

### Terms & Conditions- American Express Taj Experiences E-Gift Card Offer

- The IndusInd Bank Limited (“IndusInd Bank” or “Bank”) “American Express Taj Experiences E-Gift Card Offer” (Program) is open to customers holding a valid and open IndusInd Bank American Express Iconia, Jet Airways Odyssey American Express, Jet Airways Voyage American Express and Celesta Credit Cardholders issued on or before September 30, 2019 (**Eligible Cardholders/Cards**).
- The program is valid from October 1, 2019 to October 31, 2019 (both days inclusive) and will hereafter be referred as the ‘**Program Period**’.
- **Purchase Transactions** would mean done using the IndusInd Bank Credit Card through Point of Sale (Card Present) Purchase, Internet Transaction, IVR Transaction, Mail Order / Telephone Order Transaction or Standing Instruction. Only Purchase transactions will be considered as eligible transactions for the purpose of calculating achievement towards the Spend Levels. Cash Withdrawal, Wallet Loading, Fees, Interest Charges or any other charges, EMI, Loan taken on the Credit Card and any transaction other than a Purchase Transaction will not be considered for the purpose of calculating achievement towards the Spend Levels.
- **Offer:**
  - a. Two Spend thresholds are given to all eligible cardholders to win Taj Experiences E-Gift Card.
  - b. If the Cardholder spends equal to or Greater than INR 50000, out of which at least INR 25000 should be at a Point of Sale Physical Merchant Outlet, Cardholder will be eligible for Taj Experiences E-Gift Card worth INR 2000.
  - c. If the Cardholder spends equal to or Greater than INR 100000, out of which at least INR 50000 should be at a Point of Sale Physical Merchant Outlet, Cardholder will be eligible for Taj Experiences E-Gift Card worth INR 5000.
- Spends made using the Add-on Credit Card(s) will accrue in the account of the Primary Cardholder for calculating Achievement under this Program. Purchase spends made towards Loading of Mobile / Digital Wallets will not be considered for the purpose of calculating Achievement under this Program.
- Purchase Reversal Transactions posted on Cardholder’s Card Account during the Program Period will be deducted from the Spends for the Purpose of calculating Spends Achievement irrespective of whether the Original Transaction corresponding to this Reversal was done during the Program Period or before the Program Period.
- Only Settled Transactions; i.e. Transactions done during the program period and which have been successfully posted into the Cardholder’s Card Account by December 01, 2019 will be considered for calculating achievement under this Program.
- The Bank will not be responsible if a Transaction Authorized by the Bank has not been settled by the Merchant by November 30, 2019.
- The E-Gift Card will be sent to the qualifying cardholders by December 31, 2019 (“**Fulfillment Date**”) on their registered mobile numbers with the Bank.
- A Cardholder can win a maximum of one E-Gift Card during the program period.
- The maximum pre-loaded value of the E-Gift Card will be up to INR 5000.
- If the cardholder upgrades or downgrades his/her Credit Card to any of the card products not included in this program, the cardholder will not be eligible for any benefits under this program.

- To be eligible for participating in the program, the Cardholder must maintain a clean payment record in respect of his/her Credit Card; i.e. the Cardholder should not have failed to pay the minimum amount due on his/her Card during the Offer Period or at the time of evaluation of the Achievement by IndusInd Bank.
- IndusInd Bank shall not be liable or responsible for non-receipt or delivery of any SMS/email/other communication relating to this program due to any reason beyond the control of IndusInd Bank.
- IndusInd Bank reserves the right to modify/amend any communication/SMS related to the Program at any later date or during the Program Period.
- The participation in the Program shall constitute deemed acceptance by the Card member of all the terms and conditions governing the Program.
- Only approved undisputed Purchase transactions will be eligible for being considered under the Program. All transactions that have been carried out on the Card during the Program Period and reversed subsequently for any reason whatsoever shall not be considered while calculating Spends Achievement under this Program.
- All applicable taxes, duties, levies of whatsoever nature in connection with the Program shall be borne solely by the Cardholder.
- The Bank at its sole discretion can decide Cardholders who can avail this Program. Delinquent Credit Card members will not be eligible for the benefits of this offer. "Delinquent Credit Card Account" means an account of a Cardholder which has an outstanding which is past due or which, in the sole opinion of the Bank, has unsatisfactory credit standing. Cardholders whose Credit Card accounts are currently delinquent or become delinquent at any time before the declaration of winners, that is December 31 2019, will be ineligible for the benefits of this Program.
- If the Cardholder ceases to be a Cardholder at any time during the Program Period or before the declaration of winners, that is, before December 31 2019, all benefits under the Program shall lapse. This includes any relationship terminated either by the Bank or the Cardholder.
- In all matters relating to the Program, the decision of IndusInd Bank shall be final and binding in all respects.
- The terms and conditions of the Program shall be in addition to and not in substitution/derogation to the Primary Terms and Conditions governing the Card and shall at all times be read along with terms of the Cardholders' Agreement and such other terms and conditions that the Bank may deem appropriate in its sole discretion. Any irreconcilable contradiction between the terms and conditions contained herein and the Cardholders' Agreement, then terms of the Cardholders' Agreement to prevail the present conditions.
- Any disputes arising out of this Program shall be subject to the exclusive jurisdiction of competent courts in Mumbai only.

**Terms and Conditions - Taj Experiences E-Gift Card**

- The E-Gift Card is valid for multiple transactions across Taj, SeleQtions, and Vivanta hotels, and Ama Stays and Trails in India for spends towards accommodation, dining, spa and other services and applicable taxes.
- These E-Gift Cards can be reloaded and would be revalidated for one year from the date of reload.
- For detailed terms and conditions, to check balance and validity or reload and revalidate the Taj Experiences E-Gift Card, please visit [www.tajhotels.com/giftcards](http://www.tajhotels.com/giftcards)