

## Terms and Conditions

- The IndusInd Bank Limited (“IndusInd Bank” or “Bank”) “**Spend and Win Gift Voucher Offer June 2021**” (Program) is open to customers holding a valid and open IndusInd Bank Credit Card and who have received communication regarding the offer (“**Eligible Cardholders**”)
- Eligible Cardholders have to achieve a minimum spend level along with a minimum number of purchase transactions as communicated in the Email/SMS to qualify for the Offer. The Spend & transaction thresholds have been set for each Cardholder depending on factors such as, but not limited to, credit history, purchase patterns, payment behaviour, credit limit, loyalty and vintage of the Cardholder.
- For the purpose of this Program, Spends would mean the sum of all Purchase Transactions done using the IndusInd Bank Credit Card through Point of Sale (Card Present) Purchase, Online or E-Commerce/M-Commerce Internet Transaction, IVR Transaction, Mail Order/Telephone Order Transaction, Payment towards wallet loading or Insurance Premium and Standing Instruction done in the offer period. All Purchase transactions will be considered for the purpose of calculating Achievement towards the Spend Levels.
- Cash Withdrawals, Fees, Interest Charges, any other charges, EMI, Loan taken on the Credit Card and any transaction other than a Purchase Transaction will not be considered for the purpose of calculating achievement towards the Spend Levels (Exclusion to Spend).
- Cardholder will be eligible for benefits under this Program only if the Spends are equal to or greater than the Minimum Spend Level and number of purchase transactions are equal to or greater than the Minimum number of purchase transactions.
- The Program Period is from 3<sup>rd</sup> June 2021 to 30<sup>th</sup> June 2021 (both days inclusive). Thus only Spends & purchase transactions (defined above) done in the Offer period on the Eligible Credit Card will be considered for the purpose of calculating Spends achievement & transactions achievement in this Program
- Spends and transactions made using Add-on cards will accrue in the account of the Primary Cardholder under this Program.
- Only Settled Transactions; i.e. Transactions done during the Program Period and which have been successfully posted into the Cardholder’s Card Account by 10<sup>th</sup> July 2021 will be considered for calculating achievement under this Program. The Bank will not be responsible if a Transaction Authorized by the Bank has not been settled by the Merchant.
- Purchase Reversal Transactions posted on Cardholder’s Card Account during the Program Period will be deducted from the Spends for the Purpose of calculating Spends Achievement irrespective of whether the Original Transaction corresponding to this Reversal was done during the Program Period or before the Program Period
- Under the Program, Cardholders meeting the spends and transactions criteria during the Offer Period will be eligible for a Gift Voucher from leading brands like Amazon/Myntra/Flipkart and more. The value of the Gift Vouchers will be mentioned in the Offer communication sent to the Cardholder’s registered mobile number and email address. Cardholders who qualify will be given a choice to select Gift voucher from the list of brands available.
- Maximum of 1 Gift Voucher will be given to one Cardholder during the Program Period.
- Fulfillment of the offer will be done within 90 days of the end of the Program Period.
- 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.
- In case a Cardholder, is holding two or more Eligible Credit Cards from IndusInd Bank, the minimum spend thresholds on each Card account may differ. In such a scenario, the Spends done on one Card account will not be added/clubbed with Spends done on the other Card account. Each Credit Card account will be considered separately
- 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 in 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.
- In case the Cardholder has any issues/disputes regarding the Offer, he/she must raise his or her concerns before Oct 31, 2021. Any disputes raised post this date will not be entertained by the Bank. Any disputes arising out of this Program shall be subject to the exclusive jurisdiction of competent courts in Mumbai only.
- IndusInd Bank's responsibility in the offer is limited to sending the voucher to the Eligible Cardholders on their registered email address. The Cardholder hereby agrees that Flipkart/Amazon/Myntra is solely responsible for the acts and omission relating to the Vouchers including but not limited to, availability of products in accordance with the preferences of the Cardholder
- Standard terms and conditions of respective Brand Gift Voucher will apply for utilisation of the vouchers.