

Iconia American Express Top Spender Offer

- The IndusInd Bank Limited (“IndusInd Bank” or “Bank”) “**American Express Amazon Top Spender Offer**” (Program) is open to Iconia American Express Cardholders of IndusInd Bank Limited (“IndusInd Bank”/“Bank”), who have a valid and open American Express IndusInd Bank Credit Card and who have received communication regarding the offer (“**Eligible Cardholders**”)
- The Program Period is from 1st December, 2020 to 7th December, 2020.
- For the purpose of this Program, Eligible Transactions would include all Purchase Transactions done using the IndusInd Bank Credit Card through Point of Sale (Card Present) Purchase, Internet Transaction, IVR Transaction, Mail Order/Telephone Order Transaction or Standing Instruction.
- Cash Withdrawal, Wallet Loading, Balance Transfer, Fees, Interest Charges, and Loan taken on the Credit Card and any transaction other than a Purchase Transaction will not be considered for the purpose of the Program.
- Spends made using Add-on cards will accrue in the account of the Primary Cardholder under this Program.
- Under the Program, 100 Cardholders with highest number of Spends in the Offer Period will be eligible for Amazon Gift voucher worth INR 4000; i.e. 100 Cardholders having the maximum Spends in the offer period will qualify under the offer.
- Cardholder must have a minimum spends of INR 75,000 in the Offer period in order to be eligible for top spender. In the unlikely event where no Cardholder meets the minimum spends criteria in the offer period, no winners will be declared.
- Maximum of 1 Amazon Gift Voucher will be given to one Cardholder during the Program Period. In the event of a tie of any of the top 100 positions; i.e. if two or more Cardholders have the same Spends at a particular position, the Cardholder who has higher no. of transactions will be considered for the top 100th position.
- Fulfillment of the offer will be done by 31st January, 2021.
- Purchase Reversal Transactions posted on Cardholder’s Card Account during the Program Period will not be considered & will be deducted from the Spends value for the Purpose of calculating Spends of the day, in case of a tie, irrespective of whether the Original Transaction corresponding to this Reversal was done on any other day whether in the Program Period or before the Program Period.
- Only Settled Transactions; i.e. Transactions done during the Program Period and which have been successfully posted into the Cardholder’s card account within 8 days will be considered for calculating the winner under this Program. The Bank will not be responsible if a Transaction Authorized by the Bank has not been settled by the Merchant.
- The Bank reserves the right to declare the names of the Winners on its website or Social Media handles. However, it is not binding that the Bank publishes the list of Winners.
- Winners of the Program will be intimated through an SMS or an Emailer on the Cardholder’s registered mobile no. & email ID. If a Cardholder does not get any intimation from the Bank on being in the top 100, it should be assumed that the Cardholder is not in the Winners list.
- Winners under the Program will receive an Email and SMS upon qualification with the **Amazon Gift voucher worth INR 4000**.
- To be eligible for participating in the Program, the Cardholder must maintain a clean payment record in respect of his/her Card; i.e. the Cardholder should not have failed to pay the minimum amount due on his/her Card during the Offer Period or at the time of evaluation of the winners.
- IndusInd Bank shall not be liable or responsible for non-receipt or delivery of any SMS/other communication relating to this Program due to any reason beyond the control of IndusInd Bank. IndusInd Bank reserves the right to modify/amend any communication/SMS related to the Program at any later date during the Program Period.

- All applicable taxes, duties, levies of whatsoever nature in connection with the Program shall be borne solely by the Cardholder.
- The participation in the Program shall constitute deemed acceptance by the Card member of all the terms and conditions governing the Program.
- The Bank at its sole discretion can decide Cardholders who can avail this Program. Delinquent Credit Card members will not be eligible for the benefits of this offer. "Delinquent Credit Card Account" means an account of a Cardholder which has outstanding which is past due or which, in the sole opinion of the Bank, has unsatisfactory credit standing. Cardholders, whose Credit Card accounts are currently delinquent or become delinquent at any time before the Fulfillment Date, will be ineligible for the benefits of this Program.
- If the Cardholder ceases to be a Cardholder at any time during the Program Period or before the Fulfillment Date, all benefits under the Program shall lapse. This includes any relationship terminated either by the Bank or the Cardholder.
- In all matters relating to the Program, the decision of IndusInd Bank shall be final and binding in all respects.
- The Bank reserves the right at any time without prior notice to add, alter, modify, all or any of these terms and conditions or replace, wholly or in part, this Program by any other Program, whether similar or different to this Program or to withdraw it altogether without giving prior notice.
- The terms and conditions of the Program shall be in addition to and not in substitution/derogation to the Primary Terms and Conditions governing the Card and shall at all times be read along with the terms of the Cardholders' Agreement and such other terms and conditions that the Bank may deem appropriate at its sole discretion. Any irreconcilable contradiction between the terms and conditions contained herein and the Cardholders' Agreement, then the terms of the Cardholders' Agreement to prevail the present conditions.
- Any disputes arising out of this Program shall be subject to the exclusive jurisdiction of competent courts in Mumbai only.