



IndusInd Bank Pioneer Private Banking Credit Card – Terms and Conditions

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18. General Terms and Conditions Page 30

1. **Joining and Annual Card Fee:** This card has no joining fee – complimentary for the first year for Pioneer Private clients (or) as communicated to you at the time of Card application. There is an annual of Rs. 25,000 + GST which will be waived in case of spends of Rs. 10 lakhs or more has been done in previous year. In case, of customer getting downgraded from Pioneer Private Status, annual fees of Rs 50,000 + GST is applicable. Fees, as applicable, shall be billed to the card account and are stated in the card statement of the month in which it is charged.

2. Earn Reward Points:

2.1. **3 reward points** on every INR 100 spent excluding certain categories: Customer shall earn 3 reward points on every INR 100 spent on the IndusInd Bank Pioneer Private Credit Card. The reward points earned against purchases made on the credit card shall reflect in the customer's credit card on the transaction posting date.

2.2. Purchase transactions performed on these Merchant Category Codes (MCC) as allotted by network shall earn **0.7 rewards points** on every Rs. 100 spent: Transportation & Tolls (4111, 4121, 4131, 4112 & 4784), Utilities (4900), Insurance (5960 & 6300), Educational Institutions (8211, 8241, 8244, 8249 & 8299), telecommunications (4812), Security brokers (6211) Cleaning and Maintenance, Janitorial Services (7349) and Government Institutions (9211, 9222, 9311, 9399, 9402, 9405 & 8220). A Merchant Category Code (MCC) is a four digit number assigned to a merchant/business by the merchant’s acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. Bank does not determine the merchant’s MCC.

2.3. No reward points will be earned on transactions done on fuel spends

3. Redemption of Reward Points:

3.1. Redemption of reward points can be done as follows. To redeem reward points please visit www.indusmoments.com

Options for Redemption	Conversion Rate
Airmiles	1 reward points = 1 Airmile
Gift Vouchers	1 reward point = Re. 1
Cash Credit	1 reward point = Re. 1
ITC Green Points	1 reward points = 1 ITC Green Point



3.2. On redemption, the reward points so redeemed will be automatically adjusted from the accumulated reward points in the card member's account. In case, if there is any failure in transferring your points to partner airmiles or hotel points, reward points will be reflected by on your credit card account within 15 working days.

3.3. Welcome Rewards:

3.3.1. **6000 bonus reward points** will be credited to the card account of the primary card member, if the card member spends Rs. 1 Lakh in first 30 days from card issuance date. Bonus reward points will be credited within 90 days once the spends of 1 lakh condition has been fulfilled. You can redeem your reward points as mentioned in point no. 3.1 or simply by calling the contact center at 1860-267-7777 or by writing to us at priority.care@indusind.com

3.3.1.1. Other terms and conditions for welcome rewards:

- These offers are valid only for IndusInd Bank primary card members and are valid for cards issued in India.
- These offers are valid for transactions worth spends of Rs 1 lakh in first 30 days for a new customer. For example, a credit card is booked on 10th April 2024; the transactions settled till 9th May 2024 will be considered
- Only retail settled transactions will be considered for spends eligibility
- Reversals if any of those transactions will be considered for spends target achievement
- These offers can't be combined with any other ongoing offers
- Bonus Reward Points of 6000 on spends of Rs 1 lakhs are applicable for the first year on activation only.
- Bonus reward points will be automatically be added to your card account within 60 days from period end date. *Period end date is 30 days from card boarding date*
- IndusInd Bank reserves the right to withdraw this welcome offer without prior notice. For additional Terms and Conditions, please refer point 6.9.

3.3.2. Milestone Benefits:

- 3.3.2.1. INR 1 lakh worth Taj hotel experiences certificate on spends of INR 75 lakhs in membership year.
- 3.3.2.2. Membership year is defined as 12 months from the date of card issue.
- 3.3.2.3. Taj Experiences E-Gift Card of INR 100,000 denomination E-Gift Card from Taj hotels worth INR 1 Lakhs will be issued to the cardmember's registered email address with the bank within 90 days post membership year end date.
- 3.3.2.4. In case of physical gift card, the gift card will be sent to the registered mailing address within 15 working days of placing the request with Taj Hotels directly
- 3.3.2.5. These cards can be used for settling bills for stay, food and beverages, or any other services under IHCL group of hotels, by submitting the gift card (either physical gift card in original or the email



containing E-Gift Card details). As part of the payment process, this card can also be used to pay the corresponding taxes. Gift cards cannot be used to pay for gratuities, paid-outs and Travel House charges.

- 3.3.2.6. Spa services can be restricted to resident guests only.
- 3.3.2.7. List of participating hotels, is available at <https://www.tajhotels.com/en-in/our-hotels>. Gift cards can only be used at hotels in India.
- 3.3.2.8. Other terms and conditions for welcome rewards:
 - These offers are valid only for IndusInd Bank primary card members and are valid for cards issued in India.
 - These offers are valid for transactions worth spends of INR 75 lakhs in a membership year
 - Only retail settled transactions will be considered for spends eligibility
 - These offers can't be combined with any other ongoing offers
 - These offers are valid for year-on-year, when customer spends INR 75 lakhs a previous year, Taj hotel experiences certificate worth INR 1 lakhs will be issued within 90 days of membership year end.
 - TEGC balance may be redeemed for spends towards rooms, food and beverages, spa and other services and applicable taxes without restrictions at Taj, SeleQtions and Vivanta hotels and Ama Trails & Stays in India, except for retail spends at third-party outlets, business centre equipment hire, hired services from third party sources, expenses on banquets, conferences, and events, or expenses of a personal nature for which a pay-out is raised such as buying medicines, repairs of personal items, etc. and payment for any membership program. This does not include Ginger Hotels. NeuPass: NeuCoins, TAP Points, TAPPMe Points will not be earned on charges which are paid using TEGC. TEGC cannot be used for settling the bills for stays on the Friends and Family and Special Employee Benefit offers.
 - TEGC can be redeemed for all valid spends at the aforesaid hotels and at Taj Reservations Worldwide for prepaid room reservations for hotels in India.
 - Taj Experience Gift Cards are not applicable at Ginger Hotels and Tree of Life Resorts & Hotels.
 - TEGC are valid for 180 days from the date of issuance. Valid TEGCs can be reloaded till their expiry date on www.tajhotels.com/giftcards, till a maximum card balance of ₹25,000. TEGC would be automatically revalidated for 365 days from the date of load or reload. Revalidation requests would not be processed outside these terms.
 - Multiple transactions can be performed on the TEGC until the value of the TEGC is exhausted.
 - Should your purchase value exceed the balance on TEGC, the differential amount of such purchase may be loaded on the TEGC or paid at the point of sale in cash or through an accepted credit or debit card, at the time of making such purchase.
 - A valid TEGC in its original form or e-mail must be presented at the time of availing a service.
 - For prepaid room reservations at Taj Reservations Worldwide the card number and PIN must be quoted when making the reservation. The entire amount must be paid via the card to secure the reservation. In case the card balance is less than the due amount, the card may be reloaded on www.tajhotels.com/giftcards before processing the reservation. Standard cancellation policies would



apply. Please contact Taj Reservations Worldwide to process any eligible refunds from cancellations on your Card.

- TEGC shall not be valid for use at any other service establishment or for withdrawal of cash.
- No refund, replacement or cash back would be considered against the TEGC. Once a TEGC is issued, the company will not entertain any request for cancellation. Any defaced, torn, altered, spoiled or cancelled card is deemed invalid and shall not be accepted.
- TEGC are cash equivalent bearer cards. The company is not responsible for lost or stolen cards and will not replace the same.
- Sale or trade of TEGC is strictly prohibited by any third party or platform, except by authorized sellers as per the list below.

Woohoo		Indian Cashback	Paytm	Samsung Pay
Amazon		RedGirraffe	Flipkart Market Place	Ola Money
Snapdeal	Magic Pin	Nearbuy	Airtel Payments BSNL	

Freedeem
Coupondunia

Freecharge PhonePe Intermiles Paisawapas Gyftr

- Persons purchasing TEGCs or similar products from an unauthorized seller or platform do so at their own risk and consequences; Taj shall not be responsible or liable in respect of any claims or loss/damage caused to any person in any manner whatsoever in relation to TEGC or similar products purchased from such unauthorized sellers or platforms. In case of query, please call Taj Reservations Worldwide at 1800-111-825 or +91-22-6601-1825 or e-mail reservations@tajhotels.com
- Redemption of the TEGC by its bearer shall be valid discharge of the company's liabilities in respect of the TEGC.
- Any dispute needs to be referred to The Indian Hotels Company Limited and the decision of the company shall be final.
- Any further dispute related to the card shall be subject to the exclusive jurisdiction of courts at Mumbai.
- The TEGC is subject to applicable laws. The company, purchaser and the card bearer shall comply with all applicable laws promulgated by any statutory/judicial/competent authority from time to time in this regard.
- The company reserves the right to amend these terms and conditions from time to time.
- Any change in these terms and conditions can be viewed on our website.
- For any other queries, please call Taj Reservations Worldwide at 1800-111-825 or +91-22-6601-1825 or e-mail reservations@tajhotels.com



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- IndusInd Bank reserves the right to withdraw this welcome offer without prior notice. For additional Terms and Conditions, please refer point 6.9.

4. Welcome Benefits

4.1. Complimentary membership of Taj Epicure Preferred Program (“Merchant”):

4.1.1. As a member of IndusInd Bank Pioneer Private Credit card, card member gets complimentary access to the Taj Epicure Preferred program membership. This program provides one-time and recurring benefits like:

- 4.1.1.1. Night Stay: Get one voucher of 1 night stay with breakfast for 2 persons
- 4.1.1.2. Room Upgrade: 2 Vouchers for one-level room upgrade for one night reserved directly at Best Available Rate
- 4.1.1.3. Set Meals: Get 2 vouchers of All Day Dining Restaurant for 2 persons
- 4.1.1.4. Complimentary Spa Treatments; Get one complimentary one-time 60-minute spa treatment and access to sauna and steam for one person
- 4.1.1.5. 25% discount on Food & Beverage (on dine-in & takeaway at participating restaurants across hotels for upto 10 persons)
- 4.1.1.6. 20% discount on Food & Beverage at Banquets (at participating hotels for upto 30 persons)
- 4.1.1.7. 20% discount on Qmin (for food deliveries ordered via Qmin mobile application) 4.1.1.8. 20% discount on Spa Treatments (at Jiva Spas across participating hotels) **It also includes unique onetime e-vouchers like:**
- 4.1.1.9. 20% Discount on best available rate for room/suite Stay at Taj Palaces (on direct bookings, for stays lasting up to five consecutive nights, once a year)
- 4.1.1.10. 20% Discount on best available rate for room/suite Stay (on best available rate on direct booking of room/suite stay for unlimited consecutive nights)
- 4.1.1.11. 20% Discount on best available rate for room/suite Stay at Taj Safaris (on direct bookings, for stays lasting up to five consecutive nights, once a year)
- 4.1.1.12. 20% Discount on Best Available Rate for Rooms/Suites
- 4.1.1.13. One-time discount of twenty percent on Best Available Rate on direct booking of Rooms/Suites for unlimited consecutive nights
- 4.1.1.14. Celebration Cake in Birthday Month: Upon dining at participating restaurants across hotels on any day during member’s birthday month
- 4.1.1.15. Exclusive access to the Pool, with Set Lunch & Wine at Special Price: For one-time and for up to four persons at INR 3,000 plus taxes and other applicable charges per person.
- 4.1.1.16. NeuPass Silver Tier Membership (IHCL)
- 4.1.1.17. Click on the link to view list of participating hotels:
<https://www.tajhotels.com/enin/epicureprogram/participating-hotels/>



4.1.2. General Terms and Conditions for Taj Epicure Membership:

- 4.1.2.1. This membership is valid only for the IndusInd Bank Primary card member.
- 4.1.2.2. To claim the first year membership, card member needs to call Contact Center 1860-267-7777 or write to us at priority.care@indusind.com.
- 4.1.2.3. For second year onwards, customer needs to spend Rs. 50 lakhs in previous year to be eligible for the renewal of membership.
- 4.1.2.4. Once customer is eligible for renewal, to claim second year membership, card member needs to call Contact Center 1860-267-7777 or write to us at priority.care@indusind.com.
- 4.1.2.5. The complimentary Epicure Program membership is valid for one year from the start of membership. The Membership card is only valid for the period indicated on it. Membership and benefits of Epicure program are offered at the sole discretion of The Indian Hotels Company Ltd. (IHCL). After placing the request with bank for claiming the membership, the issuance of the membership will happen within 15 working days.
- 4.1.2.6. The membership is applicable only at participating Taj, SeleQtions, and Vivanta hotels. Certain restaurants at participating hotels may not be part of the Epicure program.
- 4.1.2.7. Enrolment into the Epicure program must be in the individual's full legal name, and proof of identification will need to be provided on request.
- 4.1.2.8. Epicure program has no predetermined termination date and may continue until such time as IHCL decides to terminate the program, at any time, with or without notice to the members.
- 4.1.2.9. IHCL reserves the right to add, modify, delete or otherwise change any of the rules, conditions, privileges and benefits pertaining to the program at its sole discretion, with or without notice, even though changes may affect the privileges or benefits. E.g. IHCL may change the list of participating hotels or participating restaurants in the program.
- 4.1.2.10. IHCL reserves the right to grant, refuse or discontinue the membership of the Epicure program to any member who appears to be using the program in a manner inconsistent with the terms and conditions, or intent of the program, or any portion of the program, including, but not limited to utilization of benefits and privileges. IHCL also reserves the right to discontinue the membership for any member who acts in a manner inconsistent with local or state laws, statutes or ordinances.
- 4.1.2.11. Discontinued membership may result in the loss of all accumulated benefits and privileges.
- 4.1.2.12. The full list of the standard Terms and Conditions associated with the Epicure program are available at <https://www.tajhotels.com/en-in/epicureprogram/terms-and-conditions/>
- 4.1.2.13. For additional Terms and Conditions please refer point 6.9.
- 4.1.2.14. IndusInd bank reserves the right to withdraw this offer without any prior notification to the card member.

4.2. Complimentary membership of Club ITC Culinaire Select Program (“Merchant”):

- 4.2.1. As a member of IndusInd Bank Pioneer Private Credit card, card member gets complimentary access to



the Club ITC Culinaire Select program membership. This program provides one-time and recurring benefits like:

- 4.2.1.1. Night Stay: Get one voucher of 1 night stay with breakfast for 2 persons
- 4.2.1.2. Room Upgrade: 2 Vouchers for one-level room upgrade for one night reserved directly at Best Available Rate
- 4.2.1.3. Luxury Getaways: Two e-certificates for 20% savings on purchase of Welcombreat packages.
- 4.2.1.4. Culinary Delights: One e-certificate for 50% savings on the Food & Beverage bill for a maximum of 4 guests.
- 4.2.1.5. Culinary Extravaganza: Two e-certificates for 25% savings at all day dining restaurants for a maximum of 4 guests.
- 4.2.1.6. Gourmet Delight: One e-certificate for 30% savings on purchase at the gourmet shop.
- 4.2.1.7. Sweet Indulgence: One e-certificate for a 1 Kg cake while dining.

It also includes unique offerings:

- 4.2.1.8. Earn Green Points at 25% on all eligible Food & Beverage spends at participating ITC Hotels & Welcomhotels
- 4.2.1.9. Enjoy savings of 20% while dining at participating Fortune and WelcomHeritage Hotels (valid up to 8 guest including the member)
- 4.2.1.10. Receive 1,000 Green Points on every accumulated spend of ₹25,000 on Food & Beverage*
- 4.2.1.11. Enjoy 2 at the cost of 1 at select bars between 6:00pm & 8:00pm, every Wednesday (applicable on select beverages)
- 4.2.1.12. Earn 50% extra Green Points (37.5% earnings) on dining spends** on select restaurants at ITC Luxury collection hotel & Sheraton New Delhi on Fridays. (not applicable at Bukhara - ITC Maurya, Peshawari - ITC Rajputana and Jharokha - ITC Rajputana)
- 4.2.1.13. Receive 50% bonus Green Points during your and your Spouse's birthday week (for example - three days prior & three days later to the birth date) on your dining spends (37.5% earnings) or stay (7.5% earnings) at all ITC Luxury collection hotel & Sheraton New Delhi.
- 4.2.1.14. Click on the link to view list of participating hotels:
<https://www.itshotels.com/in/en/clubitcculinaire/participating-hotels>
- 4.2.1.15. Click on the link to view detailed terms and conditions of the partner: <https://www.itshotels.com/in/en/clubitc-culinaire/terms>

4.2.2. General Terms and Conditions for Club ITC Culinaire Select Program:

- 4.2.2.1. This membership is valid only for the IndusInd Bank Primary card member.
- 4.2.2.2. To claim the first year membership, card member needs to call Contact Center 1860-267-7777 or write to us at priority.care@indusind.com.
- 4.2.2.3. For second year onwards, customer needs to spend Rs. 50 lakhs in previous year to be eligible for the renewal of membership.



- 4.2.2.4. Once customer is eligible for renewal, to claim second year membership, card member needs to call Contact Center 1860-267-7777 or write to us at priority.care@indusind.com.
- 4.2.2.5. The complimentary ITC Culinaire Select Program membership is valid for one year from the start of membership. The Membership card is only valid for the period indicated on it. Membership and benefits of ITC Culinaire Select Program are offered at the sole discretion of the partner.
After placing the request with bank for claiming the membership, the issuance of the membership will happen within 15 working days.
- 4.2.2.6. The membership is applicable only at participating hotels. Certain restaurants at participating hotels may not be part of the program.
- 4.2.2.7. Enrolment into the ITC Culinaire Select Program must be in the individual's full legal name, and proof of identification will need to be provided on request.
- 4.2.2.8. ITC Culinaire Select Program has no predetermined termination date and may continue until such time as partner decides to terminate the program, at any time, with or without notice to the members.
- 4.2.2.9. Partner reserves the right to add, modify, delete or otherwise change any of the rules, conditions, privileges and benefits pertaining to the program at its sole discretion, with or without notice, even though changes may affect the privileges or benefits. E.g. Partner may change the list of participating hotels or participating restaurants in the program.
- 4.2.2.10. Partner reserves the right to grant, refuse or discontinue the membership of the ITC Culinaire Select Program to any member who appears to be using the program in a manner inconsistent with the terms and conditions, or intent of the program, or any portion of the program, including, but not limited to utilization of benefits and privileges. Partner also reserves the right to discontinue the membership for any member who acts in a manner inconsistent with local or state laws, statutes or ordinances.
- 4.2.2.11. Discontinued membership may result in the loss of all accumulated benefits and privileges.
- 4.2.2.12. For additional Terms and Conditions please refer point 6.9.

4.3. Complimentary membership of EazyDiner Program (“Merchant”):

- 4.3.1. As a member of IndusInd Bank Pioneer Private Credit Card, card member gets complimentary access to EazyDiner Prime membership. This program provides recurring benefits like:
 - 4.3.1.1. Guaranteed 25% and up to 50% discount at over 2000 best restaurants in India.
 - 4.3.1.2. Exclusive 1+1 deals on buffets at hotels.
 - 4.3.1.3. 2X (double) EazyPoints every time you eat out, redeemable for free meals, free 5-star hotel stays & exclusive foodie events.
 - 4.3.1.4. Joining Bonus of 2000 EazyPoints.

4.3.2. General Terms and Conditions for EazyDiner Prime Membership:



- 4.3.2.1. Once the customer is on boarded on IndusInd Bank Pioneer Private card, bank will automatically issue the EazyDiner membership for the first year.
- 4.3.2.2. For second year onwards, customer needs to spend Rs. 50 lakhs in previous year to be eligible for the renewal of membership.
- 4.3.2.3. Once customer is eligible for renewal, to claim second year membership, card member needs to call Contact Center 1860-267-7777 or write to us at priority.care@indusind.com.
- 4.3.2.4. The complimentary EazyDiner Prime membership is valid for one year from the start of membership. The Membership is only valid for the period indicated on it. Membership and benefits of EazyDiner Prime membership are offered at the sole discretion of the partner
- 4.3.2.5. The membership is applicable only at participating restaurants as per the T&Cs published by the partner on <https://www.eazydiner.com/prime>
- 4.3.2.6. Enrolment into the EazyDiner membership must be in the individual's full legal name, and proof of identification will need to be provided on request.
- 4.3.2.7. EazyDiner reserves the right to add, modify, delete or otherwise change any of the rules, conditions, privileges and benefits pertaining to the program at its sole discretion, with or without notice, even though changes may affect the privileges or benefits. E.g. It may change the list of participating restaurants in the program.
- 4.3.1.5. EazyDiner reserves the right to grant, refuse or discontinue the membership to any member who appears to be using the program in a manner inconsistent with the terms and conditions, or intent of the program, or any portion of the program, including, but not limited to utilization of benefits and privileges. EazyDiner also reserves the right to discontinue the membership for any member who acts in a manner inconsistent with local or state laws, statutes or ordinances.
- 4.3.1.6. Discontinued membership may result in the loss of all accumulated benefits and privileges.
- 4.3.1.7. The full list of the standard Terms and Conditions associated with the EazyDiner Prime Membership program are available at <https://www.eazydiner.com/prime>. For additional Terms and Conditions please refer point 6.9.
- 4.3.1.8. IndusInd bank reserves the right to withdraw this offer without any prior notification to the card member.

4.4. Complimentary Postcard hotel vouchers ("Merchant"):

- 4.4.1. As a member of IndusInd Bank Pioneer Private Credit Card, card member gets two complimentary Postcard hotel vouchers every year. This program provides benefits like:
 - 4.4.1.1. 2 Complimentary night stay for 2 persons along with breakfast

4.4.2. General Terms and Conditions for Complimentary Postcard hotel vouchers:



- 4.4.2.1. Complimentary vouchers are valid only for the IndusInd Bank Primary card member.
- 4.4.2.2. To claim the vouchers, card member needs to call Contact Center 1860-267-7777 or write to us at priority.care@indusind.com.
- 4.4.2.3. For second year onwards, customer needs to spend Rs. 50 lakhs in previous year to be eligible for the complimentary vouchers.
- 4.4.2.4. Once customer is eligible for renewal, to claim second year complimentary vouchers, card member needs to call Contact Center 1860-267-7777 or write to us at priority.care@indusind.com.
- 4.4.2.5. Each Gift Voucher shall be valid for six (6) months from the date of issue
- 4.4.2.6. The vouchers cannot be redeemed during black-out dates. For latest black-out dates, refer IndusInd bank website.
- 4.4.2.7. A Customer can redeem a maximum of two (2) Gift Vouchers only against a single stay reservation
- 4.4.2.8. Each voucher can be redeemed against maximum 1 room night as per the category of the hotel as mentioned below.
- 4.4.2.9. These vouchers are valid for double occupancy along with breakfast for two (2) people and are inclusive of taxes.
- 4.4.2.10. Same grid will also be applicable in case the room is on single occupancy.
- 4.4.2.11. Any stay exceeding the mentioned number of days as per above grid has to be paid by the Eligible Cardmembers using their IndusInd Bank Credit Card.
- 4.4.2.12. The vouchers have to be used by the Cardmember himself and are not transferable.
- 4.4.2.13. It shall be the responsibility of the Cardmember to ensure that his/her contact details are updated with the Bank and is accessed only by the eligible Cardmember. IndusInd Bank shall not be liable or responsible for any malfunction, inactivity or misuse of the contact details which results in inability of the eligible Cardmember to use the voucher.
- 4.4.2.14. Card holder shall be solely responsible for the security and safekeeping of the vouchers. IndusInd Bank and The Postcard Hotels will not be responsible for any refund of the joining fee or replacement of the lost, stolen vouchers.
- 4.4.2.15. These vouchers are not redeemable against cash and refunds.
- 4.4.2.16. The customer will have to call the Postcard hotel reservation desk: Phone: +91 7999555222 or Email: to book their room nights
- 4.4.2.17. The bookings will be based on the availability of the rooms.
- 4.4.2.18. All vouchers shall carry a unique identification code that shall be provided to The Postcard Hotels by the Cardmember at the time of reservation.
- 4.4.2.19. The IndusInd customers will be required to call at least two (2) weeks prior to their visit to redeem the vouchers. As an exception on a best-effort basis, Postcard hotels will try to accommodate any customer who calls within the time.



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- 4.4.2.20. Cancellation policy: Any no-show or late cancellation (as per standard hotel policy) will render the voucher as utilized and no refund or re-issuance of a fresh stay voucher shall be offered in exchange.
- 4.4.2.21. Refund policy: No refund or extension will be provided for the unused vouchers to the Cardmember.
- 4.4.2.22. IndusInd Bank does not underwrite or warrant the services performed by The Postcard Hotel and shall not have any liability for any defect, deficiency, delay, unavailability or imperfection in such goods/services or for any loss or damage that may be suffered, or for any personal injury to a Cardmember directly or indirectly by use or non-use of the products/services provided by the Postcard Hotel.
- 4.4.2.23. All standard terms and conditions of the Postcard Hotel with respect to products and services will apply to these vouchers also.
- 4.4.2.24. IndusInd Bank's responsibility in the present offer is limited to sending the voucher to the Eligible Cardmembers on their registered contact details. The Cardmember hereby agrees that the Postcard Hotel is solely responsible for the acts and omission relating to the vouchers including but not limited to, availability of products in accordance with the preferences of the Cardmembers
- 4.4.2.25. Any dispute/complaint regarding the Postcard Hotel services must be addressed by the Cardmember in writing to Postcard Hotel directly, and IndusInd Bank Limited shall not entertain any communication in this regard including any claims with respect to eligibility under the present offer.
- 4.4.2.26. IndusInd Bank Limited reserves the right to change/ modify/ withdraw/ suspend/ cancel this offer or any features relating to this offer including the eligibility criteria, dates of offer, etc., at any time without prior notice to any Cardmember.
- 4.4.2.27. To view the participating hotels and detailed terms and conditions please visit: <https://www.indusind.com/in/en/personal/tnc-postcard-hotels.html>

5. On-going Benefits on IndusInd Bank Pioneer Private Banking Credit Card:

5.1. Unlimited Priority Pass™ (“Merchant”) International Lounge Access for primary and supplementary cardmember, plus 12 complimentary guests visit outside India:

- 5.1.1. This offer is applicable for IndusInd Bank Pioneer Private primary and supplementary cardmembers only. Supplementary cardmembers will get individual Priority Pass™ Cards.
- 5.1.2. This offer is applicable for using Priority Pass for lounges which are outside India.
- 5.1.3. In case primary and supplementary cardmembers are together visiting a lounge, both should independently present their Priority Pass™ Cards to get access. If only one card is displayed, the other



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card holders may be treated as guest which will be considered as complimentary up to 12 visits and after that it may invite charges.

- 5.1.4. A fresh Priority Pass™ card will only be issued on the renewal date of the Priority Pass.
 - 5.1.5. The Priority Pass™ Card is not transferable and is only valid up to its date of expiry and when it has been signed by the Card holder.
 - 5.1.6. Priority Pass™ Card is not a payment Card nor is it proof of creditworthiness and attempts to use it as such could constitute fraud.
 - 5.1.7. Admittance to the lounges is conditional upon presentation of a valid Priority Pass™ Card only.
 - 5.1.8. Payment Cards will not be accepted as substitutes for the Priority Pass Card.
 - 5.1.9. Priority Pass™ Card holders accompanied by guest(s) after complimentary visits are exhausted will have to pay a Lounge Visit Fee per visit which would automatically be charged to their Credit Card @ up to USD 35 per visit per guest within 90 days of lounge visit
 - 5.1.10. For the full list of valid airport lounges, and standard terms and conditions governing the use of Priority Pass Membership is available at www.prioritypass.com. For additional Terms and Conditions please refer point 6.9.
- 5.2. Dreamfolks (“Merchant”) Domestic Lounge Access for primary and supplementary card member for airport lounges within India:**
- 5.2.1. This offer is applicable for IndusInd Bank Pioneer Private primary and supplementary cardmembers only. Both primary and supplement cardmembers will use their credit card plastics for accessing lounges within India
 - 5.2.2. Both primary and supplementary cardmembers will get unlimited visits for accessing international and domestic airport lounges within India
 - 5.2.3. In case primary and supplementary cardmembers are together visiting a lounge, both should independently present their Credit Cards to get access. If only one credit card is displayed, the other card holders may be treated as guest and hence may invite charges.
 - 5.2.4. A transaction of INR 2 will be made on your IndusInd Bank Pioneer Private Credit Card as lounge usage authentication.
 - 5.2.5. Admittance to the lounges is conditional upon presentation of a valid Credit Card only.
 - 5.2.6. Card holders accompanied by guest(s) will have to pay a Lounge Visit Fee per visit which would automatically be charged to their Credit Card @ up to USD 35 per visit per guest within 90 days of lounge visit
 - 5.2.7. Standard terms and conditions governing the use of Dreamfolks Lounge Membership is available at <https://indusind.com/content/dam/indusind-corporate/Other/Airport-Lounge-Access-Program.pdf>
 - 5.2.8. Full list of airport lounges available under Dreamfolks program is available at: <https://www.indusind.com/content/dam/indusindcorporate/Other/DF-IndusInd-Lounges-new.pdf>.
 - 5.2.9. For additional Terms and Conditions please refer point 6.9.



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5.3. Domestic and International Golf Privileges:

- 5.3.1. Cardholder denotes the person to whom the IndusInd Bank Pioneer Private Primary Credit Card has been issued for the below mentioned terms and conditions.
- 5.3.2. The Golf Program is a green fee players arrangement and the offer, as provided to eligible primary IndusInd Bank Cardholders in conjunction with Apexlynx, enables eligible Cardholders to enjoy complimentary golf benefits that are specially hosted for them subject to the applicable Terms and Conditions as stipulated.
- 5.3.3. This Golf Program is not a golf club membership and does not purport to be a golf club membership, and the benefits under this Golf Program are not to be regarded as a golf club membership at any time.
- 5.3.4. Eligible Pioneer Private primary IndusInd Bank Cardholders may enjoy unlimited complimentary rounds of golf and lessons specially hosted for them by IndusInd Bank at specified locations in India on weekdays/weekends and holidays as per the applicable Terms and Conditions.
- 5.3.5. Eligible Pioneer Private primary IndusInd Bank Cardholders may also enjoy 4 complimentary rounds of golf specially hosted for them by IndusInd Bank at specified International locations on weekdays/weekends and holidays as per the applicable Terms and Conditions
- 5.3.6. All complimentary benefits of the Golf Program are subject to a minimum purchases/ spends of Rs 50,000/- in the last statement generated as per the credit card billing cycle. *Retail purchases/spends made on add-on card(s), if any, will also be considered. Retail purchases/spends will exclude all ATM cash withdrawals, loans, EMI conversion, fee, interest amount charged etc*
- 5.3.7. Whenever a Cardholder wish to place a request for golf round at International golf club, a minimum spend of Rs. 50,000/- in the last statement generated as per the credit card billing cycle will be mandatory.
- 5.3.8. Golf Program Benefits are applicable only for Primary Cardholders and Add on Pioneer Private cardholders will not be eligible for complimentary golf benefits under this program. Add-on Cardholders will be treated as Guests
- 5.3.9. Post the specified complimentary rounds at International Golf Clubs, cardholders may further avail of golf rounds on a payment basis by paying the applicable charges at the time of placing the booking. The applicable charges will include the service fee for facilitating the booking and the golf charges which will vary across each location depending on the time of the week (weekend/ weekdays/ public holidays) and the season. The golf charges under the pay and play basis at International Golf Clubs will always include the green fee, cart and caddy fee.
- 5.3.10. The number of complimentary golf games/ lessons at locations within India will be considered as per the calendar month
- 5.3.11. Any request beyond the unrestricted complimentary golf rounds or golf lessons must be made by the Cardholders as per process as stipulated and will be thereafter processed at the approval and discretion of IndusInd bank on the basis of spend by the Cardholders on their credit card in the calendar year.



- 5.3.12. Additionally, Cardholder may enjoy Stay and Play packages curated by Apexlynx (the golf service provider). However, the entire cost for these packages including the service fee shall be borne by the cardholder and paid through Pioneer Private credit card.
- 5.3.13. This offer of Stay and Play packages is provided by IndusInd Bank in conjunction with Apexlynx to its eligible cardholders.
- 5.3.14. Eligible cardholders may enjoy the Stay and Play packages available at various domestic and international locations.
- 5.3.15. It will be the sole responsibility of the cardholder to comply with any other applicable regulatory provisions or operational Golf Program requirements to ensure timely payment as and when required.
- 5.3.16. A Cardholder may hold only 2 active bookings at a time. A cardholder may only be able to place a new booking once all his/her previous bookings have been utilised. In case a cardholder cancels a booking or the booking is not confirmed by Apexlynx, the cardholder will be allowed to place a new booking provided that the total number of active bookings in the system do not exceed 2. A booking is considered active if it is requested, pending verification or in a confirmed status. Golf games (both domestic and International) and lesson bookings will be counted together.
- 5.3.17. Cardholders will not be able to place a new golf game or lesson on the same day of availing any other golf game or lesson
- 5.3.18. Any eligible Cardholder holding multiple variants of IndusInd Bank credit cards will be eligible to avail golf benefits as per limits as applicable to the higher card variant only.
- 5.3.19. An amount of Re 1/- will be charged on the requesting and accompanying cardholder's card for each successful transaction/ complimentary booking placed on the golf booking portal.
- 5.3.20. **Reservations:**
- 5.3.20.1. All Cardholders may place their booking for a domestic golf game/golf lesson by visiting the online golf booking portal at: www.indusindgolf.apexlynx.net. For International golf benefits and the Stay and Play packages, the cardholders may place their requests through the designated IndusInd Bank Golf Concierge line + 91-22-42320237
 - 5.3.20.2. Cardholders shall clearly mention their requirements with the designated Golf Concierge and/or in the booking inquiry form submitted on the portal basis which Apexlynx will initiate to process the booking for Stay and Play package.
 - 5.3.20.3. Cardholders will not be granted access rights to the stipulated clubs without booking through the IndusInd Bank online golf booking portal or the designated IndusInd Bank Golf concierge line.
 - 5.3.20.4. Cardholders are requested to provide their registered mobile number and email address while booking a golf game/golf lesson on the online portal without which the request will not be processed.
 - 5.3.20.5. Cardholders may bring a maximum of three (3) Guest(s) per booking for golf rounds. Any Guest(s) must play in the same group as the Cardholder. For golf lessons, Cardholders may bring one (1) Guest per golf lesson who will be charged applicable walk-in lesson rates.



- 5.3.20.6. Cardholders who wish to play in the same flight with another IndusInd Bank Cardholder must provide the registered mobile number and email address of the accompanying IndusInd Bank Cardholder on the portal without which the request will not be processed.
- 5.3.20.7. Cardholders who wish to play in the same flight with a Club Member must inform the exact teetime held by the Club Member which will be verified with the golf club prior to processing the Cardholder's booking. If the tee-time is not found, the booking will not be processed.
- 5.3.20.8. A Club Member cannot make a booking directly at the golf club/golf learning facility/with a golf coach and transfer the confirmed booking over to the Cardholder.
- 5.3.20.9. All game bookings for guests of cardholders will only be confirmed if the cardholder makes advance payment of the applicable guest charges through their entitled credit card at the time of placing the request on the portal. The fees vary across each location depending on the time of the week (weekend/ weekdays/ public holidays) and the season. The guest's charges will always include the green fee, cart and caddy fee, irrespective of whether the requesting cardholder is entitled to complimentary cart and caddy benefits under the golf program.
- 5.3.20.10. The number of carts and caddies provided will be as per the availability at the club on date of play and will solely be at the club's discretion in accordance with its local club rules.
- 5.3.20.11. Booking window for Domestic Golf Bookings: A Pioneer Private cardholder may request for a golf booking for a game/lesson within India whether on a weekday/weekend or public holiday at least three (3) days in advance only and for a maximum of fifteen (15) days in advance. The date of the booking and the date of play will not be counted in the advance notice. Short notice booking requests will not be processed.
- 5.3.20.12. Booking window for International Golf Bookings: A Pioneer Private cardholder may request for a golf booking for a game at International Golf Clubs whether on a weekday/weekend or public holiday at least ten (10) days in advance only and for a maximum of thirty (30) days in advance. The date of the booking and the date of play will not be counted in the advance notice. Short notice booking requests will not be processed.
- 5.3.20.13. Booking window for Stay and Play packages: A Pioneer Private cardholder may send in their inquiry for Stay and Play package at least 10 days in advance unless specifically mentioned in the particular package details. A cardholder may submit their inquiries for a maximum of 6 months in advance. Short notice requests will not be processed.
- 5.3.20.14. All golf booking requests at locations within India may be processed at a minimum of 4 days in advance of the intended date of play in line with the processing requirements of participating golf clubs and learning facilities.
- 5.3.20.15. Requests for golf games will only be accepted for daylight timings that ensure that the start of the golf game must enable completion of eighteen (18) holes of play. Golf booking requests for golf lessons will be accepted as per the local rules and timings available at the club/ driving range/ golf lesson facilities.
- 5.3.20.16. Golfers must have at least a valid golf handicap or in lieu thereof at clubs/golf course where permissible, a certificate of golfing proficiency issued by a certified and approved golf instructor



may be acceptable. All golfers must produce their handicap certificate upon request including as may be requested by the golf concierge prior to the requested day of play.

- 5.3.20.17. IndusInd Bank and/or Apexlynx will not be responsible or accountable to get a handicap certificate issued to the benefit of any Cardholder from any golf club.
- 5.3.20.18. Golf lessons at the various golf clubs/ learning facilities are undertaken by certified golf instructors. Cardholders may provide their preference for instructors however the instructor will only be assigned as per the availability and arrangement between Apexlynx and the golf club/ learning facility.
- 5.3.20.19. Golf clubs/golf learning facilities and/or golf coaches are neither obliged nor will they entertain any correspondence/enquiries and/or attempts for bookings, whether initial or repeat requests, directly from Cardholders.
- 5.3.20.20. Acceptance of all golf booking requests and/or golf lessons timings will be at the discretion of the golf club/golf instructors and subject to availability, and request for changes of timings of confirmed bookings will also be subject to payment of an administrative charge as specified in the Cancellation & Amendment policy.

5.3.21. Number of bookings and minimum flight conditions:

- 5.3.21.1. Any golf benefits as applicable to a Cardholder that remain unutilized in a calendar month/ year will not be carried forward to any future month / year. There will be no “rain check” i.e. no carry forward of credit for any golf round due to any inclement weather or for any other reason and there will be no refund made of any Guest charges or any other prepaid charges.
- 5.3.21.2. A Cardholder may only hold one (1) booking on a single day whether for a golf game or a golf lesson. Duplicate and/or multiple golf bookings at one club for a golf game/golf lesson on a single day will not be processed.
- 5.3.21.3. A Cardholder may not book for more than four (4) players in total including self for any one golf game. Group bookings are not allowed.
- 5.3.21.4. Unless otherwise prescribed by local club/golf course rules/seasonal rules the minimum flight conditions for weekday rounds of golf is a minimum of two (2) golfers per flight.
- 5.3.21.5. Unless otherwise prescribed by local club/golf course rules/seasonal rules the minimum flight conditions for Weekend/Holiday rounds of golf is a minimum of three (3) players per flight.
- 5.3.21.6. Cardholders may also request for a golf game booking as an individual request i.e., the Cardholder may request only for himself/ herself at the clubs where individual requests are accepted.
- 5.3.21.7. The responsibility to pair an individual golfer will solely be at the discretion of the golf club. Neither Apexlynx nor IndusInd Bank will have any control on the golfers the individual is paired with and whether the request will be fulfilled on time and in every instance.
- 5.3.21.8. Other than individual golf game requests, it will be the responsibility of the Cardholder to fulfil the minimum flight conditions in respect of each booking request, and IndusInd Bank/Apexlynx will not be responsible to help the Cardholder make up the minimum flight condition numbers.

5.3.22. Payments:



- 5.3.22.1. All bookings for Guest(s) of Cardholders will only be confirmed if the Cardholder makes advance payment of the applicable Guest charges via his/her IndusInd Bank credit card at the time of placing the request on the portal.
- 5.3.22.2. All payments made for Guest(s) will be charged to the IndusInd Bank credit card at the applicable rates and are neither transferable nor refundable.
- 5.3.22.3. It will be the sole responsibility of the Cardholder to comply with any other applicable regulatory provisions or operational Golf Program requirements to ensure timely payment as and when required.
- 5.3.22.4. Cardholders may request Apexlynx to send an invoice for any amounts paid on the online portal. Invoices will be sent upon request only and will be sent within 7 days' time of receiving the request.
- 5.3.22.5. All payments made for the International Golf play after complimentary games are consumed and/or Stay and Play packages shall be paid through IndusInd Bank Pioneer Private credit card in INR. The exchange rates at the time of transaction will apply and any conversion charges will be borne by the cardholder only.

5.3.23. Cancellations and Amendments:

- 5.3.23.1. Bookings that have been successfully placed on the online portal cannot be amended or modified by Apexlynx/ IndusInd Bank. Cardholders who wish to amend their booking will need to cancel their existing booking and place a new booking with the updated details.
- 5.3.23.2. Cancellation for Domestic Golf Bookings including golf games and golf lessons within India must be made at least one (1) calendar day in advance prior to the date of play or the date of lesson. In the event of late cancellations or no-shows the golf round or lesson would be considered to be utilized.
- 5.3.23.3. Cancellations for International golf bookings must be made at least four (4) calendar day in advance prior to the date of play. In the events of late cancellations or no-shows the golf round or lesson would be considered to be utilized.
- 5.3.23.4. The cancellations terms for Stay and Play packages will be governed as per the itinerary finalised between the cardholder and Apexlynx. Any cancellations / no shows will attract penalty as per the final agreed terms. No refunds will be available for cancellations not made within the stipulated cancellation terms.

5.3.24. Golf Club/ Golf Learning Facility Rules & Regulations:

- 5.3.24.1. Cardholders are not permitted to enter into any direct correspondence or communication with any golf club/golf learning facility or with any golf coach for any matters related to this special golf benefits offer.
- 5.3.24.2. A Cardholder must abide by all local club rules including COVID safety protocols, club rules, etiquette, playing and handicap restrictions at each golf club/golf learning facility.



- 5.3.24.3. A Cardholder must abide by the golf club's dress code. In general, golfers are not permitted to wear round neck shirts, sleeveless shirts/T-shirts/tops without collars, track pants/joggers, jeans, gym shorts, or sandals/heels/flip flops on the golf course.
- 5.3.24.4. It will be the responsibility of the IndusInd Bank Cardholder to verify and report within time at the correct address and location of the respective golf clubs and/or golf learning facility at which the golf booking has been confirmed for the Cardholder.
- 5.3.24.5. This Golf Program is valid only for golf course/ driving range/ practice area access for Cardholders with confirmed bookings. Cardholders and/or their Guest(s) may not have access to the other facilities at the club. A Cardholder may not request for a booking to visit a golf club for any other purpose except to play or learn golf in accordance with the Terms and Conditions of this Golf Program.
- 5.3.24.6. All consumables and any other extras as consumed/utilized at any golf course/golf learning facility are to be paid for directly by the Cardholder(s) and his/her Guest(s).
- 5.3.25. **Other General Terms and Conditions:**
 - 5.3.25.1. This is an offer exclusively provided to eligible Cardholders. IndusInd Bank/Apexlynx reserve the right to deny and permanently withdraw the benefits of the offer to any Cardholder found to indulge in impersonation or be in breach of any of the Terms and Conditions of the offer.
 - 5.3.25.2. The golf benefits/golf bookings as a part of this offer are not applicable and cannot be availed of in conjunction with or as a part of any private event or any form of club or other tournament or for any group bookings.
 - 5.3.25.3. Private event/private tournament refers to any request(s) from series of multiple Cardholders and or multiple groups for adjacent/consequential tee times on the same date and will not be processed.
 - 5.3.25.4. The IndusInd Bank Golf Program cannot be used by Cardholders or their Guests in conjunction with any other promotions or other golf program(s) or to join other golfers who are availing the benefits of any other golf program.
 - 5.3.25.5. Neither IndusInd Bank nor Apexlynx is responsible or liable in any way whatsoever for any loss or damage that may be suffered, or for any personal injury sustained to a customer directly or indirectly by use or non-use of the services availed of as a part of this offer, whether provided directly or provided by the golf club/driving range or golf coach, and neither IndusInd Bank nor Apexlynx will entertain any claim from any Cardholder in connection with their participation or lack thereof in the program.
 - 5.3.25.6. IndusInd Bank and Apexlynx do not underwrite or warrant the services performed by the golf courses/driving ranges/golf coaches and shall not have any liability for any deficiency, delay or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury to a customer directly or indirectly by use or non-use of the services provided by the golf club/driving range or golf coach.
 - 5.3.25.7. These Terms and Conditions including the available golf courses/ golf lesson facilities and golf coaches are subject to change.



- 5.3.25.8. It will be the exclusive responsibility of the Cardmember to fulfill the minimum flight conditions in respect of each booking request and bank and/or Apexlynx will not be responsible to help the Cardmember make up the minimum flight condition numbers. Golf game booking requests not meeting the minimum player conditions will not be processed.
- 5.3.25.9. Cardmembers may be allowed to play in the same flight with a Club Member subject to fulfillment of the minimum flight conditions. In such a situation, the cardmember must inform the exact booking time held by the Club Member and the same will be verified with the golf club prior to processing the Cardmember's requested booking. In cases, where the Cardmember requests to join a Club Member and if at the time of verification of the original request, no booking exists then booking will not be accepted / processed at any later stage.
- 5.3.25.10. A Cardmember wishing to take along an accompanying Guest(s) that is also joining in a golf game along with a Club Member who holds a confirmed golf booking must make a non-refundable advance payment of the applicable Guest charges via his / her IndusInd Bank Pioneer Private credit card prior to confirmation of the requested golf booking.
- 5.3.25.11. Golfers must have at least a valid golf handicap or in lieu thereof at clubs / golf course where permissible, a certificate of golfing proficiency in lieu of a Golf Handicap as issued by a certified and approved golf instructor may be acceptable. All golfers must produce their Golf Handicap Certificate upon request including as may be requested by the golf concierge prior to the requested day of the play. Bank and / or Apexlynx will not be responsible or accountable to get a Handicap Certificate issued to the benefit of any Cardmember from any Golf Clubs/ Golf Learning Centre.
- 5.3.25.12. All consumables and any other extras as consumed / utilized at any golf course / golf learning facility are to be paid for directly by the Cardmember(s) and his/her Guest(s)
- 5.3.25.13. The golf benefits / golf bookings as a part of this offer are not applicable and cannot be availed of in conjunction with or as a part of any private event or any form of club or other tournament or for any group bookings. Private Event / Private Tournament refers to any request(s) from series of multiple Cardmembers and or multiple groups for adjacent / consequential tee times on the same date and will not be processed.
- 5.3.25.14. Only specific requests from the Cardmember to play golf as a Green fee player in accordance with the Terms & Conditions of this offer will be entertained.
- 5.3.25.15. This golf program cannot be used by Cardmembers or their guests in conjunction with any other promotions or other golf program(s) or to join other golfers who are availing of the benefits of any other golf program.
- 5.3.25.16. This golf program is valid for golf course access only. Cardmembers and/or their Guest(s) may not have access to the other facilities at the golf club / driving range. A Cardmember may not request for a booking to visit a golf club for any other purpose except to request to play or learn golf in accordance with the Terms & Conditions of this golf program.
- 5.3.25.17. Neither bank nor Apexlynx is responsible or liable in any way whatsoever for any loss or damage that may be suffered, or for any personal injury sustained to a customer directly or indirectly by



use or nonuse of the services availed of as a part of this offer whether provided directly or provided by the golf club/driving range or golf coach and neither bank nor Apexlynx will entertain any claim from any Cardmember in connection with their participation or lack thereof in the program.

- 5.3.25.18. Bank and Apexlynx do not underwrite or warrant the services performed by the golf courses/driving ranges / golf coaches and shall not have any liability for any deficiency, delay or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury to a customer directly or indirectly by use or non-use of the services provided by the golf club/driving range or golf coach. This is an offer exclusively provided to eligible Cardmembers. Bank & Apexlynx reserve the right to deny and permanently withdraw the benefits of the offer to any Cardmember found to indulge in impersonation or be in breach of any of the Terms & Conditions of the offer.
- 5.3.25.19. The Terms and Conditions mentioned here including the Golf courses / Driving ranges and Golf Coaches are subject to change.
- 5.3.25.20. Cardholders are not permitted to enter into any direct correspondence or communication with any golf club/travel agents/or any third party involved for any matters related to this special golf benefits offer.
- 5.3.25.21. The offer and the inclusions in the stay and play package will be as per the applicable Terms and Conditions as stipulated and mentioned in the package details and as per the itinerary finalised between the cardholder and Apexlynx. The final itinerary, inclusions, golf courses and hotels will be subject to change based on availability and season.
- 5.3.25.22. This Golf Program is valid only for inclusions as specified and finalised as per the itinerary finalised between the cardholder and Apexlynx. Cardholders and/or their Guest(s) may not have access to the other facilities not included explicitly in the confirmed package details. All consumables and any other extras as consumed/utilized at any golf course/connected golf learning facility are to be paid for directly by the cardholder(s) and their guest(s).
- 5.3.25.23. This is an offer exclusively provided to eligible cardholders. IndusInd Bank/Apexlynx reserve the right to deny and permanently withdraw the benefits of the offer to any cardholder found to indulge in impersonation or be in breach of any of the Terms and Conditions of the offer.
- 5.3.25.24. For additional Terms and Conditions please refer point 6.9.
- 5.3.25.25. For any concerns or support, please write to indusindgolfbookings@apexlynx.net
- 5.3.25.26. List of domestic golf club list: <https://www.indusind.com/in/en/personal/club-list.html>
- 5.3.25.27. List of international golf club list: [click here](#)



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5.4. Complimentary BookMyshow (“Merchant”) movie and non-movie tickets primary cardmember:

- 5.4.1. This offer is applicable for IndusInd Bank Pioneer Private primary cardmembers only.
- 5.4.2. As an eligible cardmember of IndusInd Pioneer Private credit card, cardmember is eligible for:
 - 5.4.2.1. 2 complimentary BookmyShow movie tickets in a month
 - 5.4.2.2. 3 complimentary BookmyShow non-movie tickets in a quarter
- 5.4.3. Each complimentary movie ticket does not carry any capping towards the booking amount.
- 5.4.4. Each complimentary ticket can be booked for entire ticket amount. E.g. If the ticket price of one ticket is Rs. 1200 and if customer is booking two tickets with a total of Rs. 2,400, entire ticket price is complimentary for the customer
- 5.4.5. Each complimentary non-movie ticket is capped at Rs. 1000 each towards the booking amount and any balance amount of the ticket to be paid by the cardmember through IndusInd Bank Pioneer Private credit card
- 5.4.6. Each complimentary ticket can be booked for a discount amount up to Rs. 1000. E.g. If the ticket price of one ticket is Rs. 1200 and if customer is booking two tickets with a total of Rs. 2,400, then total discount customer would be eligible for non-movie ticket would Rs. 2000 and additional amount of Rs. 400 to be borne by the cardmember.
- 5.4.7. Bank will only give discounts on ticket price, and additional charges and eligible taxes including but not excluding service charges to be paid by the customer by using IndusInd Pioneer Private credit card
- 5.4.8. To avail the offer and read additional terms and conditions related to offer please visit
- <https://www.indusind.com/in/en/personal/Terms-and-Conditions-Pioneer-Private-Movie-Offer.html>
- 5.4.9. For additional Terms and Conditions please refer point 6.9.

5.5. Dining Benefits:

- 5.5.1. This offer is applicable for IndusInd Bank Pioneer Private primary cardmembers only.
- 5.5.2. As an eligible cardmember of IndusInd Pioneer Private credit card, cardmember is eligible for: Rs.3000 off on your total bill amount twice a year and experience meals at 100+ exclusive restaurants through EazyDiner app.
- 5.5.3. **Booking Process:**
 - (i) Get your restaurant table reservation done using the following link: <https://www.eazydiner.com/dining/indusind-dining-voucher> by selecting your favourite restaurant and clicking Book Now. You can also use EazyDiner app to create a booking.
 - (ii) You will receive the booking confirmation on Email and WhatsApp/SMS along with a payment link in the message.
 - (iii) At the time of paying the bill, open the payment link shared with you via Email OR SMS/WhatsApp. You can also visit this page to Pay your bill and Enjoy ₹3000 off voucher on digital payment.



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- (iv) Click Pay Now and enter the Amount of your dining bill. If you use your IndusInd Bank Pioneer Private Credit Card to pay the bill you can enjoy the ₹3000 instant discount twice per year per card. Offer is allowed only once in six months duration. Example - if you have availed the offer today, the next time you can avail the offer will be after six months from today.
- (v) You can also use the EazyDiner app to make your bill payment online (using PayEazy) and avail this offer. Open EazyDiner App and select PayEazy option. Now search for the restaurant you are dining at and Click on Pay Now banner. Now enter the bill amount on restaurant payment page to proceed.
- (vi) If the bill amount is more than ₹3000, make the rest of the payment via IndusInd Bank Pioneer Private Credit Card.
- (vii) If your Bill amount is less than ₹3000, then you cannot use the remaining amount later.
Note: If your Bill amount is exactly ₹3000, then you will be charged 1/- to complete the transaction and avail the discount. This is done to verify your card and ensure correct offer is applied.
- (viii) Offer is valid twice per card per year i.e. Offer is allowed only once in six month duration. Example - if you have availed the offer today, the next time you can avail the offer will be after six months from today.
- (ix) For any concerns or queries, please contact +91 7861004444

5.6. Overseas Medical Insurance of USD 25,000:

- 5.6.1. Coverage in case of hospitalization due to accidental injury or illness while on international trip
- 5.6.2. Coverage for card holder along with spouse (accompanying with card holder) will be covered under the policy
- 5.6.3. Geographical location – Worldwide
- 5.6.4. Any claims arising out of Pre-existing disease and maternity are not covered
- 5.6.5. Aggregate Limit (Per incident) for Accidental Death is \$ 100000
- 5.6.6. Maximum Trip Duration is 60 days per person per trip
- 5.6.7. Claim will be admissible only in case if travel ticket is booked through eligible Credit Card which is covered under the policy
- 5.6.8. Age group – Up to 65 years
- 5.6.9. Claim settlement mode – On reimbursement
- 5.6.10. Any Policy/Certificate of Insurance are non-refundable after the commencement of trip or if any claim has been lodged under such Policy/Certificate of insurance
- 5.6.11. Premium shall not be refunded in case of any claims being paid under the policy
- 5.6.12. Group Administrator to ensure that minimum 7 lives will be enrolled in policy
- 5.6.13. Group Administrator relationship is direct relationship with Group members



5.6.14. Exclusions under International health insurance

- 5.6.14.1. Where the Insured Person is travelling against the advice of a Medical Practitioner; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment; or has received a terminal prognosis for a medical condition.
- 5.6.14.2. Treatment which could be reasonably delayed until the Insured Person's return to place of Residence.
- 5.6.14.3. Any Claim occurring in a geographic zone/city/state which is not specifically covered under the Policy and is not mentioned in the Policy Schedule/ Certificate of Insurance
- 5.6.14.4. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness.
- 5.6.14.5. Certification / diagnosis / Treatment by a family member, or a person who stays with the Insured Person, or from persons not registered as Medical Practitioners under the respective Medical Councils, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis.
- 5.6.14.6. Treatment that is not scientifically recognised or Unproven/Experimental treatment, or any form of clinical trials or any kind of self-medication and its complications
- 5.6.14.7. Rest or recuperation at a spa or health resort, sanatorium, convalescence home or institution.
- 5.6.14.8. Any form of Alternative Treatment: AYUSH Treatment; Hydrotherapy, Acupuncture, Reflexology Treatment or any other form of indigenous system of medicine
- 5.6.14.9. Any expenses incurred in connection to Treatment for general debility, ageing, convalescence, sanatorium Treatment, rehabilitation measures, private duty nursing, respite care, health resort, rundown condition or rest cure.
- 5.6.14.10. Circumcision unless necessary for Treatment of an Illness or Injury not excluded hereunder or due to an Accident.
- 5.6.14.11. Associated expenses for alopecia, baldness, wigs, or toupees and hair fall treatment and products, issue of medical certificates and examinations as to suitability for employment or travel.
- 5.6.14.12. Any injury, Accident, illness or any other loss sustained or contracted or caused by the Insured Person as a consequence of the Insured Person being intoxicated or being under the influence of any narcotic or drug or alcohol.
- 5.6.14.13. Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion.
- 5.6.14.14. Operating or learning to operate any aircraft or performing duties as a member of the crew on any aircraft or Scheduled Airline
- 5.6.14.15. Any loss due to the release, dispersal or application of pathogenic or poisonous biological or chemical materials.
- 5.6.14.16. External Congenital anomalies or any complications or conditions arising there from.
- 5.6.14.17. Any Insured Person's participation in Adventure sports without expert supervision of trained professional or participation in Professional Sports



- 5.6.14.18. Insured Person’s actual or willful participation in, an illegal act or any violation or attempted violation of the law.
- 5.6.14.19. Any loss caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where Pre-existing Disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy / Cover Period.
- 5.6.14.20. Confinement in a Hospital which is not medically necessary.
- 5.6.14.21. In respect of travel by the Insured Person to any places against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be imposed such restrictions.
- 5.6.14.22. Pre-existing Disease or its complications and Maternity or its Complications
- 5.6.14.23. Any Insured Person’s participation in Adventure sports without expert supervision of trained professional or participation in Professional Sports
- 5.6.14.24. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment.
- 5.6.14.25. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel
- 5.6.14.26. Losses due to war or any act of war, invasion, act of foreign enemy, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, Chemical and biological weapons, Ionizing radiation.

5.6.15. General Conditions

- 5.6.15.1. Any claim due to deliberate breach of law would not be payable 5.6.15.2. Gross Negligence is not covered.
- 5.6.15.3. Insurance benefit would not be available to credit card defaulters. A defaulter is who has not paid minimum amount for 60 days from due date.
- 5.6.15.4. Standard terms as per Group Overseas Travel Guard policy
- 5.6.15.5. In the event of claim where a coverage is covered in both the policies, the claim will be paid from one policy only.

5.6.16. Claim Process

- 5.6.16.1. Cardmember to contact IndusInd Bank in the event of claim and share necessary details

Claimant details	<input type="checkbox"/> Claimant details <input type="checkbox"/> Primary card holder name <input type="checkbox"/> Relation of claimant with primary card holder
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Card details	<input type="checkbox"/> Card enrolment date <input type="checkbox"/> Card variant <input type="checkbox"/> Card validity date <input type="checkbox"/> Card number
Miscellaneous details	<input type="checkbox"/> Trip itinerary <input type="checkbox"/> Whether flight tickets booked through eligible card

5.6.16.2. Cardmember to share following claim documentation along with intimation details with Bank

Medical Accident & Sickness Expenses (Outside India)	<ol style="list-style-type: none">1. Download and fill the Claim form2. Treating Doctor's report3. Copy of Admission/discharge card, Prescription, if applicable4. Original Bills/Receipts5. Copy of X-ray reports/Pathological/Investigative reports, Past medical records, if any6. Copy of passport/Visa with Entry & exit stamp7. Colored copy of Cancelled cheque
Overseas in-hospital Indemnity Accident Benefit	<ol style="list-style-type: none">1. Duly Completed Overseas Travel Claim form and documents as mentioned in Medical Accident & Sickness Expenses, along with admission discharge card indicating the number of days Hospitalized.2. Copy of passport with entry/ exit3. Colored copy of Cancelled cheque

5.6.16.3. Once Bank confirms for claim after discussion with the insurance company, the above mentioned claim documents need to be sent to below mentioned address:- **Tata AIG Claims Department** 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon (E), Mumbai, Maharashtra 400063



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Customer/Bank may contact insurance company on following contact points :- Call: +1-833-440-1575
(Toll free within US and Canada)

Email - tata.aig@europ-assistance.in

Call: +91 – 022 68227600

Email - EA.TATAclaims@europ-assistance.in

5.6.16.4. On receipt of complete documents, insurance company shall settle the claim within 5 working days from the date of receipt of last complete document.

5.7. Concierge Services through Aspire Lifestyles (“Partner”):

5.7.1. Travel Services:

5.7.1.1. **Pre-trip Inoculation and Visa Requirement Information:** Aspire Lifestyles shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organization Publication “Vaccination Certificates Requirements and Health Advice for International Travel” (for inoculations) and the “ABC Guide to International Travel Information” (for visas).

5.7.1.2. **Hotel Referral and Reservation Assistance:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of hotels and holiday resorts in major cities. If requested by the cardmember and whenever possible, Aspire Lifestyles will facilitate in making the reservation on behalf of the cardmember.

5.7.1.3. **Flight Information and Ticketing Assistance:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of airlines in major cities as well as flight times whenever possible. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the flight reservation on behalf of the Cardmember.

5.7.1.4. **Luxury Car Rental and Limousine Referral and Reservation Assistance:** Aspire Lifestyles shall assist the Cardmember by providing the name, address and telephone number of luxury car/bike rental and limousine companies in major cities. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the reservation on behalf of the Cardmember.

5.7.1.5. **Currency Rates and Conversions:** Aspire Lifestyles shall provide the Cardmember with indicative exchange and conversion rates based on information as reflected on the website www.oanda.com.

5.7.1.6. **Trip Planning and Assistance:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of the travel and tour companies. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the arrangement on behalf of the Cardmember.

5.7.1.7. **Airport Limousine Concierge:** Aspire Lifestyles shall assist the Cardmember to arrange for limousine transportation to and/or from the airport. The Cardmember shall book Airport Limousine Service



with Aspire Lifestyles at least 24 hours prior to the Card member's arrival at or departure from the airport. Any cancellation of such booking shall be notified no later than 24

hours in advance of the Card member's arrival. A case fee shall be chargeable for each booking made by the Cardmember and shall be borne by the card member through IndusInd Bank Pioneer Private Credit card. The case fee shall be applicable in the event that the cancellation notice period was not adhered to. **Airport Lounge Access Service:** Aspire Lifestyles shall avail access to selected airport lounges for the Cardmember whenever requested upon.

5.7.1.8. **Overseas Language/Translation Support:** Aspire Lifestyles shall provide the Cardmember with telephonic translation services and emergency support whenever a need arises.

5.7.1.9. **Sightseeing and Destination Recommendations:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of travel agencies at the Card member's travel destination. If requested by the Cardmember and whenever possible, Aspire Lifestyles will assist in the faxing of travel packages from these travel agencies to the Cardmember and coordinate the arrangements on behalf of the Cardmember.

5.7.1.10. **Luxury Yacht/Cruise Information and Reservations:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of luxury yacht/cruise/sea liner operators in major cities as well as departure/arrival times whenever possible. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the reservation on behalf of the Cardmember.

5.7.1.11. **Train or Rail Information and Ticketing:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of train/rail operators in major cities as well as departure/arrival times whenever possible. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the reservation on behalf of the Cardmember.

5.7.1.12. **Airport VIP Service (Transfers)**

5.7.1.12.1. As a member of IndusInd Bank Pioneer Private Credit Card, card member gets two complimentary domestic and two complimentary international airport pick up and drop services every year.

5.7.1.12.2. Complimentary services are only for the IndusInd Bank Primary card member.

5.7.1.12.3. To avail the complimentary services, card member needs to call toll-free number 18002099071 or write to Indusindassist@aspirelifestyles.com

5.7.1.12.4. Any additional services utilized by the cardmember post the complimentary quota, cost for the service requested to be paid by the cardmember directly to concierge partner using IndusInd Bank Pioneer Private Credit Card.

5.7.1.12.5. Aspire Lifestyles shall assist the Cardmember arriving at or departing from the airport in arranging for "Airport Pick and Drop",("Airport VIP Service"). The Subscriber/Cardmember

shall book Airport VIP Service with Aspire Lifestyles at least 48 hours prior to the Cardmember's arrival to facilitate arrangement.



- 5.7.1.12.6. Any cancellation of such booking shall be notified no later than 24 hours in advance of the Cardmember's arrival.
- 5.7.1.12.7. A case fee shall be chargeable for each booking made by the Cardmember and shall be borne by the Cardmember through IndusInd Bank Pioneer Private Credit Card that the customer holds. The case fee shall be applicable in the event that the cancellation notice period was not adhered to.
- 5.7.1.12.8. Details on how to avail the service and list of eligible airports where Airport Pick and Drop services will be provided please [click here](#)
- 5.7.1.12.9. List is subject to change without any prior intimation to the customer
- 5.7.1.13. **Meet & Assist Services:**
 - 5.7.1.13.1. As a member of IndusInd Bank Pioneer Private Credit Card, card member gets two complimentary domestic and two complimentary international Airport Meet & Greet services every year.
 - 5.7.1.13.2. Complimentary services are only for the IndusInd Bank Primary card member.
 - 5.7.1.13.3. To avail the complimentary services, card member needs to call toll-free number 18002099071 or write to Indusindassist@aspirelifestyles.com
 - 5.7.1.13.4. Any additional services utilized by the cardmember post the complimentary quota, cost for the service requested to be paid by the cardmember directly to concierge partner using IndusInd Bank Pioneer Private Credit Card.
 - 5.7.1.13.5. Aspire shall provide Meet & Assist service at International and domestic airports. Under Meet & Assist Services, following scope will be covered:

Arrival

Dedicated One-to-One Service

Meet and Greet on arrival as you enter the terminal

Accompany and guide you all the way through the airport

Fast track through immigration and security (subject to availability)

Help with baggage reclaim and security

Porter Service up to 3 bags

Departure

Dedicated One-to-One Service

Meet and Greet on departure from kerbside

Accompany and guide you all the way through the airport

Fast track through immigration and security (subject to availability)

Help with baggage reclaim and security

Porter Service up to 3 bags

- 5.7.1.13.6. Terms & Conditions of Meet & Greet services shall be:



- (i) International Airports booking should be made 72 hrs prior to travel.
- (ii) E-ticket is mandatory for booking Meet & Assist services.
- (iii) Guest should be aware of the customs rules/laws of the land.
- (iv) In case of any Documentation issue at immigration/Customs/Airlines service will be terminated with zero refund
- (v) Charges will be applicable per additional head accompanying the primary cardmember. However, if the customer chooses to transfer their complementary service in one go to any other accompanying traveller (s), it is possible to do so as long as the primary cardmember is under the same itinerary as the accompanying traveller(s).
- (vi) The customer can choose to avail the 2 complementary services for themselves at different points in time of the card issue year. Additionally, they can avail the service for arrival and departure of the same flight if they wish to do so; it will be counted as 2 services.
- (vii) No refunds will be made in case of No Show, Cancellation
- (viii) Rescheduling requests will be processed as per availability. IndusInd Concierge (Aspire Lifestyles) will revert to user regarding availability within 5 hours of rescheduling availability. Any charges applicable will be borne by the customer.
- (ix) Baggage assistance up to 3 bags allowed within complimentary package. For more than 3 bags, charges may be applicable: to be borne by the customer.
- (x) In case of urgent request, Express charges Applicable within 48hrs booking for International Airports: 1500 INR per person. However, this will be done only on best effort basis and will be looked into on case-to-case basis. The additional express charges will be borne by the customer.
- (xi) Details on how to avail the service and list of eligible airports where Meet & Greet Services will be provided please [click here](#)
- (xii) List is subject to change without any prior intimation to the customer

5.7.2. Golfing Services

- 5.7.2.1. **Golf Course Referral and Reservation Assistance:** Aspire Lifestyles shall assist the Cardmember, whenever possible, by providing the address and telephone number of golf courses within and outside the usual country of residence. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the reservation on behalf of the Cardmember.
- 5.7.2.2. **Golf Lessons Information and Referral Assistance:** Aspire Lifestyles shall provide the Cardmember with referrals to private golf coaches and classes on a worldwide basis. If possible and upon request, Aspire Lifestyles shall also provide the Cardmember with information concerning the class schedules as well as the locations where these classes are held.



5.7.2.3. Golf Equipment and Apparels: Aspire Lifestyles shall, whenever requested upon by the Cardmember, assist him/her with the purchase and delivery of high-end golf clubs and golf accessories such as apparels from authorized boutiques. Aspire Lifestyles shall not be responsible for cost of the item as well as all associated third-party costs which shall be borne by the Cardmember.

5.7.2.4. Golf Events Assistance: Aspire Lifestyles shall assist in the provision of information on major golfing events and/or competitions on a global basis. Whenever requested upon, Aspire Lifestyles shall facilitate in the booking and purchase of entry tickets to the designated event.

5.7.3. Wine and Dine

5.7.3.1. Dining Referral and Reservation Assistance: Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of restaurants in major cities. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the reservation on behalf of the Cardmember.

5.7.3.2. Private Dining Assistance: Aspire Lifestyles shall assist the Cardmember in providing referrals to caterers based on the type of cuisine as specified by the Cardmember. Although Aspire Lifestyles shall provide such referrals, the ultimate selection of the caterer as well as the food menu shall be the onus of the Cardmember.

5.7.3.3. Food Tours Referral and Assistance: Aspire Lifestyles shall provide referrals to event companies who organize food tours on a worldwide basis. Whenever requested upon, Aspire Lifestyles shall assist the Cardmember in the purchase of the air tickets and the bookings of hotel accommodation in the location as advised by the Cardmember. Aspire Lifestyles shall not be responsible for the planning of the itinerary of the tour on behalf of the Cardmember.

5.7.3.4. Food Tasting Events Information Service: Aspire Lifestyles shall provide to the Cardmember, as and when available, with information concerning food tasting events on a worldwide basis.

5.7.3.5. Vineyards Information and Referral Services: Aspire Lifestyles shall assist the Cardmember by providing information on the popular vineyards on a worldwide basis. If possible, Aspire Lifestyles shall also provide the Cardmember with their opening hours and addresses. On a best effort basis, Aspire Lifestyles shall also assist the Cardmember in the purchase and delivery of selected wine as specified by the Cardmember from the vineyards and/or authorized distributor.

5.7.4. Arts and Culture

5.7.4.1. Special Events and Performance Assistance: Aspire Lifestyles will assist the Cardmember, whenever possible, by providing information of special events and performance held in major cities. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the reservation on behalf of the Cardmember.

5.7.4.2. Information on New Books and Albums Releases: Aspire Lifestyles shall, upon request from the Cardmember, provide information on the release of the latest books and music records, and if necessary, the locations of book and music stores where these items are available. Whenever possible,



Aspire Lifestyles shall facilitate in the purchase of any such item from the stores and/or provide the Cardmember with the website link where these items are available.

5.7.4.3. **Cultural Centers, Museums, Art Gallery and Exhibition Information and Referral Services:** Aspire Lifestyles shall provide, upon request by the Cardmember, information on exhibition events, including the date, operating hours as well as the venue. Whenever necessary, Aspire Lifestyles shall assist the Cardmember in the reservation, purchase and delivery of the tickets.

5.7.4.4. **Cultural and Historical Tours:** Aspire Lifestyles shall assist the Cardmember in providing referral services to authorized tour agents specializing in cultural and historical tours. Whenever requested upon by the Cardmember, Aspire Lifestyles will also assist in the booking of designated tours with the selected authorized tour agent. Should the Cardmember require tailor-make tour packages, Aspire Lifestyles shall refer the Cardmember to the authorized tour agent for direct liaison.

5.7.5. Shopping Services

5.7.5.1. **Flower and Gift Delivery Assistance:** Aspire Lifestyles will assist the Cardmember by arranging for delivery of flowers or gifts to his or her family or business associates.

5.7.5.2. **Jewellery and Watches Referral Assistance:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of jewellers and timepiece shops in major cities.

5.7.5.3. **Arts and Antiques Dealers Information Assistance:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of arts and antiques dealer in major cities. If possible and upon request, Aspire Lifestyles shall also provide the Cardmember with the opening hours of the shop/dealer.

5.7.5.4. **Major Shopping Belts/Locations Information Assistance:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of shopping locations in major cities. If possible and upon request, Aspire Lifestyles shall also provide the Cardmember with the opening/closing hours of the shops.

5.7.5.5. **Spa, Fitness Centre and Sports centre Information and Referral Assistance:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of spa and fitness centers in major cities. Whenever possible, Aspire Lifestyles shall also provide the Cardmember with the opening/closing hours of the shops. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the reservation on behalf of the Cardmember

5.7.5.6. **Tailoring:** Aspire Lifestyles will assist the Cardmember by providing the name, address and telephone number of tailoring shops in major cities. Whenever possible, Aspire Lifestyles shall also provide the Cardmember with the opening/closing hours of the shops.

5.7.6. Business Services

5.7.6.1. **Conference Information and Referral Services:** Aspire Lifestyles will assist the Cardmember by providing conference service referral. If requested by the Cardmember and whenever possible, Aspire Lifestyles will facilitate in making the arrangements on behalf of the Cardmember.



5.7.6.2. **Messenger Service Assistance:** Aspire Lifestyles will assist the Cardmember by providing assistance to relay message between the Cardmember and his/her family or business associates.

5.7.6.3. **Courier Service Assistance:** Aspire Lifestyles will assist the Cardmember to send documents or parcels by arranging courier services to his or her family or business associates.

5.7.6.4. **Translation Services:** Aspire Lifestyles will assist the Cardmember the name, address and telephone number of translating agencies in major cities. Whenever possible, Aspire Lifestyles shall also provide the Cardmember with the opening/closing hours of these agencies. If requested by the Cardmember

and whenever possible, Aspire Lifestyles will facilitate in making the arrangements on behalf of the Cardmember with an identified translating agency.

5.7.7. Other Services

5.7.7.1. **Event Planning:** Aspire Lifestyles will assist in referral the Cardmember to an event planner for the organization of birthday parties, black tie events or private get-togethers.

5.7.7.2. **Pet Care Assistance:** Aspire Lifestyles will assist the Cardmember in making arrangements for the following services:

5.7.7.2.1. Pet grooming services – to collect from the Cardmember’s residence or from the address given by the Cardmember to the pet grooming center, and have the dog returned to the requested place.

5.7.7.2.2. Delivery services – to arrange for the delivery of pet food and other related pet articles to the Cardmember’s residence subject to a minimum purchased amount as set forth by the service providers.

5.7.7.2.3. Pet sitting services – to arrange for pet sitter to provide daily care to the pet by (i) Giving feedings to the dog; or (ii) Walking the dog.

5.7.7.2.4. Pet transportation services – to arrange for pet taxi to/from the veterinary.

5.7.7.2.5. Pet lodging services – to arrange for pet accommodation while the Cardmember is not in his/her usual country of residence.

5.7.7.3. **Laundry Pick-up/Drop-off Services:** Aspire Lifestyles will assist in arranging on behalf of the Cardmember laundry service providers who are able to provide a ‘pick-up/drop-off’ service from/to the Cardmember’s home.

5.7.7.4. **Home Grocery Delivery:** Aspire Lifestyles will assist in the ordering and delivery of non-perishable groceries to the Cardmember’s home.

5.7.7.5. **Massage and Aromatherapy Services:** Aspire Lifestyles will assist in the arrangement of a qualified masseur or aroma-therapist for home visits to provide a ‘spa at home’ service for the Cardmember’s holistic well-being. The above services are purely on arrangement basis only. Aspire Lifestyles shall not be responsible for any third-party expenses incurred which shall be the responsibility of the Cardmember.



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6. Other Terms and Conditions:

- 6.1 Qualifying purchase value will exclude all EMIs pertaining to Loan on credit card, Dial an EMI, Balance conversion and Balance transfer programs, cash withdrawals, fees, charges and Goods and Services Tax (GST).
- 6.2 Any disputed transaction will not be considered for qualifying purchase value computation. Merchant refunds/reversals will be considered as a negative adjustment in qualifying purchase value computation.
- 6.3 If a Cardmember's Card is terminated at any time for any reason, whether by the primary Cardmember or the Bank, the primary Cardmember will forthwith be disqualified from earning reward points.
- 6.4 Reward points once exchanged for any other partner loyalty programs cannot be transferred back.
- 6.5 Cardmember cannot transfer any Reward Points to another person or combine the Reward Points of his / her other credit cards except for Additional Cards that are issued to him/her with the Card.
- 6.6 No accumulation or redemption of reward points will be permissible if on relevant date there is any breach of any clause of the detailed Cardmember Terms and Conditions.
- 6.7 Bank's computation of reward points shall be final, conclusive and binding on Cardmembers and will not be liable to be disputed or questioned, save and except in case of manifest error.
- 6.8 Bank accepts no liability in respect of any income or other tax liability of Cardmembers arising from the redemption of rewards points.
- 6.9 Pertaining to Offers mentioned in points 3.3, 4.1, 4.2, 4.3, 5.1, 5.2, 5.3 and 5.4:
 - Bank shall in no way be liable if any Customer is unable to login onto Merchant website due to incompatibility of device, internet usage plans, or any other reason whatsoever.
 - The Customers shall not hold Bank, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses, damages, personal injury, costs, charges and expenses which a Customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, directly or indirectly, by way of and/or on account of participating in the Offer or the acceptance, decline, non-receipt, suitability, quality or by use or non-use or suitability or effectiveness of the products/services.
 - If the Offer and/or anything to be done by Bank or any other entity in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of Bank or any other entity, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of Bank or its affiliates and entities, shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences
 - Bank reserves the right to extend or terminate any/all offers provided with the Card from time to time without prior notice.
 - Bank reserves the right at any time, without prior notice, to add / alter / modify / change or vary all of these terms & conditions or to replace wholly, or in part, the offer(s) provided with the Card from time



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to time by another offer(s), whether similar to the modified/deleted offer or not, or to withdraw the said offer(s) altogether.

- All disputes if any, arising out of or in conjunction with or as a result of this offer(s) provided with the Card from time to time or otherwise relating to the Card shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.
- The above Terms & Conditions and Payment of fees/service charges/all other amounts due from the Cardmember to Bank from usage of the Card by the Cardmember under various offers provided on the Card and/or otherwise related to the Card shall be governed by and should be read in conjunction with the detailed Cardmember Terms & Conditions