points redemption up to 200 points	Rs. 10 + GST
Reward Points redemption from 201 to 500 points	Rs. 15 + GST
Reward Points redemption above 501 points	Rs. 20 + GST
Reward Points redemption for any flights	Rs. 50 + GST

- Revision in Reward Points Redemption on 'twid - Pay with Rewards' program, threshold to be reduced from 2nd transaction onwards from 15% to 12.50% on travel & 10% on other categories.

Category	1 st Transaction	2 nd Transaction onwards
Travel	15%	12.50%
Others	15%	10%

- Customers can redeem only 50% of their total Reward Points balance against cash credit redemption. This will be an additional filter along with the product level monthly capping for reward points redemption against cash credit. Customers will be able to redeem reward points whichever is lesser, either 50% of the reward points balance or the monthly capping on reward points redemption against cash credit.

Illustration:

Customer has a Legend Credit Card, wherein the cash credit capping in a calendar month is 5000 points.

Customer's reward points balance is 12000, in this scenario customer can redeem 50% of the balance or the monthly capping, whichever is lesser.

50% of the points balance is 6000 and the monthly cash capping is 5000.

Hence, customer will be eligible to redeem only 5000 reward points.

- Rollback of Reward Points for delinquent customers – for Customers who have not paid at least their Minimum Amount Due by next statement generation date, Reward points earned on the unpaid spends will be pulled back.

Illustration:

Statement for Jan'25 is generated for Rs. 5000 on 5th Jan'25 and payment due date is 25th Jan'25. In this statement cycle, total reward points earned was 50.

Customer does not make Minimum Amount Due (MAD) payment by 5th Feb'25; i.e. next statement generation date. So, 50 reward points will be pulled back.

- Discontinuation of Reward Points on fractional spends over base multiplier – Currently, customers get full reward points on the fractional part of their spends above base multiplier, if the fractional part is more than 50. Customer gets 1 Reward Point against every Rs. 100 spent. As per current system setup, customer will earn 2 reward points if he spends Rs. 175.

Illustration:

Customer earns 1 Reward Point for every Rs. 100 spent on his card.

Scenario 1: Customer spends Rs. 500. He will earn full 5 Reward Points.

Scenario 2: Customer spends between Rs. 450 and Rs. 499. He will earn 4 Reward Points.

Scenario 3: Customer spends between Rs. 400 and Rs. 449. He will earn 4 Reward Points in line with existing rewards program.