





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



IndusInd Bank Platinum Aura Credit Card
Benefit Guide



A card as versatile as you are

Here's a card that not only offers you the best of lifestyle but also the flexibility of rewards points. Introducing IndusInd Bank Platinum Aura Credit Card that gives you the power and flexibility to make your choices. So, go ahead, and enjoy the lifestyle you've always dreamt of.

Wishing you a warm-hearted welcome to our world.



Aura Rewards

Sophisticated and loyal customers like you deserve superior recognition and status. The Rewards program on your IndusInd Bank Platinum Aura Credit Card is exclusive. It is specially designed to cater to your lifestyle, enabling you to enjoy the power and freedom of maximum flexibility and no limitation as imposed by other programs.

To know more, refer to your individual plan section and learn how to maximize your savings from the chart below:

Save While You Spend: How It Works

Step 1 - SPEND: Pay with your IndusInd Bank Platinum Aura Credit Card for purchases in the listed categories in your chosen Platinum Rewards Plan.

Step 2 - EARN: Get Reward Points for every ₹100 spent on the listed categories as per your chosen Platinum Savings Plan.

Step 3 - CALL: Dial our customer service number to redeem your accumulated Reward Points by crediting in your Credit Card account.

Step 4 - SAVE: Gain with every purchase you make, across all outlets.



The Platinum Aura Shop Plan

Now enjoy being a big shopper

Shopping has never been such a wonderful experience. Now equipped with the Platinum Aura Shop Plan you will get an exclusive tailor-made reward plan.

The Platinum Aura Shop Plan helps you save more. Each time you spend on the listed spend categories with your IndusInd Bank Platinum Aura Credit Card you earn Reward Points.

The Platinum Aura Shop Plan highlights:

- **Shopping in Departmental Stores:** Enjoy 4 Reward Points and above all the promotional schemes at various stores and shop till you drop.

- **Purchase of Consumer Durables or Electronic Items:** Earn 2 Reward Points on purchase of Consumer Durables or Electronic Items
- **Restaurant Bills:** Earn 1.5 Reward Points on your entire bill including food, drinks and tax.
- **Books:** Earn 1.5 Reward Points on purchase of books.
- Any other spends on your Card apart from the above listed categories; you earn 0.5 Reward Points for every ₹100 spent.

The Platinum Aura Home Plan

Splurge on what you cherish the most

With our Platinum Aura Home Plan you get more control over your expenditure and you can manage your savings better.

Each time you spend on the listed spend categories with your IndusInd Bank Platinum Aura Credit Card you earn Reward Points.

The Platinum Aura Home Plan highlights:

- **Grocery:** Make buying groceries even more exciting with 4 Reward Points on your total grocery and supermarket expenses.
- **Cellphone Bills:** Pay cellphone bills through your card and earn 2.5 Reward Points on your total bill amount.

- **Electricity Bills:** Pay electricity bills through your card and earn 2.5 Savings Points on your total bill amount.
- **Insurance Premium:** Pay your insurance premium with your card and earn up to 1.5 Reward Points.
- **Medical Spends:** Enjoy 1.5 Reward Points on medical expenses.
- Any other spends on Your Card apart from the above listed categories; you earn 0.5 Reward Points for every ₹100 spent.



The Platinum Aura Travel Plan

Being on the go was never so easy

The Platinum Aura Travel Plan is the ideal plan for your frequent travelling needs.

With your Platinum Aura Travel Plan the world is your backyard. It helps you travel the smart way by offering wide range of Reward Points earning.

Each time you spend on the listed spend categories with your IndusInd Bank Platinum Aura Credit Card you earn Reward Points.

The Platinum Aura Travel Plan highlights:

- **Hotel Expenditure:** Enjoy up to 4 Reward Points with your card every time you check out of a hotel.

- **Airline Ticket:** Earn up to 2.5 Reward Points on the air ticket prices each time you use your card to make the payment.
- **Car Rental Expenses:** Earn 1.5 Reward Points on your car rental expenses.
- **Railway Tickets:** Travellers rejoice, you can earn 1.5 Reward Points on your railway ticket for bookings done through IRCTC.
- Any other spends on Your Card apart from the above listed categories; you earn 0.5 Reward Points for every ₹100 spent.



The Platinum Aura Party Plan

Paint the town red

With our Platinum Aura Party Plan you can indulge in all the partying and socializing that your lifestyle demands.





Each time you spend on the listed spend categories with your IndusInd Bank Platinum Aura Credit Card you earn Reward Points.

The Platinum Aura Party Plan highlight:

- **Restaurant Bills:** Earn 4 Reward Points on your entire bill including food, drinks and tax.
- **Shopping in Departmental Store:** Enjoy 2 Reward Points over and above all the promotional schemes at various stores, and shop till you drop.

- **Parties in Bars and Pubs:** Whether you decide to let your hair down at the trendiest discotheque in the city or just chill out with your pals at a popular pub, you will earn up to 2 Reward Points on your bill amount.
- **Movies Tickets:** Going for a movie? Get a total of 1.5 Reward Points when you buy movie tickets.
- Any other spends on Your Card apart from the above listed categories; you earn 0.5 Reward Points for every ₹100 spent.

Value Chart for all Aura Savings Plans

Our tailor-made Plan	Spend Category	Reward Points (on ₹100 spent)	Estimated Annual Expenses (in ₹)*	Your Annual Savings Points*
 Platinum Aura Shop Plan	Shopping in Departmental Stores	4	40,000	1,600
	Purchase of Consumer Durables or Electronic Items	2	35,000	700
	Restaurant Bills	1.5	24,000	360
	Books	1.5	4,000	60
	All other spends	0.5	15,000	75
	Total Savings Points			
 Platinum Aura Home Plan	Grocery Shopping	4	36,000	1,440
	Cellphone Bills	2.5	18,000	450
	Electricity Bills	2.5	12,000	300
	Insurance Premium	1.5	10,000	150
	Medical Spends	1.5	5,000	75
	All other spends	0.5	18,000	90
	Total Savings Points			
 Platinum Aura Travel Plan	Hotel Expenses	4	35,000	1,400
	Airline tickets	2.5	45,000	1,125
	Car Rental	1.5	8,000	120
	Railway tickets (on IRCTC)	1.5	4,000	60
	All other spends	0.5	15,000	75
	Total Savings Points			
 Platinum Aura Party Plan	Restaurant Bills	4	36,000	1,440
	Shopping in Departmental Stores	2	40,000	800
	Payments in Bars and Pubs	2	20,000	400
	Movie Tickets	1.5	5,000	75
	All other spends	0.5	15,000	75
	Total Savings Points			

#The above illustrations are based on hypothetical estimates of periodic expenses.

*Conditions apply. For further details, please refer to the Terms & Conditions section of this booklet.

Change Your Platinum Aura Savings Plan

If you want to choose a different Platinum Aura savings Plan, then you need to call up IndusInd Bank Phone Banking Number 1860 267 7777 and request for the same. Please note that this is possible only after 6 months of card booking and that you will be charged a fee of ₹250 for this reconfiguration. Also, you will start accruing Savings Points as per your new Platinum Aura savings Plan from your next statement cycle.



Redemption of Rewards

We understand your need for choice and have tailored our redemption options to provide you with the following:

- Cash credit in the ratio of 1 Reward Point = 0.5 of cash value
- Airline miles on partner airlines in the ratio of 1 Reward Point = 0.5 airline mile.
- Online Shopping portal
- Gift Vouchers and many more.

Please visit www.indusind.com for more details.



Aura Travel

Travelling around the globe might be your passion or an absolute necessity. We make sure that you are treated with Platinum style and care.

While travelling across the country for business or pleasure, comfort and convenience come first. We, at IndusInd Bank, recognise this and make sure that as a IndusInd Bank Platinum Aura Credit Card customer you get all this and more. We make travelling a pleasure

for esteemed customers like you.

With the IndusInd Bank Platinum Aura Credit Card, enjoy great offers on our partner airlines.

Please visit www.indusind.com for details.

With the IndusInd Bank Platinum Aura Credit Card, you can solve your travel related queries simply by making one call.

IndusInd Bank, in association with our travel partner, is a one stop destination for

- Flight booking
- Hotel reservations
- Visa services
- Foreign exchange
- Insurance

Please call the Concierge Desk at 1860 267 7777 to avail these services.

Conditions apply. For further details, please refer to the Terms & Conditions section of this booklet.

Aura Assistance

Being one among the privileged, you hold the tag of being among the chosen few. At every step, we provide you impeccable service to acknowledge the prestige and recognition that you deserve.

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

24-Hour Platinum Concierge Service

From making reservations in London and reserving 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 well taken care of. We will ensure that your desire is fulfilled.

IndusInd Bank Platinum Aura Concierge Service offers you:

Pre-trip Assistance

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

Reservation

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

Flight Booking

The concierge will make all the necessary flight arrangements to help you get to your desired destination.

Personnel Sports and Entertainment Booking

Whether it's the FIFA finals or strawberry and cream at the Wimbledon, the concierge will make sure you don't miss out on your favourite sporting or any event.

Personnel Exclusive Booking

The concierge shall 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.



Personnel Flower and Gift

Need help arranging that special gift or want to send flowers to that special someone, leave it to the concierge. Now, you can have a gift delivered to anyone, anywhere in the world. So whatever it is, Swiss watches or French wine, the concierge ensures your loved ones have it delivered to them.

Aura Auto Assist

When on the road, there could be thousand things that could interrupt your journey. An unwanted flat tyre, an unforeseen vehicle breakdown or any other emergency can now be tackled with your Platinum Auto Assist.

With your IndusInd Bank Platinum Aura Credit 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.
- Keys locked inside - No more getting locked out and stranded all alone, on a lonely road. 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 & 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.

Conditions apply. For further details, please refer to the Terms & Conditions section of this booklet.



Aura Organiser

Allow us to play a part in taking your business forward professionally. IndusInd Bank Platinum Aura Credit Card provides you with a 360 degree approach to your finances.

Additional card for Business Expenses

Mixing pleasure and business was never a good idea. IndusInd Bank offers you double the power that you expect. Track your business expenses separately and have a record segregating 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, Merchant Category, your own charges, the charges for your business card or additional cards.

Exclusive Platinum Platform Offers

IndusInd Bank in association with its partner Network* gives you a reason to celebrate each day with special offers on your IndusInd Bank Platinum Aura Credit Card. Indulge yourself with the comprehensive travel, dining and entertainment program.

Get great offers and discounts 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!

Please visit www.indusind.com for details.

Conditions apply. For further details, please refer to the Terms & Conditions section of this booklet.

*Network partner can be MasterCard or Visa basis your chosen/preferred partner at the time of application/upgrade.



Aura Freedom

With your IndusInd Bank Platinum Aura Credit Card, you get a waiver of fuel surcharge at any petrol pump across India.

This waiver is applicable for all transactions between ₹400 to ₹4,000 only.

At last, freedom from fuel surcharge.

Conditions apply. For further details, please refer to the Terms & Conditions section of this booklet.

Aura Assurance

Unforeseen events often take you by surprise. When in an emergency, allow us to step in. With the IndusInd Bank Platinum Aura Credit Card, you can leave your worries about fraudulent usage of your Credit Card aside.

'Total Protect' is the first-of-its-kind security program that covers you for unauthorised transactions on your IndusInd Bank Platinum Aura Credit Card at merchant establishments. 'Total Protect' 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

- Unauthorised Transactions in case of loss / theft of Card
We provide 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. The IndusInd Bank Platinum Aura Credit Card offers you insurance to protect yourself against such incidents.

With the IndusInd Bank Platinum Aura Credit Card, you also get a complimentary Personal Air Accident insurance cover of up to ₹25 lacs.

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.

Frequently Asked Questions (FAQs)

Why do I take the IndusInd Bank Platinum Aura Credit Card when I already have a Platinum card that is free for life?

Privileges are abundant when it comes to a IndusInd Bank Platinum Aura Credit Card. The IndusInd Bank Platinum Aura Credit Card is exclusive and comes loaded with benefits that no other card offers.

- Your reward points on the IndusInd Bank Platinum Aura card are unique. You get flexibility to select from four different Platinum savings Plans for reward accumulation based on your expenses. You can redeem these points for various exciting options.
- You also get access to 700 + international airport lounges through the standard membership of the priority pass program. A lounge usage fee of USD 27 per person per visit would be applicable each time you visit a Priority Pass Lounge and will be charged to your IndusInd Bank Platinum Aura Credit Card.
- You get India's first auto assist service and international Platinum concierge service that provides you with travel assistance and concierge assistance, 24-hours a day.
- With the IndusInd Bank Platinum Aura Credit Card, in addition to 5 add-on cards, you also get an additional card for business expenses which shall show your expenses for business separate from personal expenses that shall help you for tax and audit purposes.
- As an esteemed IndusInd Bank Credit Cardholder, you also get an year end summary of accounts giving you a snapshot of your spends by month, merchant category, spends on your add-on cards, etc.
- With the IndusInd Bank Platinum Aura Credit Card, you get 'Total Protect' which is the first-of-its-kind security program that covers you for unauthorised 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 Platinum Aura Credit Card.

Platinum Travel

How do I avail the offers under the Platinum Travel Program?

To avail the exclusive offers under the Platinum 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. To avail the offer, the payment would necessarily need to be made on the IndusInd Bank Platinum Aura Credit Card.

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

The travel desk at IndusInd Bank is operated by a travel agent and will provide all services provided by travel agents as per practice. Over and above these services, the travel desk will also provide cardholders with exclusive deals applicable only for IndusInd Bank Platinum Aura Credit Cardholders. 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.

Rewards Program

What is the Rewards program on the IndusInd Bank Platinum Aura Credit Card?

The Rewards program is a unique rewards program specially

designed to cater to the lifestyle of discerning customers like you. Savings Points are reward points that you earn when you use the IndusInd Bank Platinum Aura Credit Card. Based on the Plan you choose at the time of filling the application, you would earn different Savings Points for various types of purchases. The value of each Saving Point is Re.0.5 when you redeem them against outstandings in your account.

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

The difference is that these Reward Points are valid across 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 Platinum Aura Credit Card.

When do my Reward Points expire?

All Reward Points earned are live till the IndusInd Bank Platinum Aura Credit 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 Platinum Aura Credit Card and earn Rewards which you can redeem against various exciting options.

What are the four kinds of Platinum savings Plan? What benefits does each of them provide?

The four Platinum savings Plans have been designed keeping the spend preferences and habits of cardholders in mind. Based upon your lifestyle, you would get higher Savings Points in categories that matter most to you.

The following are the four plans:

The Platinum Aura Shop Plan

This is a plan tailor-made for those who love shopping. It offers you savings and deals at numerous departmental stores and malls for purchases of apparel, consumer durables, electronics, etc.

The Platinum Aura Travel Plan

With this plan the world is your oyster. It helps you travel smart by offering unbelievably great deals and savings at various hotels and airlines.

The Platinum Aura Home Plan

Every efficient homemaker should know how to manage money in the best way possible. This plan offers you the best deals and benefits when it comes to running a household.

The Platinum Aura Party Plan

This plan is exclusively for party lovers. So, if you have a hyperactive nightlife and exploring new hangouts is a necessity for you, then we suggest you should go for it.

How will I get savings based on my Platinum Savings Plan?

With your IndusInd Bank Platinum Aura Credit Card you earn Savings Points each time you spend on the categories listed under your selected Platinum savings Plan. Each Savings Point = Re.0.5 of value. Thus, you get savings on your purchases when you redeem these points for cash credit into your account.

If I have opted for a particular Platinum savings Plan (say the Platinum Aura Shop Plan), then does that mean that I won't earn Savings Points for spends on airline tickets or cell phone bills?

Your new IndusInd Bank Platinum Aura Credit Card rewards you always! Apart from the listed categories in your Plan, we will reward you with 0.5 Savings Points for ₹100 on all other spends.

I have realised that the Platinum savings Plan I chose is not suitable and I would like to switch to another plan. Can I request for a switch over?

Yes, you can request for a switch over. If you want to choose a different Platinum savings Plan, all you need to do is call up IndusInd Bank Phone Banking Number 1860 267 7777 and request for the same. Please note that this is possible only after 6 months and that you will be charged a fee of ₹250 for this reconfiguration. Also, you will start accruing Savings Points as per your new Plan after your next statement cycle.

Spend Categories and Redemption

Will I earn Savings Points for using the IndusInd Bank Platinum Aura Credit Card abroad? (Say for shopping in departmental stores in Singapore) ?

Yes, you will earn Savings Points for international transactions. As mentioned earlier, the merchant store should be correctly linked to the Merchant Category Code such that you earn the correct Saving Points.

Will I earn Savings Points even if I swipe the IndusInd Bank Platinum Aura Credit Card on merchant terminals from other banks?

Yes, you will earn Savings Points when you swipe the card at any merchant terminal. Please note that the category of purchase will be decided on the basis of the Merchant Category Code (MCC) for the merchant establishment where the purchase is made. However, in case there is a discrepancy, please contact us immediately.

I used my IndusInd Bank Platinum Aura Credit Card to pay for my grocery bills in a supermarket. As per my Platinum Aura Home Plan, I should get 4 Savings Points on my expenses. However, I have got only 0.5 Savings Points as per my credit card statement. How is this possible?

This is possible. The category of purchase will be decided on the basis of the Merchant Category Code (MCC) for the merchant establishment where the purchase is made. You will get Savings Points in all stand alone grocery outlets and supermarkets, and these do not include grocery or supermarket stores operating within large format departmental stores.

I used my IndusInd Bank Platinum Aura Credit Card to pay for my restaurant bill in a 5 star hotel. As per my Party Plan, I should get 4 Savings Points on my expenses. However, I have got only 0.5 Savings Points as per my Credit Card statement. How is this possible?

It is possible when Savings Points are calculated on spends incurred at restaurants located within the premises of hotels and resorts.

How do I redeem my Savings Points for direct cash credit?

You can redeem your Savings Points for direct credit into your Credit Card

account. Its simple! Check your statement and see if you have accumulated more than 1000 Savings Points - which is the minimum required balance for redemption. Call up IndusInd Bank Phone Banking Number 1860 267 7777 and place a request for redemption. IndusInd Bank may at its discretion stipulate the minimum threshold requirement for Rewards Redemption which may change from time to time.

Concierge Services

What are the advantages of the Concierge services?

The concierge service provides you with 24 hours of assistance, all year through. IndusInd Bank uses the concierge service provider for providing concierge services to IndusInd Bank Platinum Aura cardholders.

For the IndusInd Bank concierge assistance service you 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 organising birthday parties, finding a rare gift for that someone special or even at any emergency.

For example, if you need information about a country, Visa procedures, 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 at our Concierge 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. You can 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 and the concierge desk shall take care of the bookings.

Flight Bookings: Your flight bookings whether in India or abroad can be handled by the concierge desk. All you will need to do is call the concierge and the concierge will 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 & 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 favourite restaurant, just call the concierge desk and they will arrange them for you.

Sports and Entertainment Bookings: If you want tickets for the finals of FIFA world cup or cricket 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 they 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 Platinum Aura Credit Card. All you will need to do is fax an authorisation 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 authorisation 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 litres) to the location where your vehicle is stranded.

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: In the case of car keys getting locked inside the car or keys getting misplaced, we can even arrange for a locksmith to come and either prepare a new car key or open your car for you at the time of need.

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 service 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 assist you by co-ordinating 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 of the mechanic, 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 for the mechanic to reach you in case of emergency.

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

You need to call the Concierge 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 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 Platinum Aura Credit Card you can apply for the additional card by calling our 24-Hour Phone Banking number at 1860 267 7777

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 financial 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 & 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.

Visa/MasterCard/Other Network Offers

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

The Visa/MasterCard/Other Network Offers are brought to you by Visa/MasterCard/Other Network 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 a IndusInd Bank Platinum Aura Credit Card, will I get these discounts and privileges automatically?

As a IndusInd Bank Platinum Aura Credit Cardholder, you are entitled to all the discounts and privileges offers by the Visa/MasterCard/Other Network program. However, you need to specifically ask the Visa/MasterCard/Other Network Program Partner for the offer to avail the same. You have the choice to make transactions at Visa/MasterCard/Other Network Program Partner outlets without availing the offers.

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

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

Fuel Surcharge

Is there a limit on the amount of fuel surcharge waiver I can avail?

There is a cap on the amount of fuel surcharge waiver you can avail in a month. However, IndusInd Bank reserves the right to increase or decrease the cap on the maximum value or number of fuel transactions permitted in a month on the credit card without any prior notice.

Is this waiver applicable on all my petrol purchases made on my IndusInd Bank Platinum Aura Credit Card?

This waiver is applicable on all transactions between ₹400 - ₹4000 only. This waiver is applicable across all petrol pumps in India. Please note that GST levied on fuel surcharge (if any) will not be waived and will need to be borne by the cardholders.

Total Protect

What is ‘Total Protect’?

Total Protect is the first-of-its-kind card security program that covers you for unauthorised transactions on your card at merchant establishments. Total Protect 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:

- Unauthorised 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 Platinum Aura Credit 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. This facility is provided absolutely free of cost to all IndusInd Bank Credit Cardholders.

What steps do I need to follow if I lose my Platinum Aura 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

Terms & Conditions

General Terms and Conditions for benefits on IndusInd Bank Platinum Aura Credit Cards

- The benefits under the IndusInd Bank Platinum Aura Credit 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 Platinum Aura Credit Card ("Card") issued in India.
- The IndusInd Bank Platinum Aura Credit 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 and 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 and 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 Platinum Aura 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/MasterCard/Other Network Offers

- The Visa/MasterCard/Other Network are brought to you by Visa/MasterCard/Other Network on a best efforts basis.
- IndusInd Bank & Visa/MasterCard/Other Network 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/MasterCard/Other Network 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/MasterCard/Other Network offers.

- The Program is open for participation to all Cardholders, unless specified, who hold valid and current Visa/MasterCard/Other Network 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/MasterCard/Other Network 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 and 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 & Auto Assist _____

- The Concierge Services & 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 & 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

Platinum Aura 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.

Fuel Surcharge waiver _____

- Waiver of fuel surcharge is applicable on transaction between ₹ 400/- to ₹4000/- only
- The waiver is applicable across all petrol pumps in India
- The waiver can be availed only when the payment is made through the Card
- IndusInd Bank reserves the right to impose a cap on the maximum value of fuel transaction permitted in a month on the Credit Card

Rewards Program _____

- Savings Points are reward points that you earn when you use the IndusInd Bank Platinum Aura Credit Card. Based on the Plan you choose at the time of filling the application, you would earn different Savings Points for various types of purchases. The value of each Saving Point is Re.0.5 when you redeem them against outstandings in your account.

IndusInd Bank reserves the right to change the rate of conversion of Reward Points to Airline Miles or Cash Credit without prior notice. However this change is restricted to incremental points and there will be no impact on already converted Reward Points. IndusInd Bank may at its discretion stipulate the minimum threshold requirement for Rewards Redemption which may change from time to time.

- 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 and Conditions of the respective airlines and service providers will apply.

The category of purchase will be decided on the basis of the Merchant Category Code (MCC) for the merchant establishment where the purchase is made. IndusInd Bank, India ("IndusInd Bank") reserves the sole right to decide on whether a purchase meets the eligibility criteria as listed above. The categories of purchase (as listed in the application form) have been mapped to

Merchant Category Codes (MCC) based on ISO standards. IndusInd Bank is NOT liable for any disputes that arise due to differences in merchant code mapping maintained by acquiring banks. However, IndusInd Bank will, on a best efforts basis, try to reward the cardholder with equivalent points.

- A cardholder needs to accrue a minimum of 1000 Savings Points before he/she can redeem the accumulated Savings Points.
- IndusInd Bank's computation of the Savings Points shall be final, conclusive and binding on cardholders.
- The points are redeemable against specified goods & services as listed by IndusInd Bank from time-to-time or through a direct credit to the Cardholders account.

Spend Category Specific

- Utilities (Landline, Mobile and Electricity bills) This includes all domestic spends at merchants that accept bill payments of electricity, mobile and fixed line telephones. However, this excludes all mobile phone handset and accessory purchases, if any, at these locations.
- Grocery & Supermarkets The cardholder will get extra Savings Points in all standalone grocery outlets and supermarkets but not at grocery or supermarket stores operating within large format departmental stores.
- Airlines
Extra Savings Points will not accrue on air ticket purchases on

generic online portals.

- Restaurants/Eateries/Bars/Pubs

Extra Savings Points will not accrue on spends incurred at restaurants located within the premises of hotels and resorts.

- IndusInd bank has the right to include more spend categories/Merchant Category Codes or exclude certain existing categories/Merchant Category Codes from a specific plan.
- Cardholders can request for a change in the choice of the applicable Platinum savings Plan. This will be allowed only after 6 months of issuance of the card.
- The cardholder can request for a change only once a year. The cardholder would need to pay a reconfiguration fee for the same, as disclosed in IndusInd Bank's Schedule of Charges.

Access to Airport Lounges with Priority Pass

- To avail the standard membership of the Priority Pass programme, the cardholder needs to call the 24x7 Phone Banking Number at 1860 2677777.
- The Priority Pass Card will be delivered to the Cardholder at the registered mailing address. To get access to a Priority Pass lounge, the Cardholder will need to have the Priority Pass Card.
- A lounge usage fee of USD 27 or applicable charges as per priority pass per visit per member for the cardholder and the guests will be charged to the Card subsequent to the Cardholder's visit.

- For any disputes regarding the billing of this lounge usage fee, the Cardholder needs to contact Priority Pass directly.
- Priority Pass membership is complimentary for all Platinum Aura credit cardholders
- A usage charge of USD 27 per person is applicable each time a cardholder visits any lounge, within or outside India. This charge is billed to your IndusInd Bank Credit Card.
- As a part of the Travel Plus programme, the usage charge of USD 27 is waived off for the cardholder when he visits any international lounges outside India.
- Usage charges of USD 27 for visits any lounge within India shall not be waived off.
- Usage charges of USD 27 for visits of guests of cardholders to any lounge within or outside India shall not be waived off.
- The usage charges for lounge access are subject to change as governed by Priority Pass.
- IndusInd Bank reserves the right to change the benefits offered as part of the Travel Plus programme without notice.

Travel Plus

- Under the Travel Plus programme the following benefits are provided to IndusInd Bank credit cardholders on specific terms and conditions listed hereunder:

- Travel insurance and up to 8 complimentary visits to the international airport lounges outside India.
- The Programme is offered by IndusInd Bank at an annual fee of ₹5000.

Travel Insurance

- IndusInd Bank has tied up with ICICI Lombard General Insurance Company Limited ("Insurance Company") as a group manager to provide Cardholders with the following insurance cover under the Program:

S No.	Insurance Cover	Sum Assured Upto
1.	Lost Baggage	₹100,000
2.	Delayed Baggage	₹25,000
3.	Loss of Passport	₹50,000
4.	Lost Ticket	₹25,000
5.	Missed Connection	₹25,000

The above insurance cover shall be governed by terms & conditions of the applicable policy of the Insurance Company. You may obtain a copy of the insurance policy from the Insurance Company or IndusInd Bank upon request. Salient features of the insurance cover are outlined here in below:

- (i) Loss of checked-in baggage - In the event of loss of property whilst in the custody of an international airline, a Property Irregularity Report (PIR) must be obtained from the international

airline immediately upon discovering the loss which must be submitted to the Insurance Company. Medical insurance can be availed only for person less than 65 years of age. No partial loss or damage shall be compensated by the Insurance Company. No claim will be paid for valuable items as defined in the insurance policy.

- (ii) Delay of checked-in baggage - Compensation for a sum not exceeding the sum insured as specified above, for the expenses incurred for emergency purchase of basic essential items in the event that the cardholder suffers a delay of baggage of more than 12 hours from the scheduled arrival time at the destination for delivery of baggage that has been checked by an international airline for an international flight. A non-delivery certificate must be obtained immediately from the international airline which must be submitted to the Insurance Company in the event of a claim here under.
- (iii) Loss of passport and ticket - Compensation for a sum not exceeding the sum insured as specified above for loss of or damage to passport and travel related documents due to or on account of confiscation or detention by customs, police or other authority.
- (iv) Missed connection - Compensation of a sum not exceeding the sum insured as specified above, in the event the cardholder misses or fails to take a connecting domestic or international flight of an international airline due to the delay in arrival of another international flight, in which the insured cardholder is traveling, beyond 6 hours of the scheduled arrival time.

The above mentioned travel insurance benefits are valid for a period of 20 days of international travel. IndusInd Bank must be informed at least 48 hours prior to commencement of international travel and within 48 hours after arrival in India to activate the above insurance benefits.