

## Indus Solitaire Banking Credit Card – Terms and Conditions

1. **Joining and Annual Card Fee:** There is a joining card fee of INR 30000 + GST (or) as communicated to you at the time of Card application. There is an annual fee of Rs. 10,000 + GST which will be waived off on spends of INR 10 lakhs or more in previous anniversary year Fees, as applicable, shall be billed to the card account and are stated in the card statement of the month in which it is charged.
2. **Earn Reward Points:**
  - 2.1.** 1 reward point on every INR 100 spent: Customer shall earn 1 reward point on every INR 100 spent on the Indus Solitaire Credit Card. The reward points earned against purchases made on the credit card shall reflect in the customer's credit card on the transaction posting date.
  - 2.2.** Purchase transactions performed on these Merchant Category Codes (MCC) as allotted by Mastercard® shall earn 0.7 rewards points on every Rs. 100 spent: Transportation & Tolls (4111, 4121, 4131 & 4784), Utilities (4900), Insurance (5960 & 6300), Educational Institutions (8211, 8241, 8244, 8249 & 8299) and Government Institutions (9211, 9222, 9311, 9399, 9402, 9405 & 8220). A Merchant Category Code (MCC) is a four digit number assigned to a merchant/business by the merchant's acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. Bank does not determine the merchant's MCC.
3. **Redemption of Reward Points:**
  - 3.1.** Redemption of reward points can be done as follows:

Options for Redemption	How to redeem
Airmiles	<p>5 reward points = 4 Airmiles</p> <p>Steps:</p> <ol style="list-style-type: none"> <li>1. Log on to <a href="http://www.indusmoments.in">www.indusmoments.in</a></li> <li>2. Select the card type (Solitaire)</li> <li>3. Enter last four digits of the card number and registered mobile number</li> <li>4. Verify the same with OTP sent on registered mobile Number</li> <li>5. Click on Redeem Tab on the home screen</li> <li>6. Select convert points to Airmiles</li> <li>7. Select your preferred airmile option from the available partners</li> <li>8. Enter the points to be redeemed</li> <li>9. Points will be converted to airmiles and added to your Frequent Flyer Number</li> </ol>
Gift Vouchers	<p>1 reward point = 50 paise</p> <p>Steps:</p> <ol style="list-style-type: none"> <li>1. Log on to <a href="http://www.indusmoments.in">www.indusmoments.in</a></li> <li>2. Select the card type (Solitaire)</li> <li>3. Enter last four digits of the card number and registered mobile number</li> <li>4. Verify the same with OTP sent on registered mobile Number</li> <li>5. Click on Redeem Tab on the home screen</li> <li>6. Select available gift vouchers/ product options</li> <li>7. Enter the points to be redeemed and brand to be selected</li> <li>9. Points will be debited and voucher will be sent on registered email address or mailing address</li> </ol>

Cash Credit	<p>1 reward point = 50 paise</p> <p>Steps:</p> <ol style="list-style-type: none"> <li>1. Log on to <a href="http://www.indusmoments.in">www.indusmoments.in</a></li> <li>2. Select the card type (Solitaire)</li> <li>3. Enter last four digits of the card number and registered mobile number</li> <li>4. Verify the same with OTP sent on registered mobile Number</li> <li>5. Click on Redeem Tab on the home screen</li> <li>6. Select Cash Reward Redemption</li> <li>7. Enter the points to be redeemed</li> <li>9. Points will be debited and credited in your statement cycle</li> </ol>
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**3.2.** On redemption, the reward points so redeemed will be automatically adjusted from the accumulated reward points in the card member's account.

**3.3. Welcome Rewards:**

3.3.1. **5000 bonus reward points** will be credited to the card account of the primary card member, if the card member spends Rs. 1 Lakh in first 30 days from card issuance date. Bonus reward points will be credited within 90 days once the spends of 1 lakh condition has been fulfilled. You can redeem your reward points as mentioned in point no. 3. or simply by calling the contact center at 1800-267-7777 or by writing to us at [priority.card@indusind.com](mailto:priority.card@indusind.com) These points are equivalent to 4,000 air miles on the partner airlines' frequent flyer programs (5 reward point is equal to 4 air miles). The name on the frequent flyer program must match with the name on the primary credit card. The card member can choose not to transfer these reward points to airlines and use them for any other catalogue items. Transfer of points can only be done to participating frequent flyer airline programs as listed on [www.indusind.com](http://www.indusind.com)

3.3.2. Other terms and conditions for welcome rewards:

- 3.3.2.1. These offers are valid only for IndusInd Bank primary card members and are valid for cards issued in India.
- 3.3.2.2. These offers are valid for transactions worth spends of Rs 1 lakh in first 30 days for a new customer. For example, a credit card is booked on 10<sup>th</sup> January 2024; the transactions settled till 9<sup>th</sup> February 2024 will be considered
- 3.3.2.3. These offers can't be combined with any other offer/s.
- 3.3.2.4. Bonus Reward Points of 5000 on spends of Rs 1 lakhs are applicable only in the first year of card issuance
- 3.3.2.5. IndusInd Bank reserves the right to withdraw this welcome offer without prior notice. For additional Terms and Conditions, please refer point 6.9.

**4. Welcome Benefits**

**4.1. Complimentary membership of Epicure Program ("Merchant"):**

4.1.1. As a member of Indus Solitaire Credit card, card member gets complimentary access to the Taj Epicure Preferred program membership. This program provides one-time and recurring benefits like:

- 4.1.1.1. Night Stay: Get one voucher of 1 night stay with breakfast for 2 persons
- 4.1.1.2. Room Upgrade: 2 Vouchers for one-level room upgrade for one night reserved directly at Best Available Rate
- 4.1.1.3. Set Meals: Get 2 vouchers of All Day Dining Restaurant for 2 persons

- 4.1.1.4. Complimentary Spa Treatments; Get one complimentary one-time 60-minute spa treatment and access to sauna and steam for one person
- 4.1.1.5. 25% discount on Food & Beverage (on dine-in & takeaway at participating restaurants across hotels for upto 10 persons)
- 4.1.1.6. 20% discount on Food & Beverage at Banquets (at participating hotels for upto 30 persons)
- 4.1.1.7. 20% discount on Qmin (for food deliveries ordered via Qmin mobile application)
- 4.1.1.8. 20% discount on Spa Treatments (at Jiva Spas across participating hotels)
- It also includes unique one-time e-vouchers like:**
- 4.1.1.9. 20% Discount on best available rate for room/suite Stay at Taj Palaces (on direct bookings, for stays lasting up to five consecutive nights, once a year)
- 4.1.1.10. 20% Discount on best available rate for room/suite Stay (on best available rate on direct booking of room/suite stay for unlimited consecutive nights)
- 4.1.1.11. 20% Discount on best available rate for room/suite Stay at Taj Safaris (on direct bookings, for stays lasting up to five consecutive nights, once a year)
- 4.1.1.12. 20% Discount on Best Available Rate for Rooms/Suites
- 4.1.1.13. One-time discount of twenty percent on Best Available Rate on direct booking of Rooms/Suites for unlimited consecutive nights
- 4.1.1.14. Celebration Cake in Birthday Month: Upon dining at participating restaurants across hotels on any day during member's birthday month
- 4.1.1.15. Exclusive access to the Pool, with Set Lunch & Wine at Special Price: For one-time and for up to four persons at INR 3,000 plus taxes and other applicable charges per person.
- 4.1.1.16. NeuPass Silver Tier Membership (IHCL)

Click on the link to view list of participating hotels: <https://www.tajhotels.com/en-in/epicureprogram/participating-hotels/>

#### 4.1.2. **General Terms and Conditions for Taj Epicure Membership:**

- 4.1.2.1. This membership is valid only for the IndusInd Bank Primary card member.
- 4.1.2.2. To claim the first year membership, card member needs to call Contact Center 1800-267-7777 or write to us at [priority.card@indusind.com](mailto:priority.card@indusind.com).
- 4.1.2.3. The complimentary Epicure Program membership is valid for one year from the start of membership. The Membership card is only valid for the period indicated on it. Membership and benefits of Epicure program are offered at the sole discretion of The Indian Hotels Company Ltd. (IHCL).
- 4.1.2.4. The membership is applicable only at participating Taj, SeleQtions, and Vivanta hotels. Certain restaurants at participating hotels may not be part of the Epicure program.
- 4.1.2.5. Enrolment into the Epicure program must be in the individual's full legal name, and proof of identification will need to be provided on request.
- 4.1.2.6. Epicure program has no predetermined termination date and may continue until such time as IHCL decides to terminate the program, at any time, with or without notice to the members.
- 4.1.2.7. IHCL reserves the right to add, modify, delete or otherwise change any of the rules, conditions, privileges and benefits pertaining to the program at its sole discretion, with or without notice, even though changes may affect the privileges or benefits. E.g. IHCL may change the list of participating hotels or participating restaurants in the program.
- 4.1.2.8. IHCL reserves the right to grant, refuse or discontinue the membership of the Epicure program to any member who appears to be using the program in a manner inconsistent with the terms and conditions, or intent of the program, or any portion of the program, including, but not limited to utilization of benefits and privileges. IHCL

also reserves the right to discontinue the membership for any member who acts in a manner inconsistent with local or state laws, statutes or ordinances.

- 4.1.2.9. Discontinued membership may result in the loss of all accumulated benefits and privileges.
- 4.1.2.10. The full list of the standard Terms and Conditions associated with the Epicure program are available at <https://www.tajhotels.com/en-in/epicureprogram/terms-and-conditions/>. For additional Terms and Conditions please refer point 6.9.
- 4.1.2.11. IndusInd bank reserves the right to withdraw this offer without any prior notification to the card member.

#### **4.2. Complimentary membership of EazyDiner Program (“Merchant”):**

4.2.1. As a member of Indus Solitaire Credit Card, card member gets complimentary access to EazyDiner Prime membership. This program provides recurring benefits like:

- 4.2.1.1. Save up to ₹3,000 every time you eat out with a guaranteed 25% to 50% discount at premium bars and restaurants.
- 4.2.1.2. Earn 2x EazyPoints and redeem them for free meals faster.
- 4.2.1.3. Joining Bonus of 2000 EazyPoints.

#### **4.2.2. General Terms and Conditions for EazyDiner Prime Membership:**

- 4.2.2.1. Once the customer is on boarded on Solitaire card and payment of Joining fees of Rs. 30,000 has been made by the customer, bank will automatically issue the EazyDiner membership for the first year. Issuance of membership will happen within 30 working days
- 4.2.2.2. The complimentary EazyDiner Prime membership is valid for one year from the start of membership. The Membership is only valid for the period indicated on it. Membership and benefits of EazyDiner Prime membership are offered at the sole discretion of the partner
- 4.2.2.3. The membership is applicable only at participating restaurants as per the T&Cs published by the partner on <https://www.eazydiner.com/prime>
- 4.2.2.4. Enrolment into the EazyDiner membership must be in the individual's full legal name, and proof of identification will need to be provided on request.
- 4.2.2.5. EazyDiner reserves the right to add, modify, delete or otherwise change any of the rules, conditions, privileges and benefits pertaining to the program at its sole discretion, with or without notice, even though changes may affect the privileges or benefits. E.g. It may change the list of participating restaurants in the program.
- 4.2.2.6. EazyDiner reserves the right to grant, refuse or discontinue the membership to any member who appears to be using the program in a manner inconsistent with the terms and conditions, or intent of the program, or any portion of the program, including, but not limited to utilization of benefits and privileges. EazyDiner also reserves the right to discontinue the membership for any member who acts in a manner inconsistent with local or state laws, statutes or ordinances.
- 4.2.2.7. Discontinued membership may result in the loss of all accumulated benefits and privileges.
- 4.2.2.8. The full list of the standard Terms and Conditions associated with the EazyDiner Prime Membership program are available at <https://www.eazydiner.com/prime>. For additional Terms and Conditions please refer point 6.9.
- 4.2.2.9. IndusInd bank reserves the right to withdraw this offer without any prior notification to the card member.

#### **4.3. Complimentary membership of MoneyControl Pro (“Merchant”):**

This Terms of Sale governs the sale and subscription of our premium product i.e. Moneycontrol Pro (the “MC Pro”).

In addition to this Terms of Sale, by subscribing to MC Pro and using it, you also agree to our

**Terms of Use** ([click here](#)),

**Disclaimer** ([click here](#)),

**Privacy Policy** ([click here](#)) and

**Cookie Policy** ([click here](#))

(collectively referred to as ‘MC Pro Terms’).

E-Eighteen.com Limited may change these **MC Pro Terms** at any time. Your continued use of MC Pro means that you accept any new or modified MC Pro Terms that E-Eighteen.com Limited come up with. Please re-visit the ‘Terms of Use’ link at our site from time to time to stay abreast of any changes that E-Eighteen.com Limited may introduce.

## 1. MC Pro

By subscribing to MC Pro, the subscriber will gain access to:

- Ad-free experience: Seamless Ad-free navigation across Platforms
- Sharpest Opinions: Analysis and Trends that go beyond the news
- Actionable Insights: Assistance to make informed investment decisions
- Exclusive Research: In-house Research Analysis decoding stock fundamentals
- Expert Technical Analysis: Recommendations from Professional chartists
- Personal Finance: Experts views and opinions to guide you through the noise to make sense of the news
- Exclusive Webinars: Learn about a variety of topics from the Market Experts
- Recovery Tracker: Track the recovery by a set of indicators, such as power usage, bank credit etc. and much more for a duration, as stated in the respective MC Pro plan opted by the subscriber.

## 2. Subscription

- Auto-Renewal Subscription: Unless you opt-out of auto-renewal or cancel your subscription, which can be done through your account settings, MC Pro subscription will be automatically extended for successive renewal periods of the same duration as the subscription term originally selected, at the then-current non-promotional rate. You can view the date of your next scheduled payment by visiting our website and clicking on the “My Account” link. You will not receive a notice from us that your promotional period has ended or that your subscription has auto renewed.
- Differing Subscriptions/Promotions. E-Eighteen.com Limited may offer a number of types of subscriptions and special promotions. Any materially different terms from those described in this MC Pro Terms will be disclosed at the time of purchase or in other communications made available to you. You can find specific details regarding your subscription visiting our website and clicking on the “My Account” link. E-Eighteen.com Limited reserve the right to change or terminate any offered subscriptions/plans or promotions at any time.

## 3. Payment

- a. Billing. You can pay for your subscription with the payment instrument accepted by payment gateway/processor (“Payment Processors”) appointed by us. The processing of payments will

be subject to the terms, conditions and privacy policies of the Payment Processor in addition to these MC Pro Terms. E-Eighteen.com Limited are not responsible for error by the Payment Processor. By choosing MC Pro, you agree to pay us, through the Payment Processor, all charges at the prices then in effect for any use of MC Pro including for Auto -Renewals in accordance with the applicable payment terms and you authorize us, through the Payment Processor, to charge your chosen payment provider (your "Payment Method"). You agree to make payment using that selected Payment Method. E-Eighteen.com Limited reserve the right to correct any errors or mistakes that the Payment Processor makes even if it has already requested or received payment. If your payment is unsuccessful by reason of insufficient funds, expiration, or otherwise, you remain responsible for any uncollected amount.

- b. Payment Method. The terms of your payment will be based on your Payment Method and may be determined by agreements between you and the financial institution, credit card issuer or another provider of your chosen Payment Method. If E-Eighteen.com Limited, through the Payment Processor, do not receive payment from you, you agree to pay all amounts due on your billing account upon demand.
- c. Recurring Billing. By placing an order for a subscription, you authorize us to charge you the subscription fee then in effect at the beginning of each billing period, plus applicable taxes, to your Payment Method. You acknowledge that the amount charged each billing period may vary for reasons that may include price changes, changing your subscription, or changes in applicable taxes, and you authorize us to charge your Payment Method for such varying amount each billing period. Applicable taxes may vary. For example, you authorize us to charge your Payment Method the promotional rate disclosed on the subscription screen in the initial billing period (if applicable) and the regular subscription rate in subsequent billing periods, each with applicable taxes. E-Eighteen.com Limited automatically bill your Payment Method on the first day of each billing period. E-Eighteen.com Limited reserve the right to change the timing of our billing, in particular, in the event your Payment Method has not successfully settled.
- d. Current Information Required. You must provide current, complete and accurate information for your billing account. You must promptly notify us or our payment processor if your payment method is cancelled (e.g., for loss or theft) or if you become aware of a potential breach of security, such as the unauthorized disclosure or use of your user name or password. Changes to such information can be made in your account settings. If you fail to provide any of the foregoing information, you agree that E-Eighteen.com Limited may continue charging you for any use of MC Pro under your billing account unless you have cancelled your MC Pro subscription.
- e. Price Changes. E-Eighteen.com Limited reserve the right to charge subscription fees for any of our subscriptions at any time. E-Eighteen.com Limited will notify you of any changes if the regular fee for your subscription changes from what was stated at the time of your initial order. You will have an opportunity to cancel your subscription at that time. If you do not cancel your subscription, you will be charged the new subscription fee at your next billing period.
- f. Billing Period. E-Eighteen.com Limited will charge the subscription fee at the commencement of your subscription or, if applicable, at the end of your free trial period (if any), and automatically on the first calendar day of each billing period thereafter unless and until your subscription is cancelled.

#### 4. **Cancellations and Refunds**

## Cancellations

You can cancel your subscription at any time by going to My Account. You must cancel your subscription at least 2 (two) Business working[VS1] days before it renews each billing period to avoid billing of the next billing period's subscription fees to your Payment Method. Accordingly, when you cancel, you cancel only future charges associated with your subscription, and you will not receive a refund for the current billing period. Your cancellation will become effective at the end of your current billing period, and you will continue to have access to your subscription for the balance of the billing period.

For cancelling your MC Pro subscription please follow the below steps:

- Website: Go to Moneycontrol website> Login to your Account > go to My profile > Select Premium Services > Click on Order history of your current plan > Click on Cancel Auto renewal.
- Android: Open Moneycontrol App > Login to your Account > Tap on the Profile icon > Tap on My Subscription > Tap on Cancel Subscription button.
- iOS users can cancel from website or go to Mobile settings in iPhone > Tap on Subscriptions >

Select your active Moneycontrol plan > Tap Cancel Subscription

## Refunds

Payments are non-refundable, and there are no refunds or credits for partially used billing periods.

## Disclosure and Consent

By purchasing a MC Pro subscription and/or clicking on the box at account opening, you consent to receive notices, disclosures, agreements, policies, receipts, confirmations, transaction information, account information, other communications, and changes or updates to any such documents electronically (collectively, the "Electronic Communications"). E-Eighteen.com Limited will provide these Electronic Communications to your "My Account" page, and/or emailing them to your primary email address associated with your MC Pro subscription

[VS1]Business working day or Market working day

Bank is not liable for any service provided through the MC Pro.

## **5. On-going Benefits on Solitaire Banking Credit Card:**

### **5.1. MasterCard LoungeKey ("Merchant") Access for primary and supplementary card member for airport lounges outside India:**

- 5.1.1. This offer is applicable for Indus Solitaire primary and supplementary cardmembers only. Both primary and supplement card members may use their credit card plastics for accessing lounge outside India
- 5.1.2. Both primary and supplementary cardmembers will get 4 complimentary visits each in a quarter for international airport lounges
- 5.1.3. In case primary and supplementary cardmembers are together visiting a lounge, both should independently present their Credit Cards to get complimentary access. If only one card is displayed, the other card holders may be treated as guest and hence may attract the charges.

- 5.1.4. Admittance to the lounges is conditional upon presentation of a valid Credit Card only.
- 5.1.5. Card holders accompanied by guest(s) will have to pay a Lounge Visit Fee per visit which would automatically be charged to their Credit Card @ USD 35 per visit per guest within 90 days of lounge visit
- 5.1.6. For the full list of valid airport lounges, and standard terms and conditions governing the use of LoungeKey Membership is available at <https://www.loungekey.com/indusind>. For additional Terms and Conditions please refer point 6.9.

**5.2. Dreamfolks (“Merchant”) Lounge Access for primary and supplementary card member for airport lounges within India:**

- 5.2.1. This offer is applicable for Indus Solitaire primary and supplementary cardmembers only. Both primary and supplement cardmembers will use their credit card plastics for accessing lounges within India
- 5.2.2. Both primary and supplementary cardmembers will get 4 complimentary visits each in a quarter for accessing international and domestic airport lounges with India
- 5.2.3. In case primary and supplementary cardmembers are together visiting a lounge, both should independently present their Credit Cards to get access. If only one card is displayed, the other card holders may be treated as guest and hence may invite charges.
- 5.2.4. A transaction of INR 25 will be made on your Indus Solitaire Credit Card as lounge usage authentication.
- 5.2.5. Admittance to the lounges is conditional upon presentation of a valid Credit Card only.
- 5.2.6. Card holders accompanied by guest(s) will have to pay a Lounge Visit Fee per visit which would automatically be charged to their Credit Card @ USD 27 per visit per guest within 90 days of lounge visit
- 5.2.7. Standard terms and conditions governing the use of Dreamfolks Lounge Membership is available at <https://indusind.com/content/dam/indusind-corporate/Other/Airport-Lounge-Access-Program.pdf>
- 5.2.8. Full list of airport lounges available under Dreamfolks program is available at: <https://www.indusind.com/content/dam/indusind-corporate/Other/DF-IndusInd-Lounges-new.pdf>. For additional Terms and Conditions please refer point 6.9.

**5.3. Overseas Medical Insurance of USD 25,000:**

- 5.3.1. Coverage in case of hospitalization due to accidental injury or illness while on international trip
- 5.3.2. Coverage for card holder along with spouse (accompanying with card holder) will be covered under the policy
- 5.3.3. Geographical location – Worldwide
- 5.3.4. Any claims arising out of Pre-existing disease and maternity are not covered
- 5.3.5. Aggregate Limit (Per incident) for Accidental Death is \$ 100000
- 5.3.6. Maximum Trip Duration is 60 days per person per trip
- 5.3.7. Claim will be admissible only in case if travel ticket is booked through eligible Credit Card which is covered under the policy
- 5.3.8. Age group – Up to 65 years
- 5.3.9. Claim settlement mode – On reimbursement
- 5.3.10. Any Policy/Certificate of Insurance are non-refundable after the commencement of trip or if any claim has been lodged under such Policy/Certificate of insurance
- 5.3.11. Premium shall not be refunded in case of any claims being paid under the policy
- 5.3.12. Group Administrator to ensure that minimum 7 lives will be enrolled in policy
- 5.3.13. Group Administrator relationship is direct relationship with Group members
- 5.3.14. Exclusions under International health insurance



- 5.3.14.1. Where the Insured Person is travelling against the advice of a Medical Practitioner; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment; or has received a terminal prognosis for a medical condition.
- 5.3.14.2. Treatment which could be reasonably delayed until the Insured Person's return to place of Residence.
- 5.3.14.3. Any Claim occurring in a geographic zone/city/state which is not specifically covered under the Policy and is not mentioned in the Policy Schedule/ Certificate of Insurance
- 5.3.14.4. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness.
- 5.3.14.5. Certification / diagnosis / Treatment by a family member, or a person who stays with the Insured Person, or from persons not registered as Medical Practitioners under the respective Medical Councils, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis.
- 5.3.14.6. Treatment that is not scientifically recognized or Unproven/Experimental treatment, or any form of clinical trials or any kind of self-medication and its complications
- 5.3.14.7. Rest or recuperation at a spa or health resort, sanatorium, convalescence home or institution.
- 5.3.14.8. Any form of Alternative Treatment: AYUSH Treatment; Hydrotherapy, Acupuncture, Reflexology Treatment or any other form of indigenous system of medicine
- 5.3.14.9. Any expenses incurred in connection to Treatment for general debility, ageing, convalescence, sanatorium Treatment, rehabilitation measures, private duty nursing, respite care, health resort, rundown condition or rest cure.
- 5.3.14.10. Circumcision unless necessary for Treatment of an Illness or Injury not excluded hereunder or due to an Accident.
- 5.3.14.11. Associated expenses for alopecia, baldness, wigs, or toupees and hair fall treatment and products, issue of medical certificates and examinations as to suitability for employment or travel.
- 5.3.14.12. Any injury, Accident, illness or any other loss sustained or contracted or caused by the Insured Person as a consequence of the Insured Person being intoxicated or being under the influence of any narcotic or drug or alcohol.
- 5.3.14.13. Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion.
- 5.3.14.14. Operating or learning to operate any aircraft or performing duties as a member of the crew on any aircraft or Scheduled Airline
- 5.3.14.15. Any loss due to the release, dispersal or application of pathogenic or poisonous biological or chemical materials.
- 5.3.14.16. External Congenital anomalies or any complications or conditions arising there from.
- 5.3.14.17. Any Insured Person's participation in Adventure sports without expert supervision of trained professional or participation in Professional Sports
- 5.3.14.18. Insured Person's actual or willful participation in, an illegal act or any violation or attempted violation of the law.
- 5.3.14.19. Any loss caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where Pre-existing Disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy / Cover Period.
- 5.3.14.20. Confinement in a Hospital which is not medically necessary.

- 5.3.14.21. In respect of travel by the Insured Person to any places against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be imposed such restrictions.
- 5.3.14.22. Pre-existing Disease or its complications and Maternity or its Complications
- 5.3.14.23. Any Insured Person's participation in Adventure sports without expert supervision of trained professional or participation in Professional Sports
- 5.3.14.24. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment.
- 5.3.14.25. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel
- 5.3.14.26. Losses due to war or any act of war, invasion, act of foreign enemy, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, Chemical and biological weapons, Ionizing radiation.
- 5.3.15. General Conditions
- 5.3.15.1. Any claim due to deliberate breach of law would not be payable
- 5.3.15.2. Gross Negligence is not covered.
- 5.3.15.3. Insurance benefit would not be available to credit card defaulters. A defaulter is who has not paid minimum amount for 60 days from due date.
- 5.3.15.4. Standard terms as per Group Overseas Travel Guard policy
- 5.3.15.5. In the event of claim where a coverage is covered in both the policies, the claim will be paid from one policy only.
- 5.3.16 Claim Process
- 5.3.16.1 Cardholder to contact IndusInd Bank in the event of claim and share necessary details

<b>Claimant details</b>	<ul style="list-style-type: none"> <li>• Claimant details</li> <li>• Primary card holder name</li> <li>• Relation of claimant with primary card holder</li> </ul>
<b>Card details</b>	<ul style="list-style-type: none"> <li>• Card enrolment date</li> <li>• Card variant</li> <li>• Card validity date</li> <li>• Card number</li> </ul>
<b>Miscellaneous details</b>	<ul style="list-style-type: none"> <li>• Trip itinerary</li> <li>• Whether flight tickets booked through eligible card</li> </ul>

- 5.3.16.2 Cardholder to share following claim documentation along with intimation details with Bank

<b>Medical Accident &amp; Sickness Expenses (Outside India)</b>	<ol style="list-style-type: none"> <li>1. Claim form (Overseas Travel claim form. <b>Click here</b> for claim form format)</li> <li>2. Treating Doctor's report</li> <li>3. Copy of Admission/discharge card, Prescription, if applicable</li> <li>4. Original Bills/Receipts</li> <li>5. Copy of X-ray reports/Pathological/Investigative reports, Past medical records, if any</li> <li>6. Copy of passport/Visa with Entry &amp; exit stamp</li> <li>7. Colored copy of Cancelled cheque</li> </ol>
<b>Overseas in- hospital Indemnity Accident Benefit</b>	<ol style="list-style-type: none"> <li>1. Duly Completed Overseas Travel Claim form and documents as mentioned in Medical Accident &amp; Sickness</li> </ol>

	<p>Expenses, along with admission discharge card indicating the number of days Hospitalized.</p> <p>2. Copy of passport with entry/ exit</p> <p>3. Colored copy of Cancelled cheque</p>
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5.3.16.3 Once Bank confirms for claim after discussion with the insurance company, the above mentioned claim documents need to be sent to below mentioned address :-

**Tata AIG Claims Department**

7th and 8th Floor, Romell Tech Park,  
 Cama Industrial Estate, Western Express Highway,  
 Goregaon (E), Mumbai, Maharashtra 400063

Customer/Bank may contact insurance company on following contact points :-

Call: +1-833-440-1575 (Toll free within US and Canada)

Email - [tata.aig@europ-assistance.in](mailto:tata.aig@europ-assistance.in)

Call: +91 – 022 68227600

Email - EA.TATAclaims@europ-assistance.in

5.3.16.4 On receipt of complete documents, insurance company shall settle the claim within 5 working days from the date of receipt of last complete document.

**5.4 Concierge Services through Aspire Lifestyles (“Partner”):**

**5.4.1 Travel Services:**

- 5.4.1.1 **Pre-trip Inoculation and Visa Requirement Information:** Aspire Lifestyles shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organization Publication “Vaccination Certificates Requirements and Health Advice for International Travel” (for inoculations) and the “ABC Guide to International Travel Information” (for visas).
- 5.4.1.2 **Hotel Referral and Reservation Assistance:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of hotels and holiday resorts in major cities. If requested by the cardmember and whenever possible, Aspire Lifestyles will facilitate in making the reservation on behalf of the cardmember.
- 5.4.1.3 **Flight Information and Ticketing Assistance:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of airlines in major cities as well as flight times whenever possible. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the flight reservation on behalf of the Cardmember.
- 5.4.1.4 **Luxury Car Rental and Limousine Referral and Reservation Assistance:** Aspire Lifestyles shall assist the Cardmember by providing the name, address and telephone number of luxury car/bike rental and limousine companies in major cities. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the reservation on behalf of the Cardmember.
- 5.4.1.5 **Currency Rates and Conversions:** Aspire Lifestyles shall provide the Cardmember with indicative exchange and conversion rates based on information as reflected on the website [www.oanda.com](http://www.oanda.com).
- 5.4.1.6 **Trip Planning and Assistance:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of the travel and tour companies. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the arrangement on behalf of the Cardmember.

- 5.4.1.7 **Airport Limousine Concierge:** Aspire Lifestyles shall assist the Cardmember to arrange for limousine transportation to and/or from the airport. The Cardmember shall book Airport Limousine Service with Aspire Lifestyles at least 24 hours prior to the Card member's arrival at or departure from the airport. Any cancellation of such booking shall be notified no later than 24 hours in advance of the Card member's arrival. A case fee shall be chargeable for each booking made by the Cardmember and shall be borne by the card member through Indus Solitaire Credit card. The case fee shall be applicable in the event that the cancellation notice period was not adhered to. **Airport Lounge Access Service:** Aspire Lifestyles shall avail access to selected airport lounges for the Cardmember whenever requested upon.
- 5.4.1.8 **Overseas Language/Translation Support:** Aspire Lifestyles shall provide the Cardmember with telephonic translation services and emergency support whenever a need arises.
- 5.4.1.9 **Sightseeing and Destination Recommendations:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of travel agencies at the Card member's travel destination. If requested by the Cardmember and whenever possible, Aspire Lifestyles will assist in the faxing of travel packages from these travel agencies to the Cardmember and coordinate the arrangements on behalf of the Cardmember.
- 5.4.1.10 **Luxury Yacht/Cruise Information and Reservations:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of luxury yacht/cruise/sea liner operators in major cities as well as departure/arrival times whenever possible. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the reservation on behalf of the Cardmember.
- 5.4.1.11 **Train or Rail Information and Ticketing:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of train/rail operators in major cities as well as departure/arrival times whenever possible. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the reservation on behalf of the Cardmember.

#### 5.4.2 **Airport VIP Service (Meet-and-Greet)**

Aspire Lifestyles shall assist the Cardmember arriving at or departing from the airport in arranging for "Airport VIP Service". The Subscriber/Cardmember shall book Airport VIP Service with Aspire Lifestyles at least 48 hours prior to the Cardmember's arrival to facilitate arrangement. Any cancellation of such booking shall be notified no later than 24 hours in advance of the Cardmember's arrival. A case fee shall be chargeable for each booking made by the Cardmember and shall be borne by the Cardmember through Indus Solitaire Credit Card that the customer holds. The case fee shall be applicable in the event that the cancellation notice period was not adhered to.

#### 5.4.3 **Meet & Assist Services:** Aspire shall provide Meet & Assist service at International and domestic airports. Under Meet & Assist Services, following scope will be covered:

##### **Arrival**

Dedicated One-to-One Service

Meet and Greet on arrival as you enter the terminal

Accompany and guide you all the way through the airport

Fast track through immigration and security (subject to availability)

Help with baggage reclaim and security  
Porter Service up to 3 bags

### **Departure**

Dedicated One-to-One Service

Meet and Greet on departure from kerbside

Accompany and guide you all the way through the airport

Fast track through immigration and security (subject to availability)

Help with baggage reclaim and security

Porter Service up to 3 bags

5.4.3.1 Terms & Conditions of Meet & Greet services shall be:

5.4.3.1.1 International Airports booking should be made 72 hrs prior to travel.

5.4.3.1.2 E-ticket is mandatory for booking Meet & Assist services.

5.4.3.1.3 Guest should be aware of the customs rules/laws of the land.

5.4.3.1.4 In case of any Documentation issue at immigration/Customs/Airlines service will be terminated with zero refund

5.4.3.1.5 Charges will be applicable per additional head accompanying the primary cardholder.

5.4.3.1.6 No refunds will be made in case of No Show, Cancellation

5.4.3.1.7 Rescheduling requests will be processed as per availability. IndusInd Concierge (Aspire Lifestyles) will revert to user regarding availability within 5 hours of rescheduling availability. Any charges applicable will be borne by the customer.

5.4.3.1.8 In case of urgent request, Express charges Applicable within 48hrs booking for International Airports: 1500 INR per person. However, this will be done only on best effort basis and will be looked into on case-to-case basis. The additional express charges will be borne by the customer.

5.4.3.1.9 Details on how to avail the service and list of eligible airports where Meet & Greet Services will be provided by contacting the concierge on toll-free number 18002099071 or writing at [indusindassist@aspirelifestyles.com](mailto:indusindassist@aspirelifestyles.com)

### **5.4.4 Golfing Services**

5.4.4.1 **Golf Course Referral and Reservation Assistance:** Aspire Lifestyles shall assist the Cardmember, whenever possible, by providing the address and telephone number of golf courses within and outside the usual country of residence. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the reservation on behalf of the Cardmember.

5.4.4.2 **Golf Lessons Information and Referral Assistance:** Aspire Lifestyles shall provide the Cardmember with referrals to private golf coaches and classes on a worldwide basis. If possible and upon request, Aspire Lifestyles shall also provide the Cardmember with information concerning the class schedules as well as the locations where these classes are held.

5.4.4.3 **Golf Equipment and Apparels:** Aspire Lifestyles shall, whenever requested upon by the Cardmember, assist him/her with the purchase and delivery of high-end golf clubs and golf accessories such as apparels from authorized boutiques. Aspire Lifestyles shall not be responsible for cost of the item as well as all associated third-party costs which shall be borne by the Cardmember.

5.4.4.4 **Golf Events Assistance:** Aspire Lifestyles shall assist in the provision of information on major golfing events and/or competitions on a global basis. Whenever requested upon, Aspire Lifestyles shall facilitate in the booking and purchase of entry tickets to the designated event.

#### **5.4.5 Wine and Dine**

- 5.4.5.1 **Dining Referral and Reservation Assistance:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of restaurants in major cities. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the reservation on behalf of the Cardmember.
- 5.4.5.2 **Private Dining Assistance:** Aspire Lifestyles shall assist the Cardmember in providing referrals to caterers based on the type of cuisine as specified by the Cardmember. Although Aspire Lifestyles shall provide such referrals, the ultimate selection of the caterer as well as the food menu shall be the onus of the Cardmember.
- 5.4.5.3 **Food Tours Referral and Assistance:** Aspire Lifestyles shall provide referrals to event companies who organize food tours on a worldwide basis. Whenever requested upon, Aspire Lifestyles shall assist the Cardmember in the purchase of the air tickets and the bookings of hotel accommodation in the location as advised by the Cardmember. Aspire Lifestyles shall not be responsible for the planning of the itinerary of the tour on behalf of the Cardmember.
- 5.4.5.4 **Food Tasting Events Information Service:** Aspire Lifestyles shall provide to the Cardmember, as and when available, with information concerning food tasting events on a worldwide basis.
- 5.4.5.5 **Vineyards Information and Referral Services:** Aspire Lifestyles shall assist the Cardmember by providing information on the popular vineyards on a worldwide basis. If possible, Aspire Lifestyles shall also provide the Cardmember with their opening hours and addresses. On a best effort basis, Aspire Lifestyles shall also assist the Cardmember in the purchase and delivery of selected wine as specified by the Cardmember from the vineyards and/or authorized distributor.

#### **5.5.5. Arts and Culture**

- 5.5.5.1. **Special Events and Performance Assistance:** Aspire Lifestyles will assist the Cardmember, whenever possible, by providing information of special events and performance held in major cities. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the reservation on behalf of the Cardmember.
- 5.5.5.2. **Information on New Books and Albums Releases:** Aspire Lifestyles shall, upon request from the Cardmember, provide information on the release of the latest books and music records, and if necessary, the locations of book and music stores where these items are available. Whenever possible, Aspire Lifestyles shall facilitate in the purchase of any such item from the stores and/or provide the Cardmember with the website link where these items are available.
- 5.5.5.3. **Cultural Centers, Museums, Art Gallery and Exhibition Information and Referral Services:** Aspire Lifestyles shall provide, upon request by the Cardmember, information on exhibition events, including the date, operating hours as well as the venue. Whenever necessary, Aspire Lifestyles shall assist the Cardmember in the reservation, purchase and delivery of the tickets.
- 5.5.5.4. **Cultural and Historical Tours:** Aspire Lifestyles shall assist the Cardmember in providing referral services to authorized tour agents specializing in cultural and historical tours. Whenever requested upon by the Cardmember, Aspire Lifestyles will also assist in the booking of designated tours with the selected authorized tour agent. Should the Cardmember require tailor-make tour packages, Aspire Lifestyles shall refer the Cardmember to the authorized tour agent for direct liaison.

#### **5.5.6 Shopping Services**

- 5.5.6.1 **Flower and Gift Delivery Assistance:** Aspire Lifestyles will assist the Cardmember by arranging for delivery of flowers or gifts to his or her family or business associates.
- 5.5.6.2 **Jewellery and Watches Referral Assistance:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of jewellers and timepiece shops in major cities.
- 5.5.6.3 **Arts and Antiques Dealers Information Assistance:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of arts and antiques dealer in major cities. If possible and upon request, Aspire Lifestyles shall also provide the Cardmember with the opening hours of the shop/dealer.
- 5.5.6.4 **Major Shopping Belts/Locations Information Assistance:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of shopping locations in major cities. If possible and upon request, Aspire Lifestyles shall also provide the Cardmember with the opening/closing hours of the shops.
- 5.5.6.5 **Spa, Fitness Centre and Sports centre Information and Referral Assistance:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of spa and fitness centers in major cities. Whenever possible, Aspire Lifestyles shall also provide the Cardmember with the opening/closing hours of the shops. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the reservation on behalf of the Cardmember
- 5.5.6.6 **Tailoring:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of tailoring shops in major cities. Whenever possible, Aspire Lifestyles shall also provide the Cardmember with the opening/closing hours of the shops.

#### 5.5.7 Business Services

- 5.5.7.1 **Conference Information and Referral Services:** Aspire Lifestyles will assist the Cardmember by providing conference service referral. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the arrangements on behalf of the Cardmember.
- 5.5.7.2 **Messenger Service Assistance:** Aspire Lifestyles will assist the Cardmember by providing assistance to relay message between the Cardmember and his/her family or business associates.
- 5.5.7.3 **Courier Service Assistance:** Aspire Lifestyles will assist the Cardmember to send documents or parcels by arranging courier services to his or her family or business associates.
- 5.5.7.4 **Translation Services:** Aspire Lifestyles will assist the Cardmember the name, address and telephone number of translating agencies in major cities. Whenever possible, Aspire Lifestyles shall also provide the Cardmember with the opening/closing hours of these agencies. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the arrangements on behalf of the Cardmember with an identified translating agency.

#### 5.5.8 Other Services

- 5.5.8.1 **Event Planning:** Aspire Lifestyles will assist in referral the Cardmember to an event planner for the organization of birthday parties, black tie events or private get-togethers.
- 5.5.8.2 **Pet Care Assistance:** Aspire Lifestyles will assist the Cardmember in making arrangements for the following services:

- 5.5.8.2.1 Pet grooming services – to collect from the Cardmember’s residence or from the address given by the Cardmember to the pet grooming center, and have the dog returned to the requested place.
- 5.5.8.2.2 Delivery services – to arrange for the delivery of pet food and other related pet articles to the Cardmember’s residence subject to a minimum purchased amount as set forth by the service providers.
- 5.5.8.2.3 Pet sitting services – to arrange for pet sitter to provide daily care to the pet by (i) Giving feedings to the dog; or (ii) Walking the dog.
- 5.5.8.2.4 Pet transportation services – to arrange for pet taxi to/from the veterinary.
- 5.5.8.2.5 Pet lodging services – to arrange for pet accommodation while the Cardmember is not in his/her usual country of residence.
- 5.5.8.3 **Laundry Pick-up/Drop-off Services:** Aspire Lifestyles will assist in arranging on behalf of the Cardmember laundry service providers who are able to provide a ‘pick-up/drop-off’ service from/to the Cardmember’s home.
- 5.5.8.4 **Home Grocery Delivery:** Aspire Lifestyles will assist in the ordering and delivery of non-perishable groceries to the Cardmember’s home.
- 5.5.8.5 **Massage and Aromatherapy Services:** Aspire Lifestyles will assist in the arrangement of a qualified masseur or aroma-therapist for home visits to provide a ‘spa at home’ service for the Cardmember’s holistic well-being. The above services are purely on arrangement basis only. Aspire Lifestyles shall not be responsible for any third-party expenses incurred which shall be the responsibility of the Cardmember.

## 6 Other Terms and Conditions:

- 6.1 Qualifying purchase value will exclude all EMIs pertaining to Loan on credit card, Dial an EMI, Balance conversion and Balance transfer programs, cash withdrawals, fees, charges and Goods and Services Tax (GST).
- 6.2 Any disputed transaction will not be considered for qualifying purchase value computation. Merchant refunds/reversals will be considered as a negative adjustment in qualifying purchase value computation.
- 6.3 If a Cardmember's Card is terminated at any time for any reason, whether by the primary Cardholder or the Bank, the primary Cardholder will forthwith be disqualified from earning reward points.
- 6.4 Reward points once exchanged for any other partner loyalty programs cannot be transferred back.
- 6.5 Cardmember cannot transfer any Reward Points to another person or combine the Reward Points of his / her other credit cards except for Additional Cards that are issued to him/her with the Card.
- 6.6 No accumulation or redemption of reward points will be permissible if on relevant date there is any breach of any clause of the detailed Cardmember Terms and Conditions.
- 6.7 Bank's computation of reward points shall be final, conclusive and binding on Cardmembers and will not be liable to be disputed or questioned, save and except in case of manifest error.
- 6.8 Bank accepts no liability in respect of any income or other tax liability of Cardmembers arising from the redemption of rewards points.
- 6.9 Pertaining to Offers mentioned in points 3.3, 4.1, 4.2, 4.3, 5.2, 5.3, 5.4 and 5.5:
  - a) Bank shall in no way be liable if any Customer is unable to login onto Merchant website due to incompatibility of device, internet usage plans, or any other reason whatsoever.
  - b) The Customers shall not hold Bank, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses, damages, personal injury, costs, charges and expenses which a Customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur,



directly or indirectly, by way of and/or on account of participating in the Offer or the acceptance, decline, non-receipt, suitability, quality or by use or non-use or suitability or effectiveness of the products/services.

c) If the Offer and/or anything to be done by Bank or any other entity in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of Bank or any other entity, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of Bank or its affiliates and entities, shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences

d) Bank reserves the right to extend or terminate any/all offers provided with the Card from time to time without prior notice.

e) Bank reserves the right at any time, without prior notice, to add / alter / modify / change or vary all of these terms & conditions or to replace wholly, or in part, the offer(s) provided with the Card from time to time by another offer(s), whether similar to the modified/deleted offer or not, or to withdraw the said offer(s) altogether.

f) All disputes if any, arising out of or in conjunction with or as a result of this offer(s) provided with the Card from time to time or otherwise relating to the Card shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.

g) The above Terms & Conditions and Payment of fees/service charges/all other amounts due from the Cardmember to Bank from usage of the Card by the Cardmember under various offers provided on the Card and/or otherwise related to the Card shall be governed by and should be read in conjunction with the detailed Cardmember Terms & Conditions