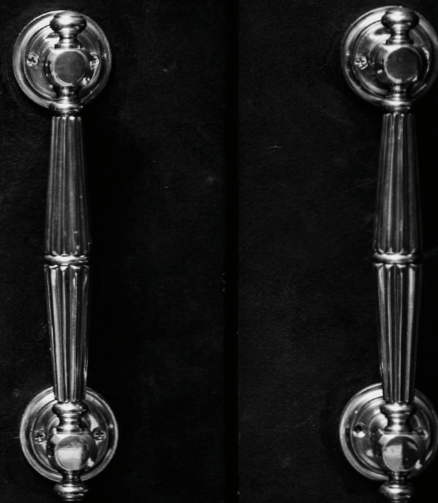




IndusInd Bank

OPEN DOORS .
UNLOCK THE WORLD .

IndusInd Bank Avios Visa Infinite Credit Card
Benefit Guide



Introducing the IndusInd Bank Avios Visa Infinite Credit Card

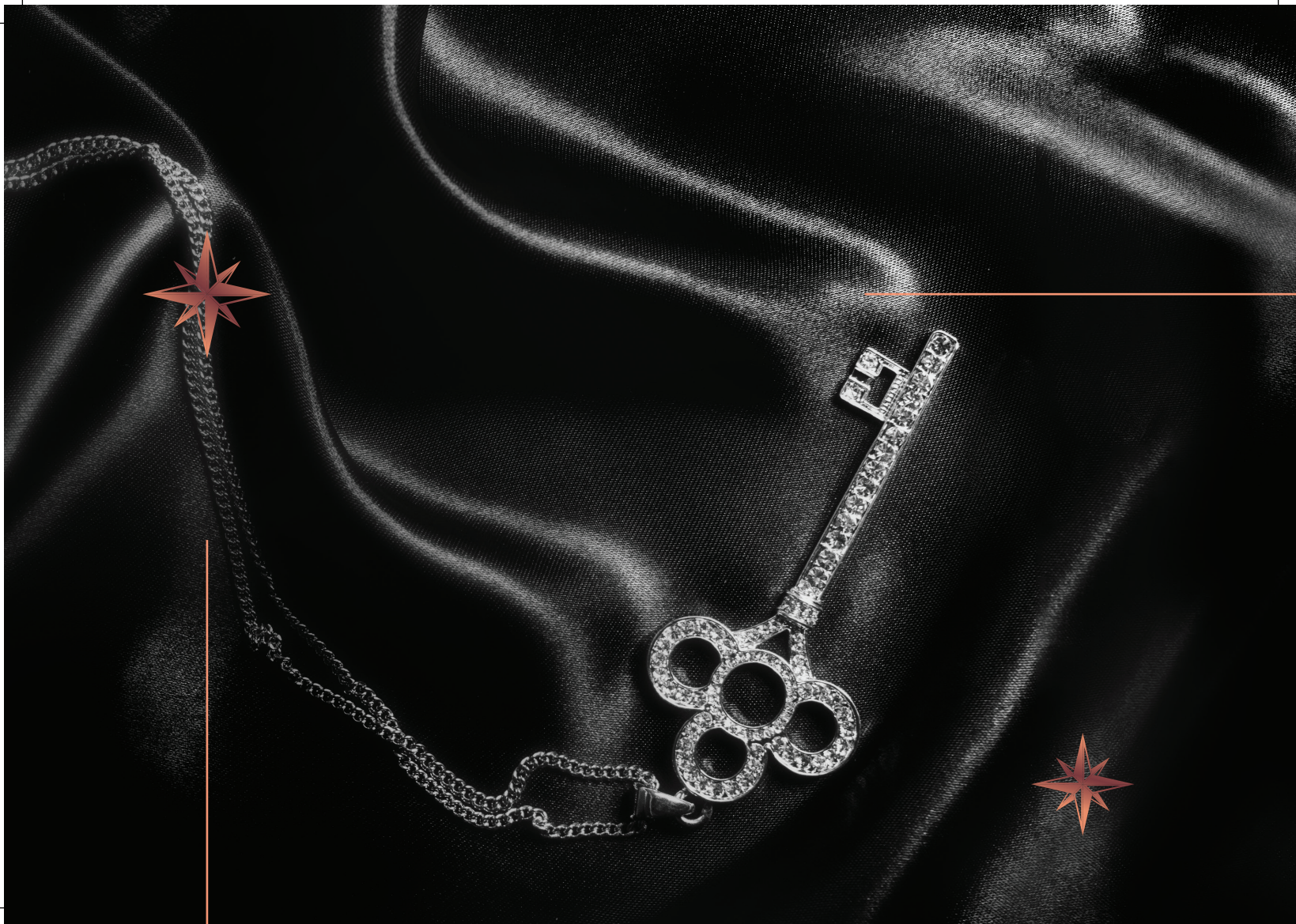


This is your time to reimagine travel. Open doors to unique experiences like never before. Revisit your favourite destinations and embark on an exciting adventure.

When the luxury and comfort of flying on board British Airways meets the trust and convenience of IndusInd Bank, your quest for an unforgettable journey will meet reality with your IndusInd Bank Avios Visa Infinite Credit Card.

Open Doors. Unlock the World.





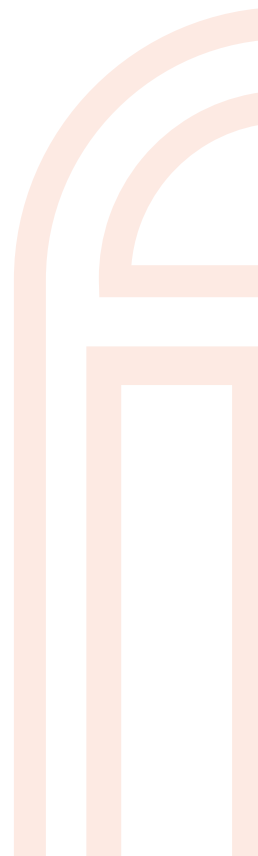
Welcome Aboard!

Thank you for choosing us. We're thrilled to have you onboard this incredible journey. Along with our esteemed partner, we've prepared the first itinerary to welcome you into a brand-new experience of world-class travel and adventures. Dive into the welcome benefit of your IndusInd Bank Avios Visa Infinite Credit Card.



Welcome Benefit: 20,000 bonus Avios upon joining*

*Terms and Conditions apply | Welcome Bonus Avios would be credited within 15 days of receipt of joining fees.



Exciting Rewards

Indulging in a sweet escape is the perfect way to unwind and ease your mind.

Book your trip on www.britishairways.com or the British Airways mobile app and:



Earn accelerated Avios: 5 Avios for every INR 200 spent with your IndusInd Bank Avios Visa Infinite Credit Card.

*Terms & conditions apply





Accelerated Rewards at your favourite destination

There are many fascinating places all over the globe. Some so irresistible that you add them to your itinerary for the first time or even return to make new memories. Whether it's the comfort of a second home, a place where your family reconnects or simply your favourite destination, British Airways will take you comfortably wherever you plan to go.

Maximise the rewards at your chosen destination. Simply use your IndusInd Bank Avios Visa Infinite Credit Card to:



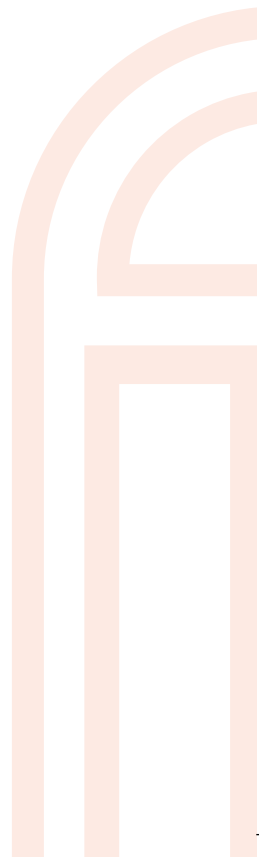
Earn accelerated Avios: 6 Avios on every INR 200 spent for POS (Point of Sale) transactions at your preferred destination*



Get discounted foreign currency mark up of 1.5%** for online and POS transactions done at your selected preferred international destination



*Terms & conditions apply | Your preferred destination can be changed after an anniversary year of your card is completed. Please call 1860 267 7777 or write to priority.care@indusind.com to place the request. Online transactions at your preferred international destination would earn 3 Avios on every INR 200 spent on except spends on Utilities, Education, Govt Payments, Rent, Insurance and Fuel.

**3.5% foreign currency markup would be applicable for international transactions across all other destinations.

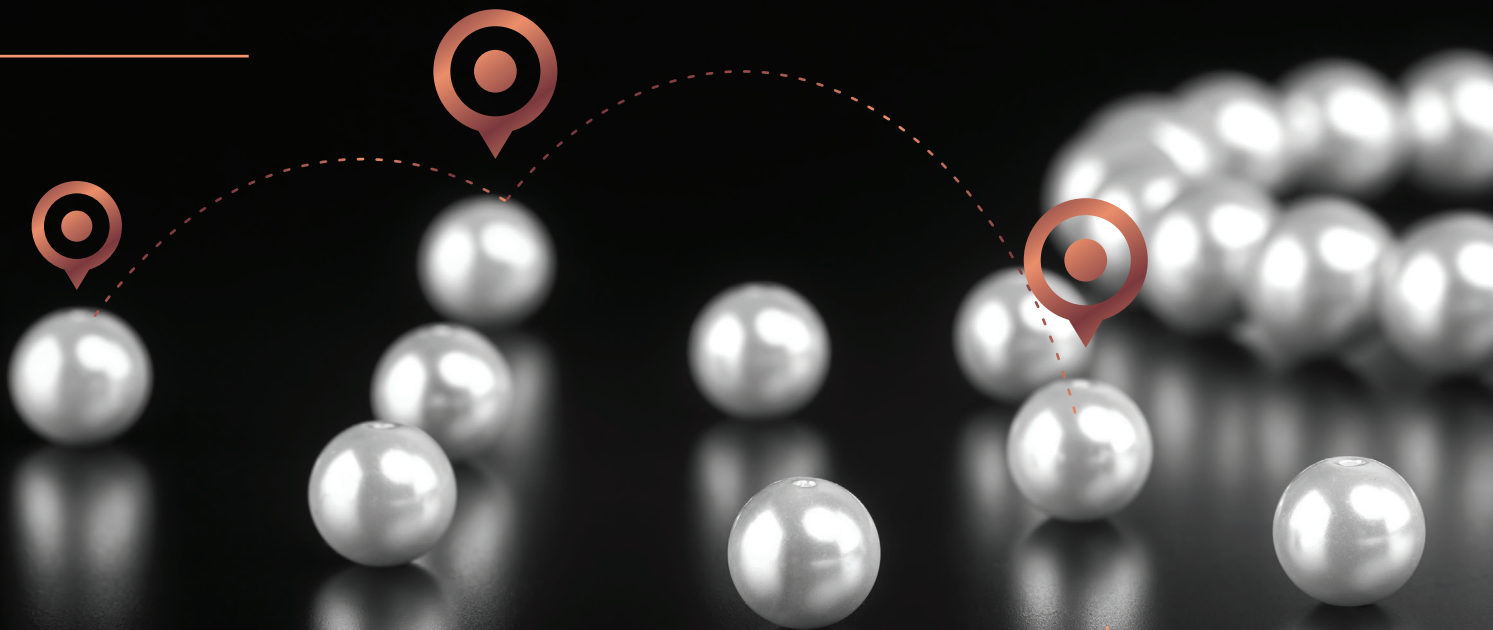


Enjoy Rewards wherever you are in the world

Broaden your horizons by venturing out to other international & domestic destinations. No matter how many mesmerising views you uncover, you can always go for more rewards. All you need to do is spend with your IndusInd Bank Avios Visa Infinite Credit Card to:

-  Earn Avios: 1 Avios on every INR 200 spent on Utilities, Education, Govt Transaction, Rent, Insurance on all international and domestic transactions.
-  Earn Avios: 3 Avios on every INR 200 spent on all other domestic and international transactions.*

*Terms & conditions apply



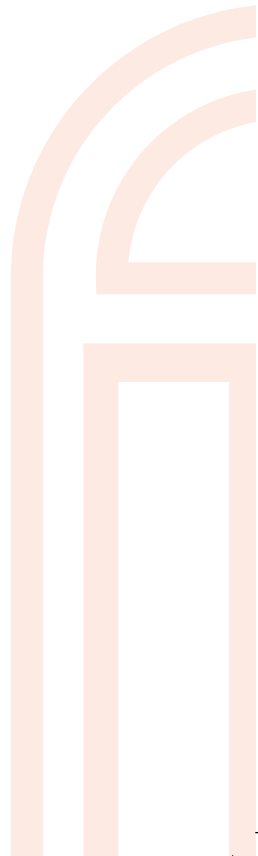


Unlock Milestone Benefits

The joy of reaching extraordinary milestones in your journey is a feeling beyond comprehension. Passing each milestone is a victory that deserves to be rewarded. Honour your achievements with these incredible benefits* using your IndusInd Bank Avios Visa Infinite Credit Card:

- ① **Milestone Benefit 1**
18,000 bonus Avios after your first cumulative spends of INR 800,000 in a year
- ② **Milestone Benefit 2**
18,000 bonus Avios after your second cumulative spends of INR 800,000 in a year

*Terms & conditions apply | Maximum 36,000 bonus Avios in a year as part of milestone benefits.



Renewal Benefits

Continue exploring the world and begin new chapters on your journey. Captivate hidden gems waiting to be discovered. Enjoy this remarkable benefit as you continue your journey with British Airways Executive Club from your IndusInd Bank Avios Visa Infinite Credit Card:



Renewal Benefit: 5,000 bonus Avios in each subsequent year that your card is renewed


*Terms & conditions apply | Renewal benefit would only be credited within 15 days of receipt of annual fees.



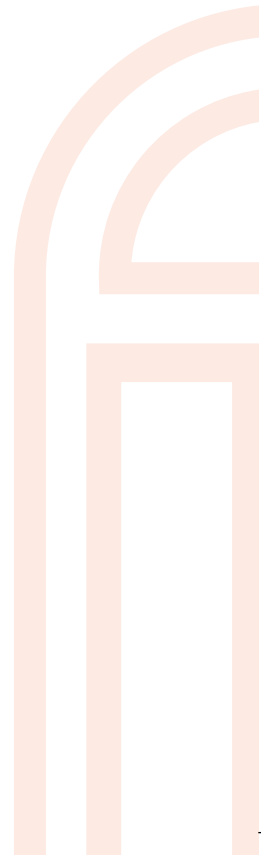


International Travel Health Insurance

Aiming for optimal health will help you make the most of each moment as you elevate your travel experiences. With IndusInd Bank Avios Visa Infinite Credit Card, be rest assured that you will be taken care of with the following benefit:

 Health Insurance coverage of up to USD 25000 in case of hospitalisation due to accidental injury or illness while on an international trip*

*Terms & conditions apply | Medical costs covered vary by destination | The insurance would be provided on reimbursement basis only.





Travel in style with meet-and-greet services

There's nothing better than being taken care of while you jet off to experience something extraordinary. With your IndusInd Bank Avios Visa Infinite Credit Card, you can enjoy two complimentary Meet and Greet services* per year at leading international airports for a seamless and stress free travel experience. These services include assistance for smooth check-in, security, immigration and a host of other services.

Please refer to www.indusind.com for detailed terms and conditions to avail this service. Please call the toll-free number 18002099071 or write to Indusindassist@aspirelifestyles.com for placing a request.

*Terms and conditions apply





Concierge Services

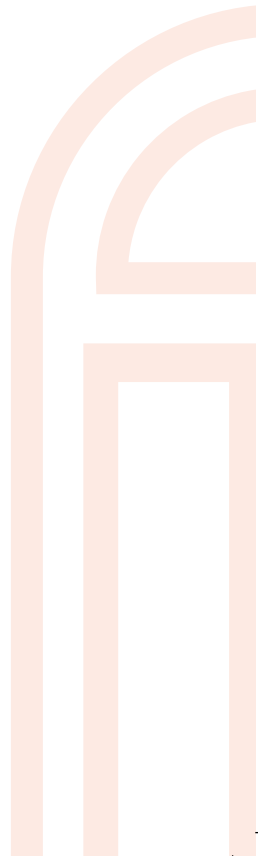
From your travel reservations to delighting your loved ones on their special days, our concierge services will help you make each moment memorable.*

Get access to big global events, art shows, music and sports events from across the globe.

You can place a request for private dining, curate exclusive experiences, procure luxury commodities and get your hands on original merchandise from your favourite movies. Our concierge team would be with you at every step and ensure you have the experience of a life time!

*Terms & conditions apply | Cost for the service requested to be paid by the customer.

Please call the toll-free number 18002099071 or write to Indusindassist@aspirelifestyles.com for placing a request.





Elderly Care Assist

Travel stress-free and be assured that your loved ones would be taken care of by professionals with our elderly care concierge services available with this card. While you are away, arrange a doctor's consultation, at-home diagnostic tests, or OPD appointments for the elderly members of your family who are residing in India.*

Please refer to www.indusind.com for detailed terms and conditions to avail this service.

Please call the toll-free number 18002099071 or write to Indusindassist@aspirelifestyles.com for placing a request.

*Terms & conditions apply | Cost for the service requested to be paid by the customer.





Travel in **style and comfort**

We offer you a complimentary Priority Pass membership that gives you access to international lounges across the world.*

Enjoy complimentary domestic and international lounge visits. Relax, enjoy a gourmet meal, comfortable seats and free wi-fi as you wait to embark on a new journey.

| | |
|--|------------------------------------|
| International Lounge visits with Priority Pass | 2 complimentary visits per quarter |
| Domestic Lounge visits with your credit card | 2 complimentary visits per quarter |

*Terms & conditions apply



Other Benefits of your card

1. Fuel Benefits: Enjoy benefits that come along with your opulent lifestyle.

Your IndusInd Bank Avios Visa Infinite Credit Card offers privileges that help you enjoy complete freedom in the simplest activities. Enjoy a waiver of 1% on fuel surcharge* at any petrol pump across India. Please note that this waiver is applicable for all transactions between INR 500 to INR 10,000 only.

2. Total Protect: Are you afraid of your card falling into the wrong hands? Relax! Fraudulent use of your card is not a threat anymore. 'Total Protect' is a first-of-its-kind program that covers you for an amount equal to the credit limit on your card and is available on Add-on cards as well. So you have no reason to worry about fraudulent transactions on your card.*

Total Protect covers:

- Unauthorised transactions in case of loss/theft of card
- Counterfeit fraud: In case of card details being stolen and used unscrupulously with counterfeit plastic, we offer protection against such incidents as well.

3. With the IndusInd Bank Avios Visa Infinite Credit Card, you also get a complimentary personal air accident insurance cover of up to INR 25 Lakhs.*

*Terms & conditions apply



Scan the QR code to check out



Cardholder Agreement



**Most Important Terms
and Conditions**

IndusInd Bank - your financial partner.

IndusInd Bank has successfully empowered millions of customers by pursuing excellence, building long-term relationships, delivering innovative solutions & leveraging unique insights.

For more information:

-  Please visit our bank branches
-  Call our 24-hour Phone Banking at 1860 267 7777
-  Log on to www.indusind.com
-  E-mail us at priority.care@indusind.com