







IndusInd Bank Iconia Visa Card
Benefit Guide

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

Note: The stated documentation is subject to change and is at the sole discretion of IndusInd Bank. For detailed terms and conditions, please log on to www.indusind.com. Terms and conditions apply.



ICONIA

An Iconic Credit Card for the evolved

'It is choices that we make and not the chances that we take that make us who we are' - anonymous

Welcome aboard a world with exclusive offers and features with our new product IndusInd Bank Iconia Visa Card, designed specifically to cater to your lifestyle! Enjoy exclusive, tailor made privileges on Golf, Travel, Lifestyle and many more!

Indulge in a unique rewards proposition which redefines the way you benefit! You can now earn accelerated rewards on Weekend spends (both Domestic as well as International).

At IndusInd Bank, come get spoilt for choice! Explore new horizons of joy in our ICONIC world.

ICONIC Rewards

Nothing in this world should undermine your social standing. And we, at IndusInd Bank take utmost care that the upper crest customers like you deserve superior recognition and status. The IndusInd Bank Iconia Visa Card is an exclusive Card, specially designed to cater to your lifestyle by enabling you to accelerate reward earnings without any sort of restrictions and limitations.

Accrual of Reward Points

Be it business or pleasure, wherever and whenever you choose to use your Card, you will always find your Reward Points increasing. With IndusInd Bank Iconia Visa Card enjoy accelerated reward points on Weekends spends (both Domestic and International)

Freedom of Reward Points Redemption

Along with accelerated rewards, you will also enjoy the exclusivity of choosing how to get rewarded. Because, with the IndusInd Bank Iconia Visa Card, you are entitled to redeem your reward points for Cash Credit on your Credit Card account or for Air Miles with any of our partner airlines.

*Please visit www.indusind.com for details and Terms & Conditions



ICONIC Golf

Allow us to enhance your prominence with an amazing bouquet of comprehensive golf benefits that combine privilege, power and prestige, making IndusInd Bank your ultimate golf service partner.

Being an esteemed Cardholder, you can enjoy privileges of a Green Fee player, which entitles you to access select premium clubs across major cities in India. In addition, the specially designed golf program also provides you with the opportunity to

improve your golf game under the watchful eyes of highly qualified golf instructors.

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ICONIC Life

Rules of trend do not apply to the pioneers of style. And we, at IndusInd Bank, do understand your premium lifestyle requirements and assure you that only the best is served.

With the new IndusInd Bank Iconia Visa Card, you can now unwind and relax, taking a break from the hectic schedules of life. Our Card ensures that stress stays away from you.

You can now slow down and take the time out to rejuvenate your senses and energize your mind.

Also enjoy great deals at various avenues of entertainment along with fabulous experiences in dining and spas.

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ICONIC Travel

Travelling around the globe might be your passion or an absolute necessity. Whatever the reason, we make sure that you are treated with care and in accordance to your style.

With the new IndusInd Bank Iconia Visa Card, you can now give up the worries about comfort and convenience during travel as we have taken the responsibility to make travelling a pleasure for esteemed customers like you.

You can also enjoy lounge access in 600+ lounges across the globe, offers on airlines and convenience in hotel reservations

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ICONIC Assistance

Assistance without any understanding is nothing less than playing with the forbearance of the customers.

At IndusInd Bank, it is our pleasure to assist our customers at the time of their need.

Welcome to the world of IndusInd Bank Iconia Personnel where your personal preferences take precedence.

From making reservations in London and booking seats for a Broadway show in New York to tracking down that unique gift for someone special, a team of global experts will make sure that your needs are taken care of.

Concierge Service offers you:

Pre-trip Assistance

No more pre-trip worries. Collect all the information you need to know before you go. Our concierge will be glad to provide you with all the information about your destination, like the weather, important landmarks, modes of transport etc.

Reservation

Let the concierge handle your reservations and make all the arrangements in the finest hotels across the world to ensure you have a pleasurable and comfortable stay.

Flight Booking

To ensure a hassle free journey, the concierge will make all the necessary flight arrangements and help you get to your desired destination.

Sports and Entertainment Booking

Whether it's the World Cup finals or strawberry and cream at the Wimbledon, the concierge will make sure you don't miss out on your favorite sports or any event.

Exclusive Booking

The concierge shall keep you updated and assist you with information on special events like workshops and talks by eminent personalities. If requested by you and whenever possible, the concierge will also make reservations on your behalf.

Flower and Gift

Need help arranging that special gift or want to send flowers to that special someone? Leave it to the concierge, and get your gift delivered to anyone, anywhere in the world.

For more information please call the Concierge Desk at 1860 267 7777

Or for further details, please refer to the Terms & Conditions section of this booklet.

Conditions apply.



ICONIC Auto Assist

It is believed that the journey is more important than reaching the destination. And we make sure that nothing robs you of this priceless experience.

When on the road, there could be a thousand things that could interrupt your journey. But not when you have the IndusInd Bank assistance. Be it an unwanted flat tyre, an unforeseen vehicle breakdown or any other emergency it can now be tackled with Auto Assist.

With your IndusInd Bank Iconia Visa Card, you can now call for help 24-Hours, all 365 days.

- Roadside Repair - Be it mechanical or electrical, your vehicle's fault can now be fixed
- Emergency Fuel Supply - Get fuel at your stranded location
- Flat Tyre Services - In case of a flat tyre, the Auto Assist Service shall arrange for a mechanic to come and repair the flat tyre
- Keys Locked Inside - No more getting locked out and stranded all alone. IndusInd Bank Auto Assist provides you with immediate help

- Battery Service - Replace your battery- anywhere, anytime
- Emergency Towing Assistance - Arrange for your car to be towed to your preferred workshop
- Accident Management and Medical Assistance

Be safe and worry-free, wherever you go.

For further details please call the Concierge Desk at 1860 267 7777

Auto Assist services are available in Mumbai, Delhi, Bangalore, Pune, Chennai and Kolkata.

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ICONIC Assurance

Sometimes the smooth flow of life is disrupted by unexpected incidents, taking the smartest and even the most prepared by surprise. But, one can always reduce its severity by being prepared in advance.

With the IndusInd Bank Iconia Visa Card, you can leave your worries about fraudulent usage of your Card aside. All you have to do is allow us to step in when in an emergency.

Total Protect

'Total Protect' is the first-of-its-kind security program that covers you from unauthorized transactions on your Card at merchant establishments. It covers you for a sum up to the credit limit on your Credit Card and is available on add-on Cards as well.

'Total Protect' covers the following:

- Unauthorized Transactions in case of loss / theft of Card. You'll get an insurance cover up to 48 hours prior to you reporting the loss of your Card to IndusInd Bank.
- Counterfeit Fraud: It is possible that your Card or Card details are stolen and used unscrupulously by producing counterfeit plastic. Hence, you get insurance to protect yourself against such incidents.

Plus, with the IndusInd Bank Iconia Visa Card, you also get a complimentary Personal Air Accident insurance cover of up to ₹25Lakhs.

EMV Card

That's not all. To make your IndusInd Bank Credit Card more secure, we have added an additional level of security in the form of an EMV chip. This makes your transactions much more secure compared to magnetic striped Credit Cards. With IndusInd Bank around to lend you a helping hand, you have very little to worry about.

Please refer to the Terms & Conditions of the applicable insurance policy or visit www.indusind.com.



ICONIC Organiser

It is obvious that being a professional, you don't mix pleasure with business. We understand your outlook towards life and do our utmost to take care of this specific need of yours.

IndusInd Bank Iconia Visa Card provides you with a 360 degree approach to your finances and helps you take your business forward professionally.

Additional Card for Business Expenses

IndusInd Bank offers you double the power than you expect. With this, you can track your business expenses separately and also have a record that segregates your business and personal expenses.

You can now apply for an additional Card for your business expenses and your statement will show these expenses separately.

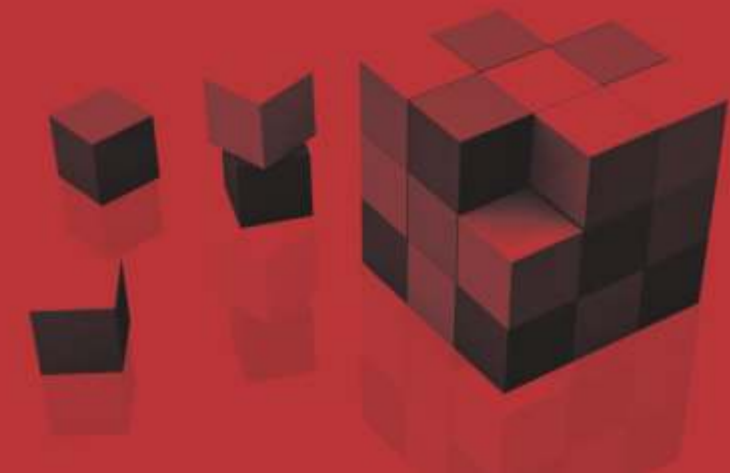
For your additional Card, please call the 24- Hour Phone Banking Number at 1860 267 7777.

Year-End Summary of Accounts

We ensure that a record of your expenses is maintained. Your Card provides you with a year-end summary to give you an overview of your Card spending for a financial year.

Once you view your summary, you can use this benefit to help simplify your budgeting and tax preparation. Your online year-end summary contains your transactions for the financial year and an analysis of your spending by Month, Merchant Name, Charge Amounts, and Merchant Category along with your own charges and the charges for your business Card or additional Cards.

Please visit www.indusind.com for details and Terms & Conditions.



Visa Offers

IndusInd Bank in association with Visa Inc. gives you a reason to celebrate each day with special offers on your IndusInd Bank Iconia Visa Card. Indulge yourself with the comprehensive travel, dining and entertainment program.

Get great offers and discount when you travel to your dream destination or dine at an exclusive restaurant with that special someone or simply

catch up with your buddies for a movie.

Whatever you do, experience the best!

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Frequently Asked Questions (FAQs)

Why should I take the IndusInd Bank Iconia Visa Card when I already have a premium Card from another bank?

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

- You get green fee waiver at select clubs in India. You also get special discounted rates for Golf coaching sessions.
- You get India's first auto assist service and international concierge service that provides you with travel assistance and concierge assistance, 24-hours a day.
- Your Reward Points on the IndusInd Bank Iconia Visa Card are unique. For reward redemption, you get flexibility to select from two options. You can have a Cash Credit done on your Credit Card account or you can redeem them for Airline miles with partner airlines.
- You can also apply for an additional Card for business expenses which will show your expenses for business separate from personal expenses that will help you for tax and audit purposes.
- As an esteemed IndusInd Bank Credit Cardholder, you also get a year-end summary of account giving you a snapshot of your spends by month, merchant category, spends on your Add-on Cards, etc.
- With the IndusInd Bank Iconia Visa Card, you get 'Total Protect' which is the first-of-its-kind security program that covers you for unauthorized transactions in case of loss/ theft of your Card and counterfeit fraud for a sum up to the credit limit assigned to your Credit Card. You also get Personal Air Accident insurance of ₹25 Lacs with your IndusInd Bank Iconia Visa Card.

Rewards Program

What is the Rewards program on the IndusInd Bank Iconia Visa Card?

The Rewards program is a unique rewards program specially designed to cater to the lifestyle of discerning customers like you. You earn Reward Points when you use the IndusInd Bank Iconia Visa Card.

How different is this from cash back promotions offered by other banks?

The difference is that these accelerated rewards on weekend spends are valid throughout the year. There are no promotional periods or

duration within which you have to avail the offer. This is a permanent feature on the IndusInd Bank Iconia Visa Card.

When do my Reward Points expire?

All Reward Points earned are valid as long as the IndusInd Bank Iconia Visa Card account 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 a Cardholder can earn. Your earning is limited by your spend. So, go ahead and spend more on your IndusInd Bank Iconia Visa 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 Credit Card account. It's simple! Check your Card statement every month to see if you have earned more than 500 points - which is the minimum points required for redemption. Call up IndusInd Bank Phone Banking Number mentioned at the back of your Card and request for redemption.

What are weekday transactions and weekend transactions?

All transactions done on Monday, Tuesday, Wednesday, Thursday, Friday are termed as Weekday transactions and all transactions done on Saturday and Sunday are termed as Weekend transactions. These transactions will be classified as Weekday/ Weekend as per the 'Transaction Date' and will reflect in your Credit Card Account accordingly.

'Transaction Date' is defined as the date on which you swipe your Card for a particular transaction

How will reward points accrue on International Spends?

The international transactions done on your IndusInd Bank Iconia Visa Card will be reflected in your Credit Card account as per Transaction Date, i.e., the Date on which you swipe your Card for a particular transaction.

For example: If the customer swipes his Card for a transaction on 1st Feb, 2013 (Friday), in any country (E.g. - Australia, United States etc.), and the transaction is settled by the Merchant, the customer will accrue rewards as per a Weekday, i.e., 0.75 Reward Point.

If the customer swipes his Card for a transaction on 10th Feb, 2013 (Sunday), in any country (E.g. - Australia, United States etc.), and the

transaction is settled by the Merchant, the customer will accrue rewards as per a Weekend, i.e., 1 Reward Point.

When will the Reward Points be credited to my account?

The Rewards will be credited only once the transaction has been settled by the Merchant and the Bank.

What if the merchant reverses my transaction?

You will not accrue any Reward Points for a transaction, if it has not been settled or is reversed by the Merchant.

Golf Offer

How should I proceed with Golf course booking?

Golf course booking is very simplified at IndusInd Bank. Just call us at 1860 267 7777 and the concierge desk will do the bookings for you.

Can I do the booking by directly contacting a Golf Course?

No, booking cannot be done by directly contacting a Golf Course. You have to place the booking request through the concierge

Travel Program

How do I avail the offers under the Travel Program?

To avail the exclusive offers under the Travel Program, all you need to do is call the IndusInd Bank concierge on 1860 267 7777 and provide them with the requisite details of your desired itinerary. The payment would necessarily need to be made on the IndusInd Bank Iconia Visa Card.

What kind of travel services are provided by IndusInd Bank under the Travel Program?

The travel desk at IndusInd Bank is operated by a travel agent and provides all travel related services. The services provided by the travel agent are as under:

- Flight Bookings
- Hotel Reservations
- Airport Transfers
- Visa Services
- Foreign Exchange
- Insurance

How do I avail the travel services provided by IndusInd Bank?

It's simple. All you need to do to avail these travel services is call the Concierge on 1860 267 7777 and we will be happy to answer all your queries.

Concierge Services

What are the advantages of the Concierge Services?

The Concierge Service provides you with 24 hours of assistance, all year, through a service provider.

For the IndusInd Bank concierge assistance service you will need to call a local number. The service can be thought of as your personal assistant, a friend, who you can call for any request either for organizing birthday parties, finding a rare gift for that someone special or even for any emergency.

For example, if you need information about a country or you want hotel bookings, restaurant reservations, ticket for the Wimbledon or you want to send a special gift to your son in any part of the world, you can call the IndusInd Bank Concierge Service.

The Concierge shall be at your service 24 hours a day.

What number do I call for the concierge service?

You can call the Concierge Services on 1860 267 7777.

What are the various services that I can avail from the concierge?

You can avail of the following services from the concierge desk:

Pre-trip Assistance: With this service, you can get information about any destination in India or abroad, information like the weather, important landmarks, modes of transport, etc. and plan your trip easily with this information.

Hotel Bookings: If, you need to make a booking at any hotel across the world, you can call the concierge desk to take care of the bookings.

Flight Bookings: Your flight bookings whether in India or abroad can be handled by the concierge desk. All you need to do is call the concierge to book the tickets and deliver them to you at your doorstep.

For the IndusInd Bank International Travel offers, call the concierge desk and the tickets will be charged on your Card and delivered to you at your doorstep.

Car Rental and Limousine service: If, you want to rent a car while travelling in India or abroad, all you will need to do is call the concierge and the rental shall be arranged for you.

Restaurant Reservations: If, you want to arrange a reservation at your favorite restaurant, just call the concierge desk to make the arrangement.

Sports and Entertainment Bookings: If, you want tickets for the finals of FIFA World Cup or even a cricket match at the Wankhede, you can call the concierge desk. They will try and arrange for the tickets and deliver them to your doorstep.

Event Bookings: You can call the concierge desk for arranging for tickets to any special talks or events across the world.

Flower and Gift Delivery: With the concierge, you can arrange to send flowers or any special gift to anyone across the world. You can ask the concierge for the rarest of things and it will be arranged and delivered to any place that you wish.

Will I be charged extra for using the concierge?

You will not be charged for using the concierge service. You will only be charged for the actual cost of the services, e.g. cost of the ticket, if you book tickets, and any delivery charges that are applicable.

Can I get whatever gift that I want to get delivered?

You can ask for the rarest of gift for your loved one through the concierge. The concierge will search for the gift that you have asked for across the world. However, they cannot guarantee that it would be available. The service is on a best effort basis and they would try their best to ensure that what you ask for is fulfilled.

How does the concierge charge me for what I have asked for?

The cost of the service shall be charged to your IndusInd Bank Iconia Visa Card. All you will need to do is fax an authorization form to the concierge desk to charge your Card for the requisite amount. In most cases, the service provider will charge your Card based on the authorization form. However, in some cases where the service provider is not available, your Card shall be charged by our concierge partner.

Auto Assist

What services do I get in the Auto Assist service?

Auto Assist provides you with the following services-

Roadside Repair Service: In the event that your vehicle breaks down on the road due to any Mechanical / Electrical fault, Auto Assist will help in arranging for the mechanic for repair of your vehicle at the vehicle's breakdown location.

Emergency Fuel Supply: If, your vehicle gets stranded on the road due to lack of fuel, the Auto Assist shall arrange to deliver the fuel (up to 5 liters) to the location where your vehicle is stranded.

Flat Tyre Services: In case of a flat tyre, the Auto Assist shall arrange for a mechanic to come and repair the flat tyre.

Keys Locked Inside: In the case of car keys getting locked inside the car or keys getting misplaced, Auto Assist can even arrange for a locksmith to come and either prepare a new car key or open your car for you.

Battery Service: In case the battery is dead and not functioning, the Auto Assist shall arrange for a service provider to come for battery repair at the vehicle's breakdown location.

Emergency Towing Assistance: In case of a breakdown where the car needs to be towed, the Auto Assist shall arrange for a towing service for taking your car to the appropriate repair shop.

Accident Management & Medical Assistance: In the unfortunate event of an accident or emergency, the Auto Assist will help you by coordinating necessary activities including emergency message transmission, arranging for emergency medical assistance, towing of vehicles.

Do I need to pay when I use the Auto Assist?

You do not need to pay for arrangement, however all expenses including labour charges or any repair charges, need to be paid to the mechanic.

How long does it normally take for the mechanic to come to me in the time of emergency?

The Auto Assist service is on a best efforts basis, and the time would depend on the location of the vehicle. However, normally it would take about 30 to 45 minutes to reach you within city limits and about one to one and half hour to reach you if you are outside city limits.

What number do I call if I want to use the Auto Assist service?

You need to call the Concierge Service on 1860 267 7777 for Auto Assist.

What all cities is the Auto Assist service available?

The Auto Assist service is available in Delhi, Mumbai, Kolkata, Chennai and Bangalore.

Additional Card for Business expenses

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

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

How can I apply for this Card?

You cannot apply for this Card at the time of application. However, once you receive your IndusInd Bank Iconia Visa Card you can apply for the additional Card by calling our 24-Hour Phone Banking number.

Is this Card free?

Yes, the Card comes complimentary for you.

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.

Year-End Summary of Accounts

There is something you have mentioned about "Year-end summary of accounts". What do you mean?

At the end of the year, your expenses for the financial year will be sent to you.

IndusInd Bank will send you an analysis of all your expenses by

- Month
- Merchant Category
- Your Business and Personal Cards
- Your Add-on Cards

This analysis can help you in your taxation and budgeting for the next year.

Will I automatically get this summary?

You will automatically receive this summary in the month of June every year on your registered email address with us.

Total Protect

What is 'Total Protect'?

Total Protect is the first-of-its-kind Card security program that covers you from unauthorized transactions on your Card at merchant establishments. It covers you for a sum up to the credit limit on your Card and is available on add-on Cards as well.

What does 'Total Protection' safeguard me against?

Total Protection covers you for a sum up to the limit assigned on your Credit Card for the following:

- Unauthorized Transactions in case of loss/ theft of Card - We provide an insurance cover up to 48 hours prior to your reporting the loss of your Card to IndusInd Bank.

- Counterfeit Fraud - It is possible that your Card or Card details are stolen and used unscrupulously by producing counterfeit plastic. The IndusInd Bank Iconia Visa Card offers you insurance to protect yourself against such incidents.

Do I have to pay a fee to avail of 'Total Protect'?

No. This facility is complimentary. It is provided absolutely free of cost to all IndusInd Bank Iconia Visa Cardholders.

What steps do I need to follow if I lose my Credit Card?

- Immediately call IndusInd Bank 24-Hour Phone Banking Number and report the loss/theft of your Card
- File a Police Report (First Information Report - FIR) for the lost/stolen Credit Card and send us a copy of the attested FIR
- Send the Bank a signed letter confirming the loss of your Card along with a description of the incident
- Statement highlighting the transaction
- Completed Customer Dispute Form

What do I need to do to register an insurance claim for the lost Card?

You need to submit the following documents to IndusInd Bank:

- Duly filled All Risk claim Form
- Customer Dispute Form
- Billing Statement
- Attested FIR

EMV

What is EMV?

EMV stands for Europay, MasterCard and Visa. It is the international standard for chip based payment Cards to ensure the highest security level for Credit Card transactions.

What is the IndusInd Bank EMV Credit Card?

IndusInd Bank EMV Credit Card contains an embedded microchip on the face of the Card. The customer data embedded in the microchip is extremely difficult to copy or counterfeit. This chip technology is designed to take security to the next level by giving you a secure environment to transact. For better acceptability across merchants, IndusInd Bank EMV chip Credit Card will also contain a magnetic stripe on the reverse of the Card to ensure swipec transactions.

What are the benefits of the IndusInd Bank EMV Credit Card?

With the EMV chip technology, all the data that was stored on the magnetic stripe will be additionally embedded on the chip. A Credit Card with a chip is more secure and reliable than the one with just the magnetic stripe on the reverse of the Card, as it is difficult to copy customer details from an embedded chip. This safeguards the Credit Card from skimming frauds.

How do I use the IndusInd Bank EMV Credit Card?

Making a purchase with the IndusInd Bank EMV Credit Card is easy and secure.

You may see minor differences in how your chip Credit Card is processed while making purchases. As part of the transition to chip, over the next few years more and more in-store payment terminals will be updated to accept chip enabled Cards. For your convenience, the chip Credit Cards will continue to have the magnetic stripe on the reverse of the Card. This will enable you to use your chip Card at merchants who don't have chip terminals - by swiping your Card and signing the receipt. However, we would urge you to use your IndusInd Bank EMV Credit Card only at the merchant establishments who use EMV Chip terminals, for safety from skimming frauds.

How will I use the IndusInd Bank EMV Credit Card on a chip (POS - point of sale) terminal?

At a chip terminal, you simply:

- Insert your Credit Card into the chip slot.
- When your transaction is completed, remove your Card from the chip slot and take your receipt, sign on the merchant copy and give the same back to the merchant. Retain your copy for future reference.

How will I use the IndusInd Bank EMV Credit Card on a non-chip (POS - point of sale) terminal? At some merchants your chip Credit Card will be used the same way as your Credit Card with the magnetic stripe:

- The Card is swiped through the EDC machine at the merchant outlet.
- When your transaction is completed, take your receipt, sign on the merchant copy and give the same back to the merchant. Retain your copy for future reference.

How is IndusInd Bank EMV Credit Card different from what I use today?

When you make a transaction at a chip terminal, you insert your chip Card into the terminal. Your IndusInd Bank EMV Chip Credit Card

stays in the terminal until the transaction is complete. Transacting with the Card using the chip should be a priority over using the magnetic stripe at the back of the Card, since the security chip makes the transaction more secure.

Will the magnetic stripe be removed from IndusInd Bank EMV Credit Cards?

Chip Cards will continue to have a magnetic stripe on the back. This will ensure that the chip Cards are accepted at merchants and in other countries that have not moved to the chip technology (such as the United States).

What if the IndusInd Bank EMV Credit Card does not work at a merchant having a chip terminal?

IndusInd Bank EMV Credit Card will work on all terminals at all merchant locations around the world. However, if the EMV chip Card doesn't work at a particular terminal, the merchant will have to do the following:

- Swipe the magnetic stripe at the back of the Card on the chip terminal (This is known as a fallback transaction when the chip Card inserted in the chip terminal slot doesn't work)
- Please note that we have restricted the number of fallback transactions allowed, to a maximum of three attempts on your Credit Card to minimize the possibility of misuse on your Card. If the number of attempts is exceeded beyond the allowable limit, your Credit Card will be temporarily blocked. You need to call the IndusInd Bank Phone Banking Number: 1860 267 7777 to unblock your IndusInd Bank EMV Credit Card.
- If the Card still doesn't work, the merchant terminal could be faulty. Please request the merchant to use the IndusInd Bank EMV Credit Card at another chip terminal (if possible of another acquiring bank than the one used earlier). If both the above options do not work, please contact us at our 24HourPhone Banking Number 1860 267 7777.

What if my IndusInd Bank EMV Credit Card is lost or stolen?

Please report the loss to us immediately on 1860 267 7777 / +91 22 4220 7777 and our Phone Banking officers will block your Credit Card immediately.

Will my Card number change when I get the new IndusInd Bank EMV Credit Card?

In case of a renewal request, your Card number will not change. However, please note that in case you have any standing instructions for utility and other bill payments on your earlier Credit Card, you will have to contact the respective billers to transfer the instructions to your renewed CreditCard.

In case your Card has been lost or stolen, your Card number will also change. Please note that in case you have any standing instructions for utility and other bill payments on your earlier Credit Card, you will have to contact the respective billers to transfer the instructions to your new Credit Card number.

Can I use the IndusInd Bank EMV Credit Card outside India?

Yes. IndusInd Bank EMV Credit Cards can be used at any merchants around the world where your Credit Card is accepted today.

How does chip technology work for online and mail order/ IVR (Interactive Voice Response) transactions?

Online transactions will function the same way as they do today.

For online Credit Card transactions, a SafeKey feature is available on your IndusInd Bank Iconia Visa Card, which will enable you to proceed with your transaction in a secure and hassle free manner.

For Mail order and telephone transactions, effective 1st February 2011 a 6-digit OTP (One Time Password) is required and will be applicable for chip Cards as well.

Can a Chip Card be compromised?

A compromise of your Card means the Card information has been copied and a fraudster is trying to access your account. As of now, we have not observed any compromise of a chip Credit Card as the security chip makes it difficult to copy the Credit Card details. This would be possible only if you continue to swipe the magnetic stripe of your IndusInd Bank EMV Credit Card at a merchant terminal instead of inserting the chip Card to complete your transaction.

Which shopping outlets have the chip-enabled terminals?

Most of the merchants have chip-enabled terminals. In case the merchant doesn't have chip enabled terminal, the Card can be swiped for transactions.

Can the chip Credit Card be used to withdraw cash?

Yes, you will be able to use your EMV chip Card at the ATM's as usual.

How do I make the payment for the chip Credit Card usage?

You can make chip Card payment through online banking/ECS set up on your Bank Account, Cash, Cheque, Net Banking, etc. The process is the same as in case of other IndusInd Bank Credit Cards.

Is the IndusInd Bank EMV Credit Card durable?

The IndusInd Bank EMV Credit Card should withstand normal wear & tear and the chip should last as long as the Card is valid. However, you should take steps to ensure your Card is protected to ensure longevity.

Visa Offers

You mentioned a comprehensive travel, dining and entertainment program. What does the program offer?

The Visa offers are brought to you by Visa International and comprises of specific time bound travel, dining and entertainment privileges and discounts. These offers will be communicated to you from time-to-time through our website www.indusind.com and various other media vehicles.

If I have an IndusInd Bank Iconia Visa Card, will I get these discounts and privileges automatically?

As an IndusInd Bank Iconia Visa Cardholder, you are entitled to all the discounts and privileges offers by the Visa Program. However, you need to specifically ask the Visa Program Partner for the offer to avail the same. You have the choice to make transactions at Visa Program Partner outlets without availing the offers.

If I already have a discount voucher for a particular Visa Program Partner, can I use it in combination with the Visa offer?

No. The offers made under the Visa Offers Program cannot be clubbed with any other offer/ scheme or promotion that any of the Program Partners may extend to its customers.

Terms & Conditions

General Terms & Conditions for benefits on IndusInd Bank Iconia Visa Cards

- The benefits under the IndusInd Bank Iconia Visa Card Program ("Program") are offered by IndusInd Bank ("IndusInd Bank") or business associates of IndusInd Bank on a 'best efforts basis'. IndusInd Bank does not underwrite or warrant the services performed by the air carriers or other goods/services providers associated with Program and shall not have any liability for any defect, deficiency, delay or imperfection in such goods/services or for any loss or damage that may be suffered, or for any personal injury to a Cardholder directly or indirectly by use or non-use of the products/services provided by such air carriers or service providers.
- The benefits under the Program are applicable to such persons who hold an active IndusInd Bank Iconia Visa Card ("Card") issued in India.
- The IndusInd Bank Iconia Visa Cardholders ("Cardholders") must exercise due diligence in understanding specific terms that may be applicable to such benefits.
- Any disputes regarding delivery, service, quality or performance of products/services under the Program must be addressed in writing by the customer directly to the associated service providers.
- Any participation/ availing of the benefits by Cardholder shall be purely voluntary.
- IndusInd Bank and its respective business associates reserve the right to change the Terms & Conditions of the Program at any time without prior notice.
- These Terms & Conditions shall be read in conjunction with Cardholder's Agreement and IndusInd Bank's Terms & Conditions governing the usage of the Card and other Terms & Conditions as mentioned herein. The specific Terms & Conditions of various offers under the Program are set out below.

Travel Services

- The Travel Services are brought to you by a third party travel agent as decided by IndusInd Bank ("Service Provider").
- Both IndusInd Bank and the Service Provider shall be acting under instructions through specified media from the Cardholder under good faith. All services would be rendered on a best efforts basis and shall be subject to the availability and existence of the third party providers to render the service.
- IndusInd Bank & the Service Provider shall not be responsible for delays or failures to provide services caused by any strike, war, invasion, act of foreign enemies, armed hostilities (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments, or radioactivity or any other event of force majeure or Act of God which prevents the Service Provider from rendering the services.
- The services shall be available to the Cardholder only if the

Cardholder's Credit Card is in 'live' status and the transactions ordered by the Cardholders is within the available credit limit on the Credit Card.

- The Cardholder agrees that transaction charges and cost of the goods ordered shall be debited from his Card account.
- The transaction will be carried out by the service providers based on the instructions provided to them by the Cardholder.
- IndusInd Bank does not underwrite or warrant the services of service providers/ goods of the vendors procured using the Credit Card and shall not be responsible for any defect, deficiency, delay or imperfection in such goods/ services or for any loss or damage suffered or personal injury caused to the Cardholder directly or indirectly by the use or non-use of the goods/ services provided by the respective vendors/ service providers.
- IndusInd Bank reserves the right to modify wholly or in part the scope of the services being offered under this facility.

Visa Offers

- The Visa Offers are brought to you by Visa INC ("Visa") on a best efforts basis.
- IndusInd Bank and Visa shall not be responsible for, nor do they guarantee the quality of goods and services provided by any of the partner merchant establishments ("Partners") in the Visa Offers Program, nor are they liable for any for any defect, deficiency, delay or imperfection in such goods/services or for any loss or damage that may be suffered, or for any personal injury to a Cardholder directly or indirectly by use or non-use of the products/services provided by the Partners or by refusal by the Partners to honor the offer made under the Visa offers.
- The Program is open for participation to all Cardholders, unless specified, who hold valid and current Visa Cards issued in India and who make a minimum purchase from the Partners using these Cards during the period specified by Partner. Details pertaining to the minimum purchase and validity period of the offers are available in the individual offer details/ Terms & Conditions of the Partners.
- Cardholders must exercise due diligence in understanding specific terms that may be applicable to such offers.
- Any participation/ availing of the benefits by Cardholders shall be purely voluntary.
- Any disputes regarding delivery, service, quality or performance of Partners in the Program must be addressed in writing by the customer directly to such Partners.
- All offers are subject to additional and separate Terms & Conditions of the Partners. Cardholders can also ascertain the applicable Terms & Conditions by corresponding directly with the Partners.
- IndusInd Bank and Visa reserve the absolute right and discretion to withdraw the Program or any offer made there under by any Partner or

alter any of the Terms & Conditions of the Program at any time without prior notice.

- These Terms & Conditions shall be read in conjunction with IndusInd Bank's Terms & Conditions governing the usage of the Credit Card including the Cardholders Agreement.
- Cardholders must specifically request the Partner for the offers under the Program. Cardholders can also make transactions at Partner outlets without participating in the Program and availing the offers.
- The offers made under the Program cannot be clubbed with any other offer/ scheme or promotion that any of the Partners may extend to its customers. Third party purchase/ bookings will not be entertained for any of the offers provided by the Partners.
- Rates payable for goods & services purchased during the offer validity period are subject to service charges and applicable Government taxes.
- Offers may be subject to other restriction by law.
- Any dispute arising out of or in connection with this Program shall be subject to the exclusive jurisdiction of the courts in Bangalore only.

Concierge Service and Auto Assist

- The Concierge Services and Auto Assist are brought to you by a third party concierge service provider as decided by IndusInd Bank ("Service Provider").
- Both IndusInd Bank and the Service Provider shall be acting under instructions through specified media from the Cardholder under good faith. All services would be rendered on a best efforts basis and shall be subject to the availability and existence of the third party providers to render the service.
- IndusInd Bank and the Service Provider shall not be responsible for delays or failures to provide services caused by any strike, war, invasion, act of foreign enemies, armed hostilities (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments, or radioactivity or any other event of force majeure or Act of God which prevents the Service Provider from rendering the services.
- The services shall be available to the Cardholder only if the Cardholder's Credit Card is in 'live' status and the transactions ordered by the Cardholders is within the available credit limit on the Credit Card.
- The Cardholder agrees that transaction charges and cost of the goods ordered shall be debited from his Card account.
- The transaction will be carried out by the service provider based on the instructions provided to them by the Cardholder.
- IndusInd Bank does not underwrite or warrant the services of service providers/ goods of the vendors procured using the Credit Card and shall not be responsible for any defect, deficiency, delay or imperfection in such goods/ services or for any loss or damage suffered or personal injury caused to the Cardholder directly or indirectly by the use or non use of the goods/ services provided by the respective vendors/ service providers.
- IndusInd Bank reserves the right to modify wholly or in part the scope of the services being offered under this facility.

Rewards Program

- IndusInd Bank reserves the right to change the rate of conversion of Reward Points to airline miles or cash credit at any time without prior notice. However, this change will be restricted to incremental points and there will be no impact on already converted Reward Points.
- IndusInd Bank does not underwrite or warrant the services against which the reward points are redeemed including but not limited to any activities concerning air travel services and redemption of airline miles provided by airline partners and shall not have any liability for any loss, damage, defect, deficiency, delay or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury to a IndusInd Bank Credit Cardholder ("Cardholders") directly or indirectly by use or non-use of the services provided by the airline or any other service provider. Any disputes regarding delivery, service, quality or performance of products/services under the offer must be addressed in writing by the Cardholder directly to the airline or the service provider.
- Terms & Conditions of the respective airlines and service providers will apply.

Golf Program

- The IndusInd Bank Golf Program is not to be regarded as a golf club membership.
- Acceptance of all bookings/changes to tee times will be at the discretion of the golf clubs and subject to availability.
- Cardholders are to make all enquiries and bookings through IndusInd Bank concierge. Cardholders will not be granted access rights to the golf clubs without booking through IndusInd Bank concierge. Golf clubs will not entertain any correspondence / enquiries and /or attempts for bookings directly from the Cardholders.
- IndusInd Bank reserves the right to change / replace the golf clubs at which golf benefits are being offered without notice. Golf Rates quoted may not be inclusive of taxes and are subject to change without notice.
- The IndusInd Bank Golf Program is valid for golf course access only. Cardholders and / or their guests will not have access to the other facilities at the golf clubs.
- Cardholders and their guests must follow all local club / driving range rules including limits of access to use club facilities as applicable to Green Fee players.
- The IndusInd Bank Golf Program cannot be used by Cardholders or their guests in conjunction with any other promotional golf program.
- To the fullest extent permissible by law, each participating Cardholder releases IndusInd Bank and OAG / Apexlynx from any claim, loss, damage, cost or expense (including any claim for legal expenses) sustained or incurred by him/her in connection with their participation in the program.
- IndusInd Bank & OAG / Apexlynx do not underwrite or warrant the services performed by the golf courses and shall not have any liability for any deficiency, delay or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury to a customer directly or indirectly by use or non-use of the services provided by the golf club.

- All payments for guests must be made upon booking and charged to the IndusInd Bank Iconia Visa Card.
- Cardholders and their guests will still need to pay for range balls, fore caddy fee, caddy fee, insurance and hire of equipment directly at the club, where applicable.
- There will be an administration fee of ₹300 plus applicable taxes for any changes made after confirmation of booking. Changes can be made subject to availability.

Access to Golf Clubs in India

- Under the IndusInd Bank Golf Program, primary IndusInd Bank Iconia Visa Cardholders ("Cardholders") may enjoy complimentary to select golf clubs in India on weekdays and weekends. Add-on Cardholders are treated as guests.
- The Golf and other benefits offered to the Cardholder are exclusive and are non-transferable.
- Minimum Player Conditions: Weekdays - minimum of 2 balls per flight; Weekends / Holidays - minimum of 3 balls per flight. It will be the exclusive responsibility of the Cardholder to fulfill the minimum flight conditions in respect of each booking request and IndusInd Bank and or OAAG / Apexlynx will not be responsible to help the CH make up the minimum flight condition numbers.
- Cardholders may bring guest(s) subject to a maximum of three guests per booking, which is subject to availability. Guests shall pay applicable rates which Cardholder must charge to his/her Card.
- Green Fee Access to golf clubs may be availed of by any Cardholder subject to a maximum of 1 (ONE) in each quarter and cannot be carried forward to any other month if not utilized.
- The number of slots available for complimentary golf sessions is limited and is available on a first come first serve basis.
- Weekday bookings must be made at least 3 (THREE) working days in advance and Weekend / Holiday bookings must be made at least 7 (SEVEN) working days in advance by the Cardholder.
- A Cardholder shall be permitted to book a maximum of 14 days in advance and can hold only one booking at a time.
- All other fees are to be borne by the Cardholder(s) and his/her guest(s).
- Golfers must have at least a valid handicap. However, in clubs where handicap is not compulsory on weekdays, Cardholder may be provided assistance for the booking at the golf course on a best effort basis.
- There will be no rain check i.e. no carry forward of round due to any inclement weather or for any other reason nor refund of Guest charges or any other charges paid.
- Weekend rates apply for golf games booked on a Saturday / Sunday / Restricted Holiday / Public Holiday as applicable
- Cardholders may be allowed to play in the same flight with a Club Member / other Green Fee paying guests subject to fulfillment of the minimum flight conditions and the Club Member/ other Green Fee paying guest having already made the booking prior to the Cardholders' request. In such cases, Cardholders will not be entitled to take guests.
- A club member cannot make a booking directly at the club and transfer

the confirmed tee-time over to the Cardholder.

- All payments for guests must be made upon booking and charged to the IndusInd Bank Iconia Visa Card. All cancellation/ administration charges will be charged to the IndusInd Bank Iconia Visa Card. This would require the principal Cardholders to provide all mandatory information about their Credit Card to affect the charge as stipulated by IndusInd Bank/Concierge.
- Cancellation Policy - Weekday
 - Cancellation must be made 1 working day in advance prior to tee-off date.
 - The Cardholder will not be allowed to book tee time on the IndusInd Bank Golf Program for that month and the next Calendar month or any part thereof in the case of cancellations made less than 1 full working day before tee-off date or in the cases of no show or late arrivals.
- Cancellation Policy - Weekend
 - Cancellation must be made 1 working day in advance prior to tee-off date.
 - The Cardholder will not be allowed to book tee time on the IndusInd Bank Golf Program for that month and the next Calendar month or any part thereof in the case of cancellations made less than 1 full working day before tee-off date or in the cases of no show or late arrivals.

Discounted Golf Lessons in India

- Cardholders may enjoy complimentary golf coaching lessons at select Driving Ranges in India on Weekdays & Weekends / Holidays.
- Cardholders may bring guests who will be charged applicable walk-in rates.
- A Cardholder may hold only one booking at a time.
- Bookings may be made no more than 14 days in advance and not less than 3 (THREE) working days in advance and shall be subject to availability of coach / Driving Range.
- All payments for the lesson and the green fee must be made on the IndusInd Bank Iconia Visa Card. This would require the principal Cardholders to provide all mandatory information about their Credit Card to affect the charge as stipulated by IndusInd Bank / Concierge.
- Rates quotes are not inclusive of taxes and are subject to change without notice.
- Cancellation Policy - Golf Lessons
 - Cancellation must be made 2 working days in advance prior to Lesson date.
 - The following cancellation charges will apply to the Cardholder and his/her guest(s):-
 - 50% of total chargeable amount* will be charged for cancellations made 2 working days before Lesson date.
 - 100% of total chargeable amount* will be charged for cancellations made 1 working day before Lesson date, no-show or late arrivals.
- All bookings are subject to availability.

Note:

- * Chargeable amount includes green fee, buggy fee, caddie fee, and insurance at normal published rates at the club where applicable.