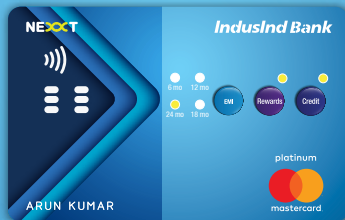


NEXXT**IndusInd Bank**

IndusInd Bank Nexxt Credit Card

Benefit Guide

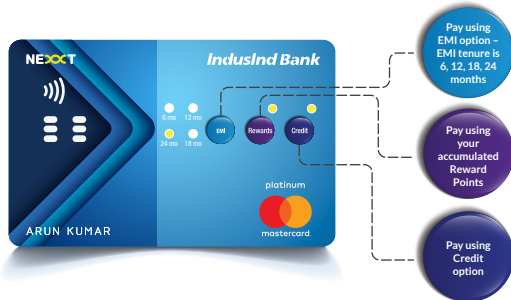


THE NEW WAY TO PAY

Welcome aboard! Get set to take your banking to the next level of convenience with your IndusInd Bank Nexxt Credit Card. It's a one-of-a-kind interactive Card that offers you absolute flexibility when making payments. Experience the new way to pay as you can use Credit, Rewards or EMI options while purchasing your favorite items at the store. Go on, experience a Card that understands all your needs.

Please note, the EMI and Rewards buttons on your Nexxt Credit Card can be used only while transacting at POS merchant outlets and will not apply to Online, Moto, IVR, Samsung Pay and ATM cash withdrawal transactions. For such transactions, the standard credit option will be considered. You may however opt for the EMI option without using the buttons, if provided by merchants for online transactions.





HOW TO USE YOUR NEXXT CREDIT CARD AT POINT OF SALE MERCHANT ESTABLISHMENTS?

**YOUR INDUSIND BANK NEXXT CREDIT CARD COMES WITH FLEXIBLE OPTIONS TO PAY AT POINT OF SALE
MERCHANT ESTABLISHMENTS:**

1. Pay in full.
2. Pay with Reward Points.
3. Pay with EMI (pay in equal instalments of 6, 12, 18 and 24 months).



THIS NEXT GEN STATE-OF-THE-ART CARD INCLUDES A NUMBER OF INNOVATIVE FEATURES.

The Card plastic has buttons for payment options. Each button corresponds to a different payment feature. When the button is pressed, the LED light associated with the pressed button illuminates to indicate the payment selection. We request you to press the relevant button (Credit/ Rewards/ EMI) before authorising the transaction at POS to indicate your choice of payment.

EMI OPTION:

To pay using the EMI option, select the number of months by pressing the EMI button till you reach your desired number of months before authorising the transaction. For instance, for 6 months, you have to press the EMI button once. For 12 months, you have to press twice, and so on. Please ensure the LED light corresponding to your preferred tenure option illuminates before using the Card. The Cardholder can choose between EMI tenure options of 6, 12, 18 and 24 months.



REWARD POINTS OPTION:

To pay using your accrued rewards, press the Rewards button before authorising the transaction. Your accumulated rewards will get deducted against the value of the transaction. Please note, you will need to accumulate a minimum of 500 Reward Points to use 'Pay by Rewards' option. You can check your available Reward Points balance through any of the following options:

- IndusMobile App – On Credit Card Details page, user can click on 'View' link in Reward Points section
- IndusAlerts – SMS RBALE <space> <last 4 digits of Card number> to 5676757



CREDIT OPTION:

Press this button if you wish to pay via the Credit option. This works just like your regular Credit Card.

IMPORTANT POINTS:

- Your Nexxt Credit Card works like a regular Credit Card for online transactions. Please use the credentials printed on the back of the Card to complete the transaction.
- For in-store transactions, simply press a button with your preferred option to pay and the corresponding indicator light will illuminate for up to 6 minutes.
- During this 6 minute period, you may swipe/ insert/ tap your Card or handover your Card to the cashier.
- Please note, the EMI and Rewards buttons on your Nexxt Credit Card can be used only while transacting at POS merchant outlets and will not apply to Online, Moto, IVR, Samsung Pay and ATM cash withdrawal transactions. For such transactions, the standard credit option will be considered. You may however opt for the EMI option without using the buttons, if provided by merchants for online transactions.



NEXXT BENEFITS

Brimming with exciting benefits that match your needs, your IndusInd Bank Nexxt Credit Card can take your lifestyle to the next level of wow.



ENTERTAINMENT

With your IndusInd Bank Nexxt Credit Card, buy one ticket and get the second one free when booking through BookMyShow.



FUEL SURCHARGE

Enjoy 1% fuel surcharge waiver across all fuel stations in India.



INSURANCE

Enjoy comprehensive Insurance benefits that are designed to safeguard you against financial risks arising out of medical uncertainty.

For Terms and Conditions, please visit www.indusind.com

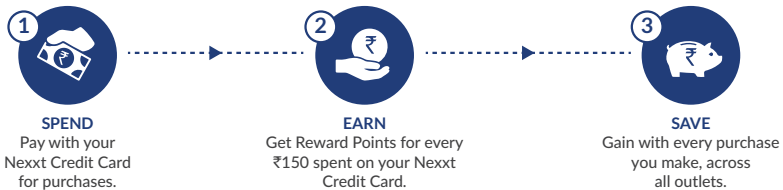


NEXXT REWARDS

Your IndusInd Bank Nexxt Credit Card comes packed with a Rewards Program that is designed to give your lifestyle the perfect boost. Simply whip out your Card and gear up to spend, earn, call and save!

Get 1 Reward Point for every ₹150 spent on your Nexxt Credit Card.

Value of 1 Reward Point = ₹1 (0.75 paise if redeemed against cash credit)





REDEMPTION OF REWARDS

Fancy taking off to your dream destination? Wish to go on a shopping spree like no other? Whatever your call, we have the perfect Redemption Program for you!

Besides paying with your accumulated rewards for purchases using the Rewards button on your Nexxt Credit Card, you can also redeem your Reward Points in following ways:

Cash credit in the ratio of 1 Reward Point = ₹0.75 of cash value

Airline miles on partner airlines in the ratio of 1 Reward Point = 1 airline mile

Online Shopping Portal – www.indusmoments.com

Please visit www.indusind.com for more details.

FAQs

Why do I take the IndusInd Bank Nexxt Credit Card when I already have another Card that is free for life?

Privileges are abundant when it comes to an IndusInd Bank Nexxt Credit Card. This Card is exclusive and comes loaded with benefits that no other Card offers.

- The IndusInd Bank Nexxt Credit Card is the first-of-its-kind; which gives greater flexibility to the Customer to pay at the point of sale.
- Your Reward Points on the IndusInd Bank Nexxt Credit Card are unique. You get the flexibility to pay by Reward Points for purchases made at POS or redeem your Reward Points against exciting options like cash credit, gift vouchers and much more.

- You get Personal Air Accident insurance of ₹25 lacs with your IndusInd Bank Nexxt Credit Card.

How do I use my IndusInd Bank Nexxt Credit Card?

The IndusInd Bank Nexxt Credit Card gives greater flexibility to the Customer to pay using any of the following options at the point of sale:

1. Pay in full
2. Pay with Reward Points
3. Pay with EMI (pay in equal instalments of 6, 12, 18 and 24 months)

This Card includes a number of innovative features. Particularly, three buttons, each with its own light indicator, are provided on the front of your Card. Each

button corresponds to a different payment feature. When you press a button, light will emit from the corresponding light indicator to confirm your selection.

The indicator will initially emit light constantly, and then blink periodically, for up to 6 minutes.

During this 6 minute period, you may swipe/insert/tap your Card or hand over your Card to a cashier.

The LED light will switch off 20 seconds after a transaction. If no transaction happens, the light will switch off after 6 minutes.

Whenever you swipe/ insert/ tap your Card, you will be given an additional 20 seconds to swipe/ insert/ tap your Card again, if necessary, before the LED light switches off.

How to check my accrued Reward Points before paying via the Reward Points options?

You can check the accrued Reward Points on your

IndusInd Bank Nexxt Credit Card through any of the following options:

1. IndusMobile App – On Credit Card Details page, user can click on 'View' link in Reward Points section
2. IndusAlerts – SMS RBALE <space> <last 4 digits of Card number> to 5676757
3. Call IndusInd Bank Phone Banking helpline number 18602677777

If I make a payment via the EMI option but want to change it to Reward Points later, Is that possible?

Please note, selection of payment option needs to be made before inserting your Card in the POS machine slot. We will be unable to change the payment option once the transaction is authorised.

Will I have different EMI and Card billing cycles?

The first EMI shall be billed on the date on which

Purchase Transaction is converted into EMI (conversion date).

All billing of EMIs in the subsequent months shall be on the same date as the conversion date for that month.

How do I know that the preferred option to pay is successfully selected?

When you press a button, light will emit from the corresponding light indicator to confirm your payment selection.

How do I know that the option I have selected to pay has been successfully processed?

The Pay by Rewards or Pay by EMI request will be processed within 2 working days after the transaction is settled. Once the request is processed or declined, you will receive an SMS on your registered mobile number.

Will the LED light remain illuminated while the Card is being used?

Yes, whenever you press a button, the corresponding indicator will initially emit light constantly, and then blink periodically, for up to 6 minutes.

During this 6 minute period, you may swipe/ insert/ tap your Card or hand over your Card to a cashier.

If I do not select 'Pay by Rewards', can I pay using rewards for a particular transaction later?

Please note, you can opt to 'Pay by Rewards' for a transaction only by pressing the Rewards button before incurring a transaction at the store. However, you can redeem your accumulated Rewards Points to adjust the outstanding on your Credit Card account as per the terms of cash credit reward redemption. You may refer to our website for detailed Terms & Conditions.

If I do not select 'Pay by EMI', can I convert a particular transaction into EMI later?

You can opt for EMI conversion through the helpline number or login to IndusMobile/ IndusNet to convert a transaction into EMI if you have not selected the 'Pay by EMI' option. Please note, your request will be processed subject to eligibility and approval. Final approval for the EMI shall be at the sole discretion of IndusInd Bank.

Can I Pay by Rewards or EMI for ATM cash withdrawal transactions?

No. The Pay by Rewards or EMI option is not applicable for cash withdrawal transactions.

Is there any cap on the number of transactions for EMI conversion?

No, there is no cap on 'Pay by EMI' option.

Is there any minimum transaction value for EMI conversion?

There is no minimum transaction value required for EMI conversion. However, the same will be subject to levy of processing fee and interest charges.

Rewards Program

What is the Rewards Program on the IndusInd Bank Nexxt Credit Card?

The Rewards Program is specially designed to cater to the lifestyle of discerning customers like you. The value of each Reward Point is ₹0.75 when you redeem them against outstanding on your Card account.

When do my Reward Points expire?

All Reward Points earned are valid as long as the IndusInd Bank Nexxt Credit Card is live.

What is the maximum number of Reward Points I can earn in a year?

There is no cap on the Reward Points that you can earn on the IndusInd Bank Nexxt Credit Card. So go ahead and spend more on your IndusInd Bank Nexxt Credit Card and earn Rewards which you can redeem against various exciting options.

How do I redeem my Reward Points for direct cash credit?

You can redeem your Reward Points for direct credit into your Card account. Just check your Reward balance by logging into Internet Banking account or IndusMobile App and see if you have earned more than 500 points – which is the minimum number of points required for redemption. You can contact us at our helpline number to redeem your Reward Points against cash credit. Please note, you can redeem a maximum of 10,000 Rewards Points per billing cycle against cash credit on your IndusInd Bank Nexxt Credit Card.

Business Add-on Card

You said that I get an additional Card for business expenses. What do you mean?

IndusInd Bank offers you an additional Card that will be in your own name to be used for business expenses.

Do I get a separate statement for this Card?

No, you do not get a separate statement for this Card.

However, your statement will show the expenses on this Card in a separate section. This can help you to submit your statement for business expense management without having to segregate these transactions manually. As you receive the same statement, you can make one payment for all your expenses.

How will I differentiate this Card from my main Card?

Your additional Card will contain an embossing - 'Business'. Hence you will know which Card to use.

Terms and Conditions relating to pay with EMI on IndusInd Bank Nexxt Credit Card:

In these Terms and Conditions, the Terms shall have the following meanings:

- "Credit Card" shall mean an unexpired Card issued by IndusInd Bank Ltd. excluding IndusInd Bank Corporate Card.
- "Cardholder" shall mean the holder of a Card.
- "EMI" or "Equated Monthly Installment" means the equated monthly installment of amounts payable by the Card Member to IndusInd Bank comprising of principal amount, interest and any/ or other charges, if applicable.

The present Terms and Conditions are to be read in conjunction with, and not in derogation of, the Cardholder Agreement. Terms & Conditions and nothing contained herein shall prejudice or affect the Terms and Conditions of the Cardholder Agreement.

Unless otherwise specified, the words and expressions used herein shall have the same meaning as in the Cardholder Agreement.

Terms and Conditions for paying with EMI

- The Cardholder can choose between tenure options of 6, 12, 18 and 24 months.
- The EMI facility offered by IndusInd Bank shall be subject to levy of a transaction/ processing fee and interest charges. The processing fee and interest charges will be specified by IndusInd Bank from time to time.
- For all subsequent statements of the Cardholder, until the tenure of the loan gets over, the EMI will be billed as part of Minimum Amount Due for that particular Card.
- Once a Cardholder has opted for payment by EMI, any subsequent change will attract a pre-closure charge of 3% on the Principal Outstanding of the loan. The

pre-closure charges will be specified by IndusInd Bank from time to time. Any request for change in the EMI facility opted for has to be made in writing or by calling the 24 hour helpline number.

- Upon pre-closure of the loan, the entire principal outstanding will be billed to the Cardholder. If the Cardholder chooses not to pay the entire amount and opts to revolve, then the entire amount will accrue interest as per the Schedule of Charges.
- In case any portion of the billed and outstanding charges is not permitted to be paid in EMIs or such portion is not paid by the payment due date, the same will attract a late payment fee and interest charges as per the Schedule of Charges.
- During the running period of EMIs, the Cardholder cannot close the IndusInd Bank Nexxt Credit Card. However, if he/ she does so before all instalments have been billed, the outstanding EMI Principal amount will be billed to the Card account as one consolidated amount and interest charges as per

Schedule of Charges will be applicable on such amount.

- IndusInd Bank reserves the right to foreclose the loan and debit the entire outstanding amount to customer's Card account, if the customer defaults on payment towards the Card Account.
- The amount of transaction fee and charges, tenure for the payment of EMIs and other payment particulars will be Card holder-specific, as ascertained by the Bank.
- IndusInd Bank reserves the right at any time without previous notice, to add, alter, modify, change or vary all or any of these Terms and Conditions or to replace, wholly or in part, this scheme by another scheme, whether similar to this scheme or not, or to withdraw it altogether, which if done shall be binding on the Cardholder and the Cardholder shall abide by the said rules. If withdrawn, those who have opted shall continue to get the right to pay through EMIs for the already approved conversion.

- Final approval of such conversion shall be at the sole discretion of IndusInd Bank and is subject to the performance on the Card.
- The Cardholder will not hold the Bank responsible or liable for any actions, claims, demands, losses, damages, costs, charges, and expenses that he/ she may suffer, sustain or incur by way of this scheme.
- GST, as notified by the Government of India, is applicable on processing fee, pre-closure fee and interest component of the EMI, and is subject to change as per relevant regulations of the Government of India.
- Nothing contained herein should be construed as an obligation on IndusInd Bank to offer the above mentioned products.
- IndusInd Bank reserves the right to accept or reject EMI request.
- In the event the Card is closed prior to all instalments

being charged, the amount outstanding against EMI plan shall be debited as a consolidated amount to the Card account of the Cardholder.

- IndusInd Bank shall be entitled to demand immediate repayment of such consolidated outstanding amount.

Billing, Repayment and Interest Calculation

- The first EMI shall be billed on the date on which Purchase Transaction is converted into EMI (conversion date)
- All billing of EMIs in the subsequent months shall be on the same date as the conversion date for that month. For example:
- If Cardholder A (Statement date: 12th of every month) makes a purchase of ₹10,000 on 1st July, 2018 (Purchase Date) and opts for EMI conversion, the Bank shall convert the transaction at its sole discretion by 5th July, 2018 (Conversion Date). First EMI shall be billed on 5th July, 2018 and shall reflect in the

statement generated on 12th July, 2018. Subsequent EMI shall be billed on 5th August, 2018 and shall reflect in the statement generated on 12th August, 2018.

- The EMI amount shall be included as a part of the Minimum Amount Due appearing in the Cardholder's Monthly Card Statement. If the Minimum Amount Due is unpaid, charges shall be levied on such outstanding (including but not limited to the EMI as above), as communicated in the Card's Most Important Terms & Conditions (MITC). The Credit Limit on the Card shall be blocked to the extent of the purchase transaction amount. The Credit Limit will be released as and when the EMI is billed and paid in the subsequent months.
- IndusInd Bank reserves the right to modify all interest rates from time to time, at its sole discretion with prior notice or in the event of any changes in the interest rate made by the Reserve Bank of India (RBI).
- If the amount paid towards dues on the Card is less than the Total Amount Due, Interest Charges shall be

levied on such outstanding (including but not limited to the EMI as above), as per the interest rate applicable and communicated in the Card's Most Important Terms & Conditions (MITC). This rate is subject to change with prior notice. The applicable interest rate shall be mentioned in the Monthly Card Statement.

- Prepayment process and related charges.
- In case of pre-closure of the loan, a charge, currently 3% of the balance principal outstanding plus GST will be applicable. Along with pre-closure charges, pro-rata interest applicable on Card outstanding balance at the time of pre-closure will have to be repaid for pre-closure of the loan. As the pre-closure charge is subject to change, we request you to contact Phone Banking for the applicable charges if you decide to pre-close the Loan. IndusInd Bank reserves the right to revise the pre-closure penalty at its discretion. Additional interest if any on the principal outstanding from last statement date till date of loan pre-closure needs to be paid by the Cardholder.

- Processing fees will be levied in the immediate billing cycle, post processing of the EMI conversion request.
- In case of the transaction being cancelled and full refund from the merchant, Cardholder needs to contact 24-Hour Customer Care and place a request to cancel the EMI.
- Any payment made into the Credit Card Account over and above the EMI shall not be deemed to be payment towards the amount availed under EMI and shall not be deemed as closure of the merchant EMI.
- Partial pre-payment of EMI product(s) is not permitted.
- IndusInd Bank reserves the right to revise the pre-payment charges at its discretion, with prior notice via Email/ letter and such revised charges shall be binding on the Cardholder. Once the EMI is pre-closed, for any reason, all outstanding including but not limited to the principal outstanding and the interest for the actual number of days till closure; i.e. from the last billing date till the date of closure, shall be debited to the Card Account.

Pre-closure due to non-payment

- In the event of non-payment of the Minimum Amount Due for three consecutive months, the EMI shall be pre-closed and the principal outstanding, the interest for the days till closure shall be debited to the Card Account and will appear in the subsequent monthly statement. IndusInd Bank shall be entitled to demand immediate repayment of such outstanding amounts.

Pre-closure due to Card closure

- In the event the Card is closed prior to all EMI(s) being charged, the principal outstanding, the interest for the days till closure shall be debited to the Card Account. IndusInd Bank shall be entitled to demand immediate repayment of such outstanding amounts.

Other Terms & Conditions

- Final approval for EMI shall be at the sole discretion of IndusInd Bank and is subject to the Cardholder's performance on the Card. GST, as notified by the

Government of India, is applicable on processing fee, pre-closure fee and interest component of the EMI, and is subject to change as per relevant regulations of the Government of India.

- Nothing contained herein should be construed as an obligation on IndusInd Bank to offer the above-mentioned products. IndusInd Bank reserves the right at any time to add, alter, modify, change or vary all or any of these Terms and Conditions or to replace wholly.
- All Information in this communication is correct at the time of printing/ publishing.
- The Product/ Services being offered under the EMI Offer/s is being offered and sold/ provided directly by the merchant Entities to the Cardholder and IndusInd Bank is neither responsible nor guarantees merchantability, suitability, quality, delivery or after sales maintenance of the product/ services nor is it liable if the same is in any way deficient or defective or damaged/ lost in transit.

- All queries, complaint/s, and disputes with respect to any aspect/s pertaining to the offer/ product/ services such as delivery service, suitability, merchantability, availability or quality of the offer and/ or products/ services under the offer must be taken up by the Cardholders directly with the concerned merchant Entities and that IndusInd Bank shall not entertain any such query/ complaint/ communication in this regard.

Pay by EMI option is not applicable for cash withdrawal, fuel and jewellery transactions.

Request for Pay by EMI will not be acceded if the Card status is blocked/ cancelled. In such a situation, the transaction will be billed to the Credit Card account and payable by the Cardholder.

Pay by EMI option is not applicable to e-commerce, IVR and MOTO transactions.

Terms & Conditions for Pay by Rewards

- The Cardholder can choose to pay for a transaction

at POS using the available Reward Points balance on his Credit Card account.





- The value of each Reward Point is 0.75 paise.
- The Cardholder will need to accumulate a minimum of 500 Reward Points to use 'Pay by Rewards' option.
- If the Cardholder does not have sufficient Reward Points balance to adjust against the transaction value, however has met the criteria of minimum 500 Reward Points balance, we will redeem the available Reward Points and balance outstanding will be payable by the Cardholder.
- Pay by Rewards option is not applicable for cash withdrawal transactions.
- Request for Pay by Rewards will not be acceded if the Card status is blocked/ cancelled. In such a situation, the transaction will be billed to the Credit Card account and payable by the Cardholder.

- Pay by Rewards option is not applicable to e-commerce, IVR and MOTO transactions.

IndusInd Bank – your financial partner.

IndusInd Bank has successfully empowered millions of demanding 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 premium.care@indusind.com