

INDUSIND BANK CREDIT CARD
MOST IMPORTANT TERMS & CONDITIONS

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.bank.in
-  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.

Terms and conditions apply.



MOST IMPORTANT TERMS & CONDITIONS INDUSIND BANK CREDIT CARDS

The Most Important Terms and Conditions (MITC) and all information herein is applicable to all Credit Cards/cardholders/applicants of Credit Cards/customers of the bank/members of the general public evincing interest in the Credit Card product of the bank, with immediate effect. The MITC are subject to change. The said MITC are in addition to and are to be read along with the terms and conditions of the Cardholder agreement of the bank.

FEES AND CHARGES

Fee	Joining Fee (Actual Fees will be conveyed at the time of application)	Annual Fee (Actual Fees will be conveyed at the time of application)	Condition for Waiver of Annual Fees #	Add-on Card Fee
Platinum Aura Edge	NIL	NIL	NA	NIL
Platinum	NIL	NIL	NA	NIL
Duo	NIL	NIL	NA	NIL
Legend	₹5,000	NIL	NA	NIL
Nexxt	₹10,000	NIL	NA	NIL
Pinnacle	₹15,000	NIL	NA	NIL
Pinnacle for Grandé Customers	₹5,000*	NIL	NA	NIL
Platinum RuPay Credit Card	₹10,000	NIL	NA	NIL
IndusInd Bank Tiger Credit Card (Co-Brand Credit Card with Tiger Fintech - A Bajaj Capital Group company)	NIL	NIL	NA	NIL
Club Vistara IndusInd Bank Explorer Credit Card^	₹40,000	₹10,000	NA	NIL
IndusInd Bank Avios Visa Infinite Credit Card	₹10,000	₹5,000	NA	NIL
EazyDiner IndusInd Bank Platinum Credit Card	NIL	NIL	NA	NIL
EazyDiner IndusInd Bank Signature Credit Card	₹2,999	₹2,999	NA	NIL
CRED IndusInd Bank RuPay Credit Card	NIL	₹499	NA	NIL
IndusInd Bank Jio-bp Mobility+ Credit Card	₹499**	NIL	NIL	NIL
ePay Amex Credit Card	NIL	NIL	NA	NIL

Fee	Joining Fee (Actual Fees will be conveyed at the time of application)	Annual Fee (Actual Fees will be conveyed at the time of application)	Condition for Waiver of Annual Fees #	Add-on Card Fee
Samman Credit Card	NIL	₹199	Spend criteria of ₹75,000 or more in last anniversary year	NIL
Pioneer Heritage Credit Card	₹1,00,000	₹25,000	Spend criteria of ₹10 Lakhs or more in last anniversary year	NIL
Pioneer Legacy Credit Card	₹50,000 / ₹5,000*	NIL	NA	NIL
Indulge Credit Card	₹75,000	₹10,000	Spend criteria of ₹10 Lakhs or more in last anniversary year	NIL
Celesta Credit Card	₹25,000	₹5,000	Spend criteria of ₹10 Lakhs or more in last anniversary year	NIL
Crest Credit Card	₹75,000	₹10,000	Spend criteria of ₹10 Lakhs or more in last anniversary year	NIL
Indus Solitaire Credit Card	₹30,000	₹10,000	Spend criteria of ₹10 Lakhs or more in last anniversary year	NIL
Pioneer Private Credit Card	NIL	₹25,000	Spend criteria of ₹10 Lakhs or more in last anniversary year ₹50,000 annual fee will be charged in case of downgrade from Pioneer Private Status	NIL (Only one add-on card will be issued)

Discontinued cards - Platinum Aura, Platinum Select, Iconia, Intermiles IndusInd Bank Odyssey Credit Card, Intermiles IndusInd Bank Voyage Credit Card, Platinum Aura Edge Credit Card (For Government Sector) and Poonawalla Fincorp IndusInd Bank eLITE RuPay Credit Card.

*Pinnacle for Grandé customers & Legacy customers, Joining fee ₹5,000 will be levied if spends criteria of ₹50,000 are not met in first 90 days of card issuance.

** For IndusInd Bank Jio-bp Mobility+ Credit Card, Joining fee 499 will be levied if spends criteria of 10,000 are not met in first 90 days of card issuance.

^Spend based annual fee waiver applicable would include Combined spends of Primary and all Add-on Cards, if any. ^No Joining or Annual fee will be charged after 31st March, 2025

OTHER FINANCIAL CHARGES

Interest Charge	Monthly Rate	Annual Rate
Platinum Aura, Platinum Aura Edge, ePay American Express, Platinum, Platinum RuPay & Legend, Platinum Select, Samman Credit Card, CRED IndusInd Bank RuPay & IndusInd Bank Jio-bp Mobility+ Credit Card	3.95%	47.40%
EazyDiner Signature, EazyDiner Platinum, Nexxt, Pinnacle, Pioneer Legacy, Indus Solitaire Credit Card, Iconia, Duo Credit Card, Poonawalla Fincorp IndusInd Bank eLITE RuPay Credit Card	3.83%	46.00%
Pioneer Heritage, Celesta, Crest, Platinum Aura Edge (For Government Sector)	2.99%	36.00%
Club Vistara Explorer Credit Card	2.85%	34.00%
Indulge Credit Card	1.79%	21.48%
IndusInd Bank Avios Visa Infinite Credit Card	3.00%	36.00%
IndusInd Bank Tiger Credit Card	3.50%	42.00%
Pioneer Private Credit Card	2.00%	24.00%
Late Payment Charges	Late Payment Charges (Effective 15 th June 2026)	
Outstanding Balance	Outstanding Balance	
Up to ₹100	- NIL	-> NIL
Between ₹101 - ₹500	- ₹100	-> ₹100
Between ₹501 - ₹1,000	- ₹350	-> ₹500
Between ₹1001 - ₹10,000	- ₹550	-> ₹600
Between ₹10,001 - ₹25,000	- ₹800	-> ₹750
Between ₹25,001 - ₹50,000	- ₹1,100	-> ₹900
Above ₹50,000	- ₹1,300	-> ₹1,100
Waived for Club Vistara Explorer, Pioneer Private, Pioneer Heritage Credit Card.	Above ₹50,000 -> ₹1,300	
	Waived for Pioneer Private, Pioneer Heritage and Indus Solitaire Credit Cards.	

OTHER FINANCIAL CHARGES

Over Limit Charges	2.5% of Over Limit Amount subject to a minimum of ₹500. Waived for Club Vistara Explorer, Pioneer Private, Pioneer Heritage Credit Card
Returned Payments	₹250
Cash Advance Charges	2.5% of the advance amount subject to a minimum of ₹300. Waived for Club Vistara Explorer, Indulge, Pioneer Private, Pioneer Heritage, Pioneer Legacy, Avios Visa Infinite, Platinum Aura Edge (For Government Sector), Samman Credit Card
Savings Plan Change for IndusInd Bank Platinum Aura, Platinum Aura Edge Credit Card	₹250
Balance Enquiry Charges on Non-IndusInd Bank ATMs	₹25
Railway Booking Surcharge	As applicable for other cards For Samman and Platinum Aura Edge (Government Sector) – Waiver of 1% Railway Surcharge on transaction up to ₹5,000. This is applicable on booking via www.irctc.co.in or IRCTC App. The maximum cap on Railway Surcharge waiver is ₹600 per card anniversary year.
Cash Payment Fee at IndusInd Bank Branch	₹100
Outstation Cheque Processing Fee	Please note that the outstation cheques only from IndusInd Bank locations can be accepted
Foreign Currency Mark-Up	Legend, Club Vistara Explorer, Indulge Credit Card - 1.8%, Pioneer Legacy Credit Card - 1.8% for paid cards and 3.5% for complimentary cards, IndusInd Bank Tiger Credit Card - 1.5%, Avios Visa - 1.5% at POS transactions at preferred international destination and 3.5% at all other destinations, Waived for Pioneer Heritage, Pioneer Private, Indus Solitaire Credit Card, All other Credit Cards (not specified above) - 3.5 % (GST as per standard rate shall be applicable)

Machine Surcharge at ATMs	Passed at applicable rates to customer
Fuel Surcharge (Subject to minimum of INR 10)	1% Fuel Surcharge Waiver* Please visit www.indusind.bank.in for waiver details as per product offerings (GST on fuel surcharge as per standard rate shall be applicable and borne by the customer)
GST	At the current rate, as notified by Ministry of Finance, Government of India
Duplicate Physical Statement Request	₹100 per statement (beyond last 3 months)
Re-issue/Replacement	All Other Credit Cards - ₹100, Crest and Pioneer Heritage Credit Card - ₹1,000, Indulge and Pioneer Private Credit Card - ₹5,000, Club Vistara Explorer Credit Card - NIL, ePay Amex Credit Card - NA
Charge-slip Request	₹300
Priority Pass Usage Fee	Up to US\$35 per person per visit. (Charges shall be billed to your IndusInd Bank Credit Card). Fees will be applicable after utilization of complimentary visits for Legacy, Celesta, Club Vistara Explorer, Pinnacle, Avios Visa Infinite and Tiger Credit Card. For Pioneer Private Waived for 12 guests lounge visits outside India, otherwise US\$35 per person per visit applicable. Priority Pass membership is available upon request on Legend, Nexxt and lounge usage fees will be applicable up to US\$35 per person per visit. Priority Pass is not available on IndusInd Bank EazyDiner Signature, EazyDiner Platinum, Platinum RuPay, Platinum, Platinum Select, Platinum Aura Edge, Platinum Aura Edge (For Government Sector), Duo, ePay Amex, Iconia, Poonawalla Fincorp IndusInd Bank eLITE RuPay, Samman & IndusInd Bank Jio-bp Mobility+ Credit Card.
Lounge Key Usage Fee	Up to US\$35 per person per visit. Fees will be applicable after utilization of complimentary visits - only for Crest, Pioneer Heritage MasterCard variant, Solitaire Credit Cards.
Reward Redemption Fee	For Cash Redemption - ₹149 w.e.f 1 st April 2025. For all other category Redemption - ₹100. For “Twid – Pay with Rewards,” - 5% + GST of the transaction amount paid using Reward Points, subject to a minimum of ₹5 and maximum capped at ₹100 + GST.

	(Fee not applicable for Pioneer Private, Pioneer Heritage, EazyDiner Signature, EazyDiner Platinum, Avios Visa Infinite, CRED IndusInd Bank RuPay & IndusInd Bank Jio-bp Mobility+ Credit Card)
Dynamic Currency Conversion Fee	1% Mark-up fee plus taxes on all transactions carried out in Indian Currency at an international location / merchants located in India but registered overseas. (Effective 15 th June 2026) 2% Fee + GST on Platinum RuPay, Platinum, Platinum Aura Edge, Duo, ePay Amex, Legend, Next, EazyDiner Platinum, Iconia Visa, Platinum Aura Edge (For Government Sector), Platinum Aura, Platinum Select, Signature, Samman, Tiger, IndusInd Bank Jio-bp Mobility+ Credit Card and CRED IndusInd Bank RuPay Credit Card. 1% Fee + GST on Pioneer Legacy, Indulge, Celesta, Crest, Pinnacle, Avios Visa Infinite and EazyDiner Signature Credit Card. Fee not applicable on Pioneer Private, Pioneer Heritage and Indus Solitaire Credit Cards.
Rent payments through third-party merchants	1% Fee + GST levied on each transaction. Fee will not be levied on IndusInd Bank Club Vistara Explorer, Avios Visa Infinite, Indulge, Celesta, Crest, Pioneer Private, Pioneer Heritage, Pioneer Legacy, Indus Solitaire and Platinum RuPay Credit Cards.
Utility payment transactions	1% Fee + GST on the cumulative spends on Utility payments transactions more than ₹25,000 in a statement cycle
Wallet Loading transactions	1% Fee + GST on the cumulative spends on Wallet Loading transactions more than ₹20,000 in a statement cycle
Education Payment transactions	1% Fee + GST on the cumulative spends on Education payments transactions made through third-party websites and applications more than ₹45,000 in a statement cycle. Fee not applicable on Pioneer Private, Pioneer Heritage, Pioneer Legacy Credit Cards. Please visit www.indusind.bank.in for more details.
Fuel Transactions	1% Fee + GST on cumulative fuel transactions exceeding ₹50,000 in a statement cycle. Effective 15 th June 2026, 1% Fee + GST on cumulative fuel transactions exceeding: ₹30,000 in a statement cycle for Platinum RuPay, Platinum, Platinum Aura Edge, Duo, ePay Amex, Legend, Nexxt, EazyDiner Platinum, Iconia Visa, Platinum Aura Edge (For Government Sector), Platinum Aura, Platinum Select, Signature, Samman, IndusInd Bank Jio-bp Mobility+ Credit Card and CRED IndusInd Bank RuPay Credit Card. ₹50,000 in a statement cycle for Indulge, Avios Visa Infinite, Pioneer Legacy, Celesta, Crest, Pinnacle, EazyDiner Signature and Tiger Credit Card. Fee not applicable on Pioneer Private, Pioneer Heritage and Indus Solitaire Credit Cards.

Transaction fees on Transport
Excluding Air

Effective 15th June 2026, 1% Fee + GST on cumulative transactions (for MCCs - 4111, 4112, 4784, 4131) exceeding ₹40,000 spends in a statement cycle. Fee not applicable on Pioneer Private, Pioneer Heritage and Indus Solitaire Credit Cards.

STATEMENT CYCLE: 25TH OF EACH MONTH

Type	Transaction Date	Amount
Shopper's Stop	14-Jan-24	₹10,000
Payment Received	10-Feb-24	₹7,000

Example for interest computation: If full payment of ₹10,000 is made by Payment Due Date, no interest would be levied. In the above example interest will be charged as follows in the statement dated 25-Feb-24.

Type	Transaction Date	Outstanding Balance	Up to Date	Days	Interest Rate	Interest
Shopper's Stop	14-Jan-24	₹10,000	25-Jan-24	11	3.83% p.m./ 46% p.a.	138.63 (11/365 days* 46%* ₹10,000)
Opening Balance on 25-Jan-24		₹10,000	10-Feb-24	16	3.83% p.m./ 46% p.a.	201.64 (16/365 days* 46%* ₹10,000)
Payment of ₹7,000 on 10-Feb-24	10-Feb-24	₹3,000	25-Feb-24	15	3.83% p.m./ 46% p.a.	56.71 (15/365 days* 46%* ₹3,000)
Total Interest Payable						₹396.98

Please note in the above illustration interest has been calculated at 3.83% p.m.

Interest is calculated on a daily basis on the current outstanding balance of the Cardholder. Interest is levied if Total Amount Due is not paid off by due date. Also, interest will be levied on all cash advances from the date of the transaction until the date of payment. Interest rate of 3.83% per month (46% per annum) will be applicable initially. The bank can at its sole discretion change the interest rate depending on factors such as, but not limited to, credit history, purchase patterns, payment behavior, loyalty and vintage of the customer. Interest charges are dynamic and are subject to change based on periodic review by IndusInd Bank.

CREDIT AND CASH WITHDRAWAL LIMITS

- Credit Limit: This is the maximum limit assigned to the Cardholder. Your total outstanding including all transactions, fee, and charges should not exceed this limit.
- Cash Limit: This is the maximum Cash Advance Limit assigned to the Cardholder. This limit is lower than the Credit Limit and is a subset of the overall Credit Limit.
- Available Credit Limit: The available Credit Limit at any time is the difference between assigned Credit Limit & Outstanding balance on the Card at that point of time.
- Available Cash Limit: The available Cash Limit at any time is the difference between assigned Cash Limit & Outstanding Cash Balance on the Card at that point of time.
- The Credit and Cash Limits will vary for each Cardholder and will be disclosed in the monthly statement sent to the Cardholder.
- The Credit Limit can be revised from time to time based on internal credit review and the Bank will notify the Cardholder of any changes in the Credit Limit.

BILLING & STATEMENT

- The Bank will send a monthly statement to the Cardholder, e-mail and/or physical, through the delivery mode as specified by the Bank for each billing period during which there is any transaction/payment or any amount outstanding on the Card account.
- Non-receipt of Statement would not affect the Cardholder's obligations and liabilities under this agreement and he/she shall be liable to settle atleast the MINIMUM AMOUNT DUE before the Payment Due Date.
- Any merchant refund received by the cardholder will be considered as payment. If the refund is received by the cardholder after the statement is generated and before the payment due date, then it will be adjusted against Total Amount Due (TAD) and Minimum amount Due (MAD) of the current statement cycle.
- Minimum Amount Due is calculated as 5% of Total Amount Due or such other amount as may be determined by IndusInd Bank at its sole discretion. Please note that making only the minimum payment every month would result in interest being levied on all subsequent transactions from the transaction date itself & also in the repayment stretching over a period of time with consequent interest payment on your outstanding balance. With effect from 1st August 2025, the calculation for Minimum Amount Due (MAD) will be revised to 2%. Calculation for Minimum Amount Due (MAD) 100% of EMI amount + 100% of GST + 100% of Fees/Charges + 100% of Finance Charges + Overlimit Amount (if any) + 2% of Retail Spends/Cash Advance/remaining balance outstanding.

Illustrative examples for Interest, Charges and Minimum Amount Due calculation:

Illustration 1

The following illustration will indicate the method of calculating various charges in the event Minimum Amount Due is not Paid by the payment due date. Assuming that Cardmember has paid all previous dues in full and does not have any amount outstanding in the Card Account. The statement date is 18th November, and the payment due date is 8th December. The following is the list of transactions done in the Card Account:

Date	Transaction	Amount	Balance
10-Nov	Purchase	₹15,000	₹15,000
15-Nov	Restaurant Bill	₹5,000	₹20,000
15-Nov	Purchase	₹235	₹20,235
17-Nov	Grocery Purchase	₹6,000	₹26,235
18-Nov	Statement Date	Total Amount Due Minimum Amount Due (2% of Total Amount Due)	₹26,235 ₹525
08-Dec		Payment Due Date	
11-Dec	Late Payment Charges (including GST)	₹1,298	₹27,533
15-Dec	Payment	₹20,000 (credit)	₹7,533
18-Dec	Statement Date	Total Amount Due Minimum Amount Due (2% of Retail Purchases/ Balance Outstanding + 100% GST + 100% Interest + 100% Late Payment Charges)	₹8,854.71 ₹2,770.37

No further payment is made on the card till 18th December (i.e. next statement date). Overdue Interest rate of 47.40% per annum will be applicable till Minimum Amount Due is cleared i.e. till 15th December in the above illustration. Interest and charges will be levied as follows:

a) Interest charges

Balance Amount*	From Date	To Date	No. of Days	Interest Charges
₹15,000	10-Nov	14-Nov	5	₹97.40
₹20,235	15-Nov	16-Nov	2	₹52.56
₹26,235	17-Nov	14-Dec	28	₹953.95
₹6,235	17-Dec	18-Dec	2	₹16.19
Total Interest Charges				₹1,120.09

*Eligible balance for Interest Calculations, excluding Fees & Charges.

b) GST @18% of interest charges = ₹201.62

c) Total balance outstanding amount = ₹7,533.00

Hence, Total Amount Due in the 18th December statement will be (a) + (b) + (c) = ₹8,854.71

Minimum Amount Due in the 18th December statement will be 2% of Retail Purchases/Balance Outstanding + 100% GST + 100% Interest + 100% Late Payment Charges = ₹2,770.37

Illustration 2

The following illustration will indicate the method of calculating various charges in the event payment done on or before payment due date equals or exceeds the Minimum Amount Due but is less than Total Amount Due. Assuming that Cardmember has paid all previous dues in full and does not have any amount outstanding in the Card Account. The statement date is 18th November, and the payment due date is 8th December. The following is the list of transactions done in the Card Account:

Date	Transaction	Amount	Balance
10-Nov	Purchase	₹15,000	₹15,000
15-Nov	Restaurant Bill	₹5,000	₹20,000
15-Nov	Purchase	₹235	₹20,235
17-Nov	Grocery Purchase	₹6,000	₹26,235
18-Nov	Statement Date	Total Amount Due Minimum Amount Due (2% of Total Amount Due)	₹26,235 ₹525
08-Dec		Payment Due Date	
08-Dec	Payment	₹1,535 (credit)	₹24,700
11-Dec	Payment	₹2,000 (credit)	₹22,700
13-Dec	Electricity Payment	₹1,000	₹23,700
16-Dec	Payment	₹18,000 (credit)	₹5,700
18-Dec	Statement Date	Total Amount Due Minimum Amount Due (2% of Retail Purchases/ Balance Outstanding + 100% GST + 100% Interest)	₹7,559.49 ₹1,524.56

No further payment is made on the card till 18th December (i.e. next statement date). Assuming Interest rate of 47.40% per annum on the Card, interest and charges will be levied as follows:

a) Interest charges

Balance Amount*	From Date	To Date	No. of Days	Interest Charges
₹15,000	10-Nov	14-Nov	5	₹97.40
₹20,235	15-Nov	17-Nov	3	₹52.56
₹26,235	18-Nov	08-Dec	21	₹715.46
₹24,700	09-Dec	11-Dec	3	₹96.23
₹22,700	11-Dec	13-Dec	3	₹88.44
₹23,700	13-Dec	16-Dec	4	₹123.11
₹5,700	16-Dec	18-Dec	3	₹22.21
Total Interest Charges				₹1,195.39

*Eligible balance for Interest Calculations, excluding Fees & Charges.

b) GST @18% of interest charges = ₹215.17

c) Total balance outstanding amount = ₹5,700

Hence, Total Amount Due in the 18th December statement will be (a) + (b) + (c) = ₹7,559.49

Minimum Amount Due in the 18th December statement will be 2% of Retail Purchases/Balance Outstanding (2% of ₹5,700 = ₹114) + 100% GST + 100% Interest = ₹1,524.56

Illustration 3

The following illustration will indicate the method of calculating various charges in the event Total Amount Due is Paid by the Payment due date. Assuming that Cardmember has paid all previous dues in full and does not have any amount outstanding in the Card Account. The statement date is 18th November, and the payment due date is 8th December. The following is the list of transactions done in the Card Account:

Date	Transaction	Amount	Balance
10-Nov	Purchase	₹15,000	₹15,000
15-Nov	Restaurant Bill	₹5,000	₹20,000
17-Nov	Grocery Purchase	₹6,000	₹26,000
18-Nov	Statement Date	Total Amount Due Minimum Amount Due (2% of Total Amount Due)	₹26,000 ₹520
08-Dec		Payment Due Date	
08-Dec	Payment	₹26,000	-
16-Dec	Electricity Bill Payment	₹5,000	₹5,000
18-Dec	Statement Date	Total Amount Due Minimum Amount Due (2% of Total Amount Due)	₹5,000 ₹100

No further payment is made on the card till 18th December (i.e. next statement date). Assuming Interest rate of 47.40% per annum on the Card, interest and charges will be levied as follows:

a) Interest charges - NIL

b) GST charges - NIL

c) Total balance outstanding amount = ₹5,000

Hence, Total Amount Due in the 18th December statement will be (a) + (b) + (c) = ₹5,000

Illustrative examples for Interest charges calculation:

In the event a Cardmember has been making partial payments, but in the current month has paid in full on or before the due date, the closing balance as per the previous statement will continue to accrue interest until the date of payment. This interest will be collected in the following month's statement. Cardmembers will only benefit from the interest free period once the following month's statement has been paid in full.

Illustration 4

Assuming the Cardmember has not made payment in full for the statement dated 18 November, payment made in full for 18 December statement on 8 January will result in the closing balance of the previous statement continuing to accrue interest until the date of payment. This interest will be collected in the following month's statement.

*Interest - not including current cycle transactions when account pays in full.

The following is the list of transactions and charges passed to the Card Account:

Date	Transaction Type	Amount (INR)	Balance
10-Nov	Purchase	₹15,000	₹15,000
15-Nov	Restaurant Bill	₹5,000	₹20,000
15-Nov	Purchase	₹235	₹20,235
17-Nov	Grocery Purchase	₹6,000	₹26,235
18-Nov	Statement: Payment Due Date 08-Dec		
08-Dec	Payment	₹1,535 Cr	₹24,700
11-Dec	Payment	₹2,000	₹22,700
13-Dec	Electricity Payment	₹1,000	₹23,700
16-Dec	Payment	₹18,000 Cr	₹5,700
18-Dec	Revolving Interest	₹1,135.14	₹6,835.14
	Statement: 6,835.14 Due 08-Jan to be paid in full		

Date	Transaction Type	Amount (INR)	Balance
25-Dec	Purchase	₹1,000	₹7,835.14
7-Jan	Payment	₹6,835.14	₹1,000.00
10-Jan	Purchase	₹500	₹1,500.00
18-Jan	Interest Charges*		₹168.65

Revolving Interest amount applicable from 10th November till 18th December is calculated as below:

Balance Amount	From Date	To Date	No. of Days	Interest Charges
₹15,000	10-Nov	14-Nov	5	₹97.40
₹20,235	15-Nov	16-Nov	2	₹52.56
₹26,235	17-Nov	07-Dec	21	₹715.46
₹24,700	08-Dec	10-Dec	3	₹96.23
₹22,700	11-Dec	12-Dec	2	₹58.96
₹23,700	13-Dec	15-Dec	3	₹92.33
₹5,700	16-Dec	18-Dec	3	₹22.21
				₹1,135.14

Interest on ₹6,835 from 19th December to 6th January is calculated as below:

Balance Amount	From Date	To Date	No. of Days	Interest Charges
₹6,835	19-Dec	06-Jan	19	₹168.65

Illustration 5

Assuming the Cardmember has not made payment in full for the statement dated 18 November, and that payment has been made in full (with multiple payments) for the 18 December statement on 8 January will result in the closing balance of the previous statement continuing to accrue interest until the date of payment. This interest will be collected in full in the following month's statement

*Interest - not including current cycle transactions when account pays in full (Multiple payments).

Date	Transaction Type	Amount (INR)	Balance
10-Nov	Purchase	₹15,000	₹15,000
15-Nov	Restaurant Bill	₹5,000	₹20,000
15-Nov	Purchase	₹235	₹20,235
17-Nov	Grocery Purchase	₹6,000	₹26,235
18-Nov	Statement: Payment Due Date 08-Dec		
08-Dec	Payment	₹1,535 Cr	₹24,700
11-Dec	Payment	₹2,000	₹22,700
13-Dec	Electricity Payment	₹1,000	₹23,700
16-Dec	Payment	₹18,000 Cr	₹5,700
18-Dec	Revolving Interest	₹1,135.14	₹6,835.14
	Statement: 6,835.14 Due 08-Jan to be paid in full		
25-Dec	Payment	₹1,000 Cr	₹5,835.14
28-Dec	Purchase	₹1,000	₹6,835.14
7-Jan	Payment	₹5,835 Cr	₹1,000.00
10-Jan	Purchase	₹500	₹1,500.00
18-Jan	Interest Charges*		₹151.77

Revolving Interest amount applicable from 10th November till 18th December is calculated as below:

Balance Amount	From Date	To Date	No. of Days	Interest Charges
₹15,000	10-Nov	14-Nov	5	₹97.40
₹20,235	15-Nov	16-Nov	2	₹52.56
₹26,235	17-Nov	07-Dec	21	₹715.46
₹24,700	08-Dec	10-Dec	3	₹96.23
₹22,700	11-Dec	12-Dec	2	₹58.96
₹23,700	13-Dec	15-Dec	3	₹92.33
₹5,700	16-Dec	18-Dec	3	₹22.21
				₹1,135.14

Interest on ₹6,835 from 19th December to 6th January is calculated as below:

Balance Amount	From Date	To Date	No. of Days	Interest Charges
₹6,835	19-Dec	24-Dec	6	₹53.26
₹5,835	25-Dec	06-Jan	13	₹98.51
				₹151.77

- Interest free credit period is applicable only if all previous dues are paid in full, and there is no unpaid balance carried over from previous month's statement outstanding dues.
- The Cardholder agrees that it is his responsibility to notify the bank in case of non-receipt or discrepancy in his monthly statement within 15 days of his statement billing date. In case the Cardholder does not notify the bank of any such event, the statement will be deemed to have been delivered and conclusive.
- Late Payment Charges will be levied if Minimum Amount Due (exact amount including decimals if any) is not paid on or before the Payment Due Date. Late Payment Charges will also be levied in case of no payment or payment less than the Minimum Amount Due.

Disclaimer: The Minimum Amount Due (MAD) calculation may be different than the stated illustrations above due to system exceptions. There might be specific situations or transactions that cause the calculation to deviate from the standard formula, and affect the final Minimum Amount Due.

HOW TO MAKE PAYMENT

All payments are to be made in Indian Rupees only. The Cardholder has the benefit of only following modes of effecting payment to a Bank:

1. By clicking 'IndusInd Credit Card Payment' on IndusNet, you can make the payment from your IndusInd Bank Savings account.
2. INDIE: Using the "Pay Bill" option in the Credit Card Dashboard section on INDIE App from your IndusInd Bank account.
3. Using the "Swift Pay" option on www.indusind.bank.in to pay from any bank account.
4. Online Funds transfer from a non-IndusInd Bank account using NEFT/RTGS/Visa Money Transfer facility.
5. Cheque/Draft favouring IndusInd Bank Credit Card No. XXXXXXXXXXXXXXXX deposited at IndusInd Bank Branches ATMs. You are advised to drop cheques at least 4 working days prior to the payment due date to ensure timely credit to your Card account and avoid levy of penal charges. Please mention your mobile number on the reverse of the cheque, we shall send you an SMS on receipt of your cheque.
6. Cash Deposit at IndusInd Bank branches.
7. By activating Auto Payment Facility on your IndusInd Bank account or through NACH facility on your non IndusInd Bank account. Contact phone banking for more details. Payment received against card outstanding will be adjusted against all EMIs, Taxes, Fees, Other Charges, Interest Charges, Cash Advance and Purchase, in that order.
8. IndusInd Bank recommends Credit Cardholders to pay their card dues using only the authorised modes of payment as mentioned above.

CONTACT CHANNELS, GRIEVANCE REDRESSAL & COMPENSATION FRAMEWORK

The Cardholder can contact the Bank through any of the following communication channels for any enquiries and/or redressal of concerns.

1. 24-Hour Phone Banking Number: 18602677777.
2. Email: premium.care@indusind.com
3. By writing to the Bank's Credit Card Unit at: IndusInd Bank Ltd. (Credit Cards Division), PO Box 9421, Chakala, MIDC, Andheri (East), Mumbai - 400 093.
4. For unresolved grievances, please write to: Nodal Officer, IndusInd Bank Ltd. (Credit Cards Division), PO Box 9421, Chakala, MIDC, Andheri (East), Mumbai - 400 093 or email: nodal.officer@indusind.com

In case you do not receive a response from Nodal Officer within 7 days, you may write to: Ms. Dilnaz Sidhwa, Executive Vice President & Principal Nodal Officer, IndusInd Bank Ltd. OPUS Center Road, Opp. Tunga Paradise Hotel MIDC, Andheri (East), Mumbai - 400 093. Email: pno@indusind.com Tel.No: (022) 61553705 between 09.30 a.m. to 05.30 p.m. Monday to Friday.

Please quote your IndusInd Bank Credit Card Number in all your correspondences with us. Please note that the mechanism and timelines of Grievance Redressal Policy is available on the website www.indusind.bank.in and the same can be accessed under Regulatory Disclosures > Grievance Redressal.

Timeline for redressal of grievances: Customer Grievance will be addressed within a period of 30 days, if your issue still remains unresolved or if you have not received response within 30 days of lodging a complaint, you may approach the Banking Ombudsman appointed by the Reserve Bank of India.

Credit Card Closure - To close your Credit Card please write to us at creditcard.closure@indusind.com or call our 24-Hour Phone Banking Number: 18602677777 (subject to no outstanding dues in the card account)

Credit Card Complaints - To raise any complaint regarding Credit Card mis-selling please write to us at ccsalescomplaint@indusind.com

5. Compensation framework for unsuccessful/failed transactions, delay in redressal of grievance, delay in closing of account/blocking of lost or stolen cards, etc.: In case of unsuccessful transaction/failure, as per Harmonisation of TAT, the Bank will reverse blocked amount within 5 days. In case if the merchant claims such transaction, the regular dispute process will be followed as per franchise guidelines which is covered in the compensation policy. The timeline is

specified and updated in the compensation policy displayed on the bank website under Regulatory Disclosures> Customer Policy> Customer Compensation Policy where it is established that the Bank had issued and activated a Credit Card without written consent of the recipient, the Bank would reverse the charges immediately. Please refer to <https://www.indusind.bank.in/content/dam/regulatoryDisclosure/customer-policy/Customer-Protection-policy.pdf> Operation of credit account shall be in accordance with IndusInd Bank Credit Card terms and conditions. Transactions reported as erroneous by customers, which require specific reference to a merchant establishment will be handled as per chargeback rules laid down by card networks (VISA/MasterCard/American Express/RuPay). The Bank will provide explanation and, if necessary, documentary evidence to the customer within a maximum period of sixty days. Failure on the part of the card-issuers to complete the process of closure of Credit Card within seven working days shall result in a penalty of ₹500 per day of delay payable to the customer, till the closure of Credit Card, provided there is no outstanding in the Credit Card account. Failure on the part of the card issuer to reverse the debit for an unsuccessful / failed transaction within 5 days shall result in a penalty of ₹100 per day, payable to the customer, till the debit amount is reversed.

DEFAULT

- In the event of default, the Cardholder will be sent reminders from time-to-time by representatives of IndusInd Bank including third parties appointed by IndusInd Bank for settlement of any outstanding on the Credit Card Account, by post, fax, telephone, electronic mail, SMS messaging and/or engaging its representatives to remind, follow up and collect dues third party so appointed, shall adhere to the code of conduct on debt collection as applicable from time-to-time.
- Procedure including notice period for reporting a cardholder as defaulter: Grace period of 3 days is allowed from the payment due date on Credit Card Accounts, where payments are not overdue. The clear funds must be credited by payment due date as mentioned on the Credit Card statement, however 3 grace days are provided to accommodate for processing time of payments. The Bank shall report a Credit Card Account as 'past due' to credit information companies (CICs) and levy late payment charges when a Credit Card Account remains 'past due' for more than 3 days.
- In case the cardholder fails to make payment of either the Minimum Amount Due or the total amount due, under each monthly billing statement, the bank shall notify the customer of such non-payment and its intention to report the cardholder as defaulter to the Credit Information Companies (CIC) in case the cardholder fails to pay the Minimum Amount Due or the total amount due within 7 (seven) days.

- Procedure for withdrawal of default report and the period within which the default report would be withdrawn after settlement of dues: In case the cardholder makes the payment of either the Minimum Amount Due or the total amount due after the expiry of 7 (seven) days' notice period, the Bank shall update the status within 30 (thirty) days from the date of settlement of dues. In case a transaction is disputed by customer, a temporary credit equivalent to the amount disputed by customer will be provided to the Credit Card account of the customer.

In the event that the Cardholder commits an instance of default, the bank at its sole discretion will be entitled to:

- Withdraw all Credit Card facilities extended to the Cardholder
- Ask the Cardholder to pay immediately all outstanding balance on the card
- Exercise the bank's right to lien and set-off the amount outstanding against any monies/deposits/accounts maintained in the Cardholder's name with the bank
- Proceed independently of any right of lien/set-off to recover all outstanding in a lawful manner deemed fit by the bank
- Without prior notice to the Cardholder and under confidentiality, disclose to the Reserve Bank of India or any authority, credit bureau or any governmental authority or any other body/person the identity of the Cardholder and the fact that the Cardholder has committed an instance of default

The bank shall be entitled to withdraw any default report issued at its sole discretion in case:

- The defaulter in question has liquidated his entire outstanding dues with the bank or settled his dues with the bank
- A court verdict has been received instructing the bank to de-list the Cardholder against the bank in a legal suit filed by or against the bank. Decisions are taken on a case-to-case basis upon individual reviews
- In the event of death or permanent disability of a Cardholder, IndusInd Bank reserves the right to pursue all courses available to it under law and equity at its discretion, to recover any card account(s) outstandings, including recovery of the card outstandings from any applicable insurance cover or from the heirs/executors/administrators of the Cardholder

TERMINATION/REVOCATION OF THE CARDHOLDERSHIP

- The Cardholder may terminate this agreement at any time by way of a written request or by calling IndusInd Bank Phone Banking with a request to terminate all facilities and benefits there to associated with the Credit Card.
- Termination will only be effective when the bank will receive payment of all amounts outstanding in respect of the Credit Card account.
- The Bank may terminate the Credit Card facility immediately at any time, at its discretion or at any time restrict its use, without any notice in that regard. Where the bank terminates the Credit Card facility, all amounts outstanding on the card account (including charges or cash advances not yet debited) will become due and payable immediately. In such case, the bank has the Cardholder's express authority to debit the card accounts for all withdrawals/ transfers effected by the use of Credit Card/ PIN as per the bank's records, which will be conclusive and binding.
- Procedure for closure of card account if the card has not been used for more than one year (In addition to financial transactions, any process initiated by the cardholder such as generation of statement, change of PIN or change in transaction controls shall be considered for treating a card as 'used'). Please note that if a credit card has not been used for a continuous period of 1 (one) year , the Bank will intimate the cardholder about non-usage of the card and request the cardholder to start using the card within 30 (thirty) days from the date of such intimation. If either no reply is received from the cardholder or the cardholder does not start using the card within a period of 30 (thirty) days, the card account shall be closed by the Bank, subject to payment of all dues by the cardholder.

LOSS/THEFT OF THE CARD

- The Cardholder is responsible for the security of the card and shall take all steps to ensure the safe keeping thereof.
- The Cardholder shall report the loss of the card to the Bank by calling the 24-Hour Phone Banking number, through INDIE/IndusNet/IVR or by sending SMS BLOCK <last 4 digits of Credit Card number> to 5676757 from his registered mobile number, immediately on such loss. The Bank will attempt to deactivate the card immediately to prevent misuse. The Cardholder must file a First Information Report ('FIR') with the local police. The Cardholder must send a written confirmation to the Bank. The Cardholder shall then send the following documents to the Bank:
 - FIR Report duly acknowledged by an officer
 - Letter giving details of the loss/disputed transactions Indemnity letter from the Card holder
 - Passport copies, incase of International transaction dispute
 - All other documents as required by the bank and to the satisfaction of the bank

- The bank shall at its own cost, take out an insurance policy for lost/stolen card within the geographical limit and subject to the terms and conditions and the limit as more particularly set out in the policy
- Available insurance cover, if any, for cardholder and date of activation of policy including nomination details - Select Credit Card variants have a complimentary insurance cover on the Card. The policy coverage starts from the date of the Credit Card set up. For information on updating nominee details and terms and conditions, please visit www.indusind.bank.in
- In case of loss/theft/misuse of card, the Bank shall be guided by the 'Customer Protection Policy' updated on the website of the Bank which has been formulated based on the RBI circular on Customer Protection – Limiting Liability of Customers in Unauthorised Electronic Banking Transactions' as updated from time to time. (RBI Circular - ref. DBR. No. Leg.BC.78/09.07.2005/2017-18 dated July 6, 2017)

OTHERS

- I/We, certify that all information furnished by me/us is true. I/We, the Cardholder(s) hereby expressly authorise the bank for the purpose of credit verification or reference checks, protection of its interests, etc. to disclose all/any information/documents relating to the Cardholder/this agreement and/or any other agreements or upon default committed by the Cardholder, to the Reserve Bank of India, Income Tax Authorities, Law enforcement authority, tribunals, courts, judicial bodies, other banks, credit bureau, financial institutions or any other third party, at any point of time. I/We waive the privilege of privacy & privity of contract.
- The Cardholder hereby agrees that the information furnished by the Cardholder in the application or otherwise, may be further used by bank for marketing purposes to sell card related offers, including but not limited to balance transfer, EMI offers, cash-related offers, insurance products, etc. from time-to-time. Further, bank may use this information to market other products of bank from time-to-time in conformity with the disclosure norms as applicable.
- Bank may also use the information provided by the Cardholder for marketing their products via telemarketing channels/calls or direct mail or any other channel of communication deemed fit by the bank. For ensuring that the Cardholder(s) are not inconvenienced, the bank maintains a 'Do-Not-Call' register and if the Cardholder(s) would not like to be called for any marketing offers, they may inform the bank for listing their said contact numbers in the 'Do Not-Call' register.
- The Cardholder acknowledges that, as per the business practices and applicable provisions, the bank is authorised to share Cardholder information with any existing or future Credit Bureaus as determined by the bank from time-to-time. The Cardholder further acknowledges that the bank is entitled to share such information without providing prior notice to the Cardholder, and such information may pertain to positive or negative performance/default by the Cardholder.
- The Credit Information Bureau of India Ltd. (CIBIL) is an initiative of the Government of India and the Reserve Bank

of India (RBI) to improve the functionality and stability of the Indian financial system. This is in line with RBI's efforts to provide an effective mechanism for exchange of information between banks and financial institutions, thereby enabling Cardholders to avail of better credit terms from various institutions.

- All banks and financial institutions participating in this initiative are required to share Cardholders' data with CIBIL. In view of the above, the bank wishes to inform the Cardholders that IndusInd Bank shall be reporting the data pertaining to the Cardholders' Account with them to CIBIL. This data will be updated on a regular basis for all its Cardholders and the bank thanks the Cardholder(s) for their continuing support and co-operation in this matter.
- EazyDiner IndusInd Bank Credit Card is a co-branded Credit Card issued by IndusInd Bank in partnership with EazyDiner Private Limited. There is a revenue sharing arrangement between IndusInd Bank & EazyDiner Private Limited for this co-branded Credit Card.
- IndusInd Bank Avios Visa Infinite Credit Card co-branded Credit Card in partnership with AVIOS GROUP (AGL) LIMITED and QATAR AIRWAYS GROUP Q.C.S.C. There is a revenue sharing arrangement between IndusInd Bank AVIOS GROUP (AGL) LIMITED and QATAR AIRWAYS GROUP for this co-branded Credit Card.
- Club Vistara IndusInd Bank Explorer Credit Card is a co-branded Credit Card issued by IndusInd Bank in partnership with Tata SIA Airlines Limited, (Operatings as Vistara). There is a revenue sharing arrangement between IndusInd Bank and Tata SIA Airline Limited, (Operatings as Vistara) for this co-branded Credit Card.
- IndusInd Bank Tiger Credit Card is a co-branded Credit Card issued by IndusInd Bank in partnership with Tiger Fintech Private Limited (A Bajaj Capital Group Company). There is a revenue sharing arrangement between IndusInd Bank and Tiger Fintech Private Limited for this co-branded Credit Card.
- Poonawalla Fincorp IndusInd Bank eLITE RuPay Credit Card is a co-branded Credit Card issued by IndusInd Bank in partnership with Poonawalla Fincorp Ltd. There is a revenue-sharing arrangement between IndusInd Bank & Poonawalla Fincorp Ltd. for this co-branded Credit Card, and the role of Poonawalla Fincorp Ltd. shall be limited to marketing and distribution.
- CRED IndusInd Bank RuPay Credit Card is a co-branded Credit Card issued by IndusInd Bank in partnership with Dreamplug Technologies Private Limited also known as CRED. There is a revenue sharing arrangement between IndusInd Bank and Dreamplug Technologies Private Limited (CRED) for this co-branded Credit Card.
- IndusInd Bank Jio-bp Mobility+ Credit Card is a co-branded Credit Card issued by IndusInd Bank in partnership with Reliance BP Mobility Ltd also known as Jio-bp. There is a revenue sharing arrangement between IndusInd Bank and Jio-bp for this co-branded Credit Card.