IndusInd Bank

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**							499/- Plus Taxes**	Rs. 1000/- Plus Taxes	Rs. 1500/- Plus Taxes	Rs.2500/- Plus Taxes	Rs.2500/- Plus Taxes	Rs.5000/- Plus Taxes	Rs.7500/- Plus Taxes	Rs.10000/- Plus Taxes
Annual Fee (Subsequent Year onwa	ards)	Charges Vary per Account Type. Pts visit Account SOC for more info.						Rs. 799 plus taxes	Rs.799 plus taxes	Rs.799 plus taxes	Rs.1499 plus taxes	Rs.1499 plus taxes	Rs.1499 plus taxes	Rs.1499 plus taxes
XtraSmiles Points Redeemable acrovarious brands. «For activated cards within 30 da card issuance»	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 BookMySt <on basis="" come,="" first="" serve=""></on>	how* 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 <for details="" indua="" more="" pils="" rewards="" sect<br="" visit="">www.indusind.com></for>	tion on Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable		5 Points for every Rs. 100 spent on the following categories, basis MCC. 1. Diring 1. Entertainment 3. Fuel Maximum points earning capped at 750 per month	Not Applicable	Not Applicable	Not Applicable	S Points for every Rs. 100 spent on the following categories, basis MCC. as 1, Diring but by Netherick partners: 1, Diring but by Netherick partners: 3, Fuel C. Entertainment 3, Fuel C. CTT Maximum points earning capped at 1000 per morth	2 Points for every Rs. 200 spend \$8 Rs. 5000. Rs. 5000	2 Points for every Rs. 200 spend till Rs. 5000i. 5000ii. 5000	2 Points for every Rs. 200 spend till Rs. 5000- Rs. 5000- Service every Rs. 200 spend from 5000- upto 10000- 10000- 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* <applicable every="" fri="" sat="" sun=""></applicable>	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.	Rs. 100 per transaction, applicable	10% instant discount on transactions worth Rs. 600 or more. Max discount-Rs. 100 per transaction, applicable for 3 transactions per morth. 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* <applicable -="" 1st="" 25th="" every="" month="" of=""></applicable>	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	worth Rs 1000 or more. Max	10% instant discount on transactions worth Rs 1000 or more. Max Discount - Rs 150, applicable once per morth. 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 Discoun - 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 <for and="" claims="" deb="" details="" insurance="" on="" pts="" refer="" section="" td="" terms="" www.indusind.com<=""><td></td><td>Lost Card Liability- Rs. 25,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000</td><td>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</td><td>Lost Card Liability- Rs. 1 Laith Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000</td><td>Lost Card Liability- Rs. 1 Laidh Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assautt Insurance- Rs. 50,000</td><td>Air Accident cover- Rs. 30 LaMs Lost Card Liability- Rs. 3 LaMs Punchase Protection- Rs. 500 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assauk Insurance- Rs. 50,000</td><td>Lost Card Liability- Rs. 1 Lakh Purchase Protection- Rs. 50,000 Debty of Checked Baggage Cover- Rs. 25,000 ATM Assaut Insurance- Rs. 50,000</td><td>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 Bagagage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000</td><td>Air Accident cover- Rs. 30 Lalvis Personal Accident Death Insurance- Rs. 2 Lalvis Lost Card Lability- Rs. 4 Lalvis Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000</td><td>Air Accident cover- Rs. 30 Lakhs Personal Accident Death Insurance- Rs. 2 Lakhs Lost Card Lakhr Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assauk Insurance- Rs. 50,000</td><td>Air Accident cover- Rs. 30 Lalvis Personal Accident Death Insurance- Rs. 2 Lalvis Lost Card Liablilly Rs. 10 Lalvis Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000</td><td>Air Accident cover- Rs. 30 Lahrs Personal Accident Death Insurance- Rs. 2 Lahrs Lost Card Lahris, Ps. 4 Lahrs Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assaut Insurance- Rs. 50,000</td><td>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</td><td>Air Accident cover-Rs. 30 Lakhs Personal Accident Death Insurance- Rs. 2 Lakhs Lost Card Lakhishiy Rs. 4 Lakhs Purchase Protection: Rs. 50,000 Debay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance-Rs. 50,000</td></for>		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 Laith Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000	Lost Card Liability- Rs. 1 Laidh Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assautt Insurance- Rs. 50,000	Air Accident cover- Rs. 30 LaMs Lost Card Liability- Rs. 3 LaMs Punchase Protection- Rs. 500 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assauk Insurance- Rs. 50,000	Lost Card Liability- Rs. 1 Lakh Purchase Protection- Rs. 50,000 Debty of Checked Baggage Cover- Rs. 25,000 ATM Assaut 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 Bagagage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000	Air Accident cover- Rs. 30 Lalvis Personal Accident Death Insurance- Rs. 2 Lalvis Lost Card Lability- Rs. 4 Lalvis 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 Lakhr Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assauk Insurance- Rs. 50,000	Air Accident cover- Rs. 30 Lalvis Personal Accident Death Insurance- Rs. 2 Lalvis Lost Card Liablilly Rs. 10 Lalvis Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assault Insurance- Rs. 50,000	Air Accident cover- Rs. 30 Lahrs Personal Accident Death Insurance- Rs. 2 Lahrs Lost Card Lahris, Ps. 4 Lahrs Purchase Protection- Rs. 50,000 Delay of Checked Baggage Cover- Rs. 25,000 ATM Assaut 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 Lakhishiy Rs. 4 Lakhs Purchase Protection: Rs. 50,000 Debay 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 every FrieSatrSurs Discount on bigbasket* Applicable 1st - 25th of every Month- Complimentary Airport Lounge Access Complimentary Golf Access Complimentary insurance For details and sems on claims pis reter Deb Insurance section on www.indusind.com Cross Currency Markup Fee Card Replacement Charges	Nor Applicable None None PMAD' Account holders: Personal Accident Charle South Charle Location Charle South Charle Cone Res 2000 This Account holders South Charle Cone Res 2000 This Account holders South Charle So	Nor Applicable Nore Nore Nore Lost Cast Liably: Po. 25,000 Delay of Checked Begages Over Rs. 25,000 ATM Assault Wassauch Ps. 25,000 3,5%	Nore Nore Nore Nore Last Cast Lisbiny Rs. 1 Lisbin Perchase Presidence Rs. 50,000 Delay of Checked Baggage Cover-Rs. ATM Assail Insurance Rs. 50,000	Nore Applicable None None Lost Card Liability Rs. 1 Purchase Proscion Rs. 50,000 Delay of Crescled Biogrape ATM Assault Insurance Rs. 50,000 3.0%	Nor Applicable None None Lost Card Liability- Rs. 1 Lahi Purchase Protection Rs. 10,000 Deby of Chester Baggage ATM Assail Rourance- Rs. 50,000 3,5%	Nore Nore Nore Nore Ar Accident cores Rs. 30 Lable Local Card Labelly Rs. 3 Lable Furthers Protectors Rs. 50,000 ATM Assault Insurance-Rs. 50,000 ATM Assault Insurance-Rs. 50,000	worth RS 000 or more. Mass discoursely as 100 per transaction, explicate for more as 1 miles of the more as 1 mile	Rs. 600 or more. Max decours Fs. 100 per transaction, application for 3 transactions per transaction, application for 3 transactions such fine 1000 or man. Max discours Fs. 1000. 10% total discours fs. 1000 per 10% total discours fs. 1000 per 10% total discours fs. 1000 per None None None None Air Accident cover. Rs. 30 Labha Personal Accident Death Insurance- Rs. 2 Labha Personal Accident Death Insurance- Rs. 2 Deaty of Checkel Baggar Cover. Rs. 1000 Deaty of Checkel Baggar Cover. Rs. 4. ATM Assault Insurance- Rs. 50,000 21%	worth Rs. 600 or more. Max discount-Rs. 100 per transaction, applicable to 7 surrescitors per per. 3600. 101% instant discount on transactions some Rs. 1000 or more. Max Discount-Rs. 1160, applicable occup per month. Annual transport. Rs. 1000. None None None Are Accident cover- Rs. 30 Lables. Personal Accident Death Insurance- Rs. 12 Lables. Description of Rs. 1000. 2008 of Chebother Ps. 14. Lables. Purchase Prosciolers. Rs. 50,000 Deslay of Chebother Spragge Cover- Rs. ATM Assault Insurance- Rs. 50,000 200.	worth Rs. 600 or mon. Mas discours. No. 100 per transaction, updicable No. 100 per transaction, updicable No. 100 per transaction No. 100 per transaction worth Rs. 1000 or more. Mas worth Rs. 1000 or more. Mas per morth. Annual savings of Rs. 100. None None An Accident covers Rs. 30 Labris Personal Ancident Chairle Personal Ancident Chairle None An Accident Covers Rs. 30 Labris Personal Ancident Chairle Design Chairle Design Chairle Design Chairle Design Chairle ATM Assault Insurance—Rs. 50,000 ATM Assault Insurance—Rs. 50,000 ATM Assault Insurance—Rs. 50,000	worth Rs. 500 or more. Mass discours, 16 to 10 per transaction, applicable 16 s 10 per transaction, applicable 16 s 10 per transaction and transaction worth Rs. 100 for more. Mass received 16 to 10 or more. Mass received 16 to 10 or more. Mass received 16 to 10 or more. Mass received 16 to 10 per more from the received 16 per more fro	worth Rs. 500 or more. Mas decours Mrs. 100 per manufox, applicable Mrs. 110 per manufox, applicable Mrs. 110 per manufox or normalization 10% smaller decours or normalization 2 visit per Quarter on select aliquet Norma Are Accident cover. Rs. 30 Labbs. Personal Accident Death Insurance 10% 20% 20% of the Country of the Country 10% of the Country of the Country 10% of the Country of the Country 10% of the Countr	worth R Rs. 100 ptransacti 10% interpretation of the control of th	St. 600 or nor. Man decourse, the control of the control of Res. 3000 or nor. Man decourse of Res. 3000 or nor. Man decourse of Res. 3000 or nor. Man Decourt of Res. 300 or nor. M



Mapplicable only to existing customers holding selected current/sovings account variants

"Fee reversal as per T&C governing the Delights Program. For more information wist waw undustant, and relights

"Offer subject to change at the sole discrision of the bank. For more in foil wist offer section on www.indusind.com

BFor replacement on account of Card Expiry, Annual Charges will be applicable