

Schedule of Benefits and Charges for Paid Debit Cards
effective 1st March 2025

PAID DEBIT CARDS

CARD TYPE	RUPAY	CLASSIC	TITANIUM	GOLD	TITANIUM PLUS	PLATINUM	TITANIUM DELIGHTS	PLATINUM PLUS @1K#	PLATINUM PLUS @1.5K#	PLATINUM PREMIER @ 2.5K#	World Delights Debit Card @ 2.5K#	SIGNATURE DEBIT CARD @ 5k#	SIGNATURE DELITE DEBIT CARD @ 7.5K#	SIGNATURE SUPREME DEBIT CARD @ 10k#	
Charges- 1st Year**	Charges Vary per Account Type. Pls visit Account SOC for more info.														
Annual Fee (Subsequent Year onwards)	499/- Plus Taxes**														
XtraSmiles Points Redeemable across various brands. <i>«For activated cards within 30 days from card issuance»</i>	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	XtraSmiles Points worth Rs. 1000	XtraSmiles Points worth Rs. 2500	Not Applicable	XtraSmiles Points worth Rs. 5000	XtraSmiles Points worth Rs. 7500	XtraSmiles Points worth Rs. 10000	
Daily ATM Limit	10,000/-	25,000/-	50,000/-	50,000/-	50,000/-	1,00,000/-	50,000/-	1,25,000/-	1,25,000/-	1,25,000/-	1,50,000/-	1,50,000/-	1,50,000/-	1,50,000/-	
Daily POS Limit	10,000/-	50,000/-	1,00,000/-	1,00,000/-	1,00,000/-	2,00,000/-	1,00,000/-	2,50,000/-	2,50,000/-	2,50,000/-	3,00,000/-	3,00,000/-	3,00,000/-	3,00,000/-	
Buy1 Get 1 Free Ticket on BookMyShow* «On First come, First Serve basis»	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	1 ticket per quarter Max discount per ticket = Rs. 250 Yearly benefit of Rs. 1000	2 tickets per quarter Max discount per ticket = Rs. 250 Yearly benefit of Rs. 2000	2 tickets per quarter Max discount per ticket = Rs. 250 Yearly benefit of Rs. 2000	2 tickets per quarter Max discount per ticket = Rs. 250 Yearly benefit of Rs. 2000	2 tickets per quarter Max discount per ticket = Rs. 350 Yearly benefit of Rs. 2800	2 tickets per quarter Max discount per ticket = Rs. 350 Yearly benefit of Rs. 2800	2 tickets per quarter Max discount per ticket = Rs. 350 Yearly benefit of Rs. 2800	2 tickets per quarter Max discount per ticket = Rs. 350 Yearly benefit of Rs. 2800	
Rewards Program <i>«For more details pls visit IndusRewards Section on www.indusind.com»</i>	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	5 Points for every Rs. 100 spent on the following categories, basic MCC, as classified by Network partners: 1. Dining 2. Entertainment 3. Fuel 4. OTT Maximum points earning capped at 750 per month	Not Applicable	Not Applicable	Not Applicable	5 Points for every Rs. 100 spent on the following categories, basic MCC, as classified by Network partners: 1. Dining 2. Entertainment 3. Fuel 4. OTT Maximum points earning capped at 1000 per month	2 Points for every Rs. 200 spend till Rs. 5000/ 3 Points for every Rs. 200 spend from 5000/- upto 10000/- 4 Points for every Rs. 200 spend from 10000/- upto 20000/- 5 Points for every Rs. 200 spend from 20000/- upto 40000/- 6 Points for every Rs. 200 spend above Rs. 40000/-	2 Points for every Rs. 200 spend till Rs. 5000/ 3 Points for every Rs. 200 spend from 5000/- upto 10000/- 4 Points for every Rs. 200 spend from 10000/- upto 20000/- 5 Points for every Rs. 200 spend from 20000/- upto 40000/- 6 Points for every Rs. 200 spend above Rs. 40000/-	2 Points for every Rs. 200 spend till Rs. 2000/ 3 Points for every Rs. 200 spend from 2000/- upto 10000/- 4 Points for every Rs. 200 spend from 10000/- upto 20000/- 5 Points for every Rs. 200 spend from 20000/- upto 40000/- 6 Points for every Rs. 200 spend above Rs. 40000/-	2 Points for every Rs. 200 spend till Rs. 2000/ 3 Points for every Rs. 200 spend from 2000/- upto 10000/- 4 Points for every Rs. 200 spend from 10000/- upto 20000/- 5 Points for every Rs. 200 spend from 20000/- upto 40000/- 6 Points for every Rs. 200 spend above Rs. 40000/-
Discount on Zomato* <i>«Applicable every Fri/Sat/Sun»</i>	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	10% instant discount on transactions worth Rs. 600 or more. Max discount - Rs. 100 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 3600.	10% instant discount on transactions worth Rs. 600 or more. Max discount - Rs. 100 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 3600.	10% instant discount on transactions worth Rs. 600 or more. Max discount - Rs. 100 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 3600.	10% instant discount on transactions worth Rs. 600 or more. Max discount - Rs. 100 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 3600.	10% instant discount on transactions worth Rs. 600 or more. Max discount - Rs. 100 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 3600.	10% instant discount on transactions worth Rs. 600 or more. Max discount - Rs. 100 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 3600.	10% instant discount on transactions worth Rs. 600 or more. Max discount - Rs. 100 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 3600.	10% instant discount on transactions worth Rs. 600 or more. Max discount - Rs. 100 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 3600.	
Discount on bigbasket* <i>«Applicable 1st - 25th of every Month»</i>	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	10% instant discount on transactions worth Rs. 1000 or more. Max Discount - Rs. 150, applicable once per month. Annual savings of Rs. 1800	10% instant discount on transactions worth Rs. 1000 or more. Max Discount - Rs. 150, applicable once per month. Annual savings of Rs. 1800	10% instant discount on transactions worth Rs. 1000 or more. Max Discount - Rs. 150, applicable once per month. Annual savings of Rs. 1800	10% instant discount on transactions worth Rs. 1000 or more. Max Discount - Rs. 150, applicable once per month. Annual savings of Rs. 1800	10% instant discount on transactions worth Rs. 1000 or more. Max Discount - Rs. 150, applicable once per month. Annual savings of Rs. 1800	10% instant discount on transactions worth Rs. 1000 or more. Max Discount - Rs. 150, applicable once per month. Annual savings of Rs. 1800	10% instant discount on transactions worth Rs. 1000 or more. Max Discount - Rs. 150, applicable once per month. Annual savings of Rs. 1800	10% instant discount on transactions worth Rs. 1000 or more. Max Discount - Rs. 150, applicable once per month. Annual savings of Rs. 1800	
Complimentary Airport Lounge Access	None	None	None	None	None	None	None	None	None	None	2 visit per Quarter on select airport lounges	2 visit per Quarter on select airport lounges	2 visit per Quarter on select airport lounges	2 visit per Quarter on select airport lounges	
Complimentary Golf Access	None	None	None	None	None	None	None	None	None	None	Yes, 4 complimentary golf rounds + 12 complimentary golf lessons per year	None	None	None	
Complimentary Insurance <i>«For details and terms on claims pls refer Debit Card Insurance section on www.indusind.com»</i>	PMJDY Account holder: Personal Accident Death Insurance- Rs. 2 Lakhs Others: Lost Card Liability- Rs. 25,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000	Lost Card Liability- Rs. 25,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000	Lost Card Liability- Rs. 1 Lakh Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000	Lost Card Liability- Rs. 1 Lakh Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000	Lost Card Liability- Rs. 1 Lakh Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000	Air Accident cover- Rs. 30 Lakhs Lost Card Liability- Rs. 3 Lakhs Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000	Lost Card Liability- Rs. 1 Lakh Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000	Air Accident cover- Rs. 30 Lakhs Personal Accident Death Insurance- Rs. 2 Lakhs Lost Card Liability- Rs. 4 Lakhs Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000	Air Accident cover- Rs. 30 Lakhs Personal Accident Death Insurance- Rs. 2 Lakhs Lost Card Liability- Rs. 4 Lakhs Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000	Air Accident cover- Rs. 30 Lakhs Personal Accident Death Insurance- Rs. 2 Lakhs Lost Card Liability- Rs. 4 Lakhs Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000	Air Accident cover- Rs. 30 Lakhs Personal Accident Death Insurance- Rs. 2 Lakhs Lost Card Liability- Rs. 4 Lakhs Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000	Air Accident cover- Rs. 30 Lakhs Personal Accident Death Insurance- Rs. 2 Lakhs Lost Card Liability- Rs. 4 Lakhs Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000	Air Accident cover- Rs. 30 Lakhs Personal Accident Death Insurance- Rs. 2 Lakhs Lost Card Liability- Rs. 4 Lakhs Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000	Air Accident cover- Rs. 30 Lakhs Personal Accident Death Insurance- Rs. 2 Lakhs Lost Card Liability- Rs. 4 Lakhs Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000	Air Accident cover- Rs. 30 Lakhs Personal Accident Death Insurance- Rs. 2 Lakhs Lost Card Liability- Rs. 4 Lakhs Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000
Cross Currency Markup Fee	3.5%	3.5%	3.5%	3.5%	3.5%	2%	3.5%	2%	2%	2%	2%	2%	2%	2%	
Card Replacement Charges for Lost/Damaged Card. #	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	

*Applicable only to existing customers holding selected current/savings account variants
**Fee reversal as per T&C governing the Delights Program. For more information visit www.indusind.com/delights
*Offer subject to change at the sole discretion of the bank. For more info visit offers section on www.indusind.com
For replacement on account of Card Expiry, Annual Charges will be applicable