

INDUSIND BANK AVIOS VISA INFINITE CREDIT CARD

SNITCH

ELEVATE YOUR WARDROBE WITH EXCLUSIVE DEALS

Get **20% OFF** On a minimum spend of ₹2,499*

Promo Code: **ADNSNT20** Offer Valid Till: 30th Oct'25

| Credit Summary | Credit Limit | Available Credit Limit | Cash Limit | Available Cash Limit |
|----------------|---------------|------------------------|-------------|----------------------|
| | ₹ 2,30,000.00 | ₹ 3,937.67 | ₹ 46,000.00 | ₹ 3,937.67 |

IMPORTANT MESSAGES:

Minimum Amount Due (MAD) calculation on your IndusInd Bank Credit Card has been revised w.e.f 01st Aug'25. For more details, visit www.indusind.com

MARKETING MESSAGE 1:

Ajio: Get Flat Rs. 150 off with IndusInd Bank Credit Cards. Promocode - ADNAJIO Link - <https://www.indusmoments.com/offers/AJIO2605>

PROMOTIONAL MESSAGES:

Check your eligibility for Outstanding to EMI conversion, Loan on Credit Card, Add-on Credit Card for your loved ones and other exciting offers on your IndusInd Bank Credit Card at inbl.in/s

MARKETING MESSAGE 2:

Earn Accelerated Reward Points of up to 10X on your IndusInd Bank Credit Card spends on top brand vouchers. Link - <https://www.gyfttr.com/indusindinstavouchers>

ACCOUNT SUMMARY

| Date | Transaction Details | Merchant Category | Avios | Amount (in ₹) |
|--|---------------------|-------------------|-------|---------------|
| Payment Details for MR BHARAT ANAND (Credit Card No. 4412XXXXXX0556) | | | | |
| 19/10/2025 | BBPS PAYMENT | | 0 | 3,276.00 CR |
| 20/10/2025 | INDIE PAYMENT | | 0 | 3,275.43 CR |
| 22/10/2025 | INDIE PAYMENT | | 0 | 9,900.00 CR |
| 22/10/2025 | INDIE PAYMENT | | 0 | 2,000.00 CR |
| 25/10/2025 | INDIE PAYMENT | | 0 | 60,000.00 CR |
| 26/10/2025 | INDIE PAYMENT | | 0 | 2,000.00 CR |
| 28/10/2025 | INDIE PAYMENT | | 0 | 10,000.00 CR |
| 29/10/2025 | FUND TRANSFER | | 0 | 58,000.00 CR |
| 31/10/2025 | INDIE PAYMENT | | 0 | 50,000.00 CR |
| 01/11/2025 | INDIE PAYMENT | | 0 | 50,000.00 CR |

Avios Transferred*

22,762

NOTE: Avios earned via spending on your IndusInd Bank Avios Infinite Credit Card during the current billing cycle are mentioned against each transaction in the Account Summary. You would be eligible for 3X Avios for every ₹200 spent for all transactions excluding POS transactions at preferred international destination. For spends on Utilities, Govt services, Education and Insurance you would be eligible for base Avios (1X Avios for every ₹200 spent). Accelerated Avios (6X Avios for every ₹200 spent at POS in selected preferred destination) earned during this statement cycle would be credited to your Qatar Airways Privilege Club Account within 10 days post statement generation. Joining/Renewal bonus Avios: would be credited within 15 days of the receipt of fee payment. Milestone Bonus Avios (Avios earned on cumulative spends of every ₹8,00,000**) would be transferred to your Qatar Airways Privilege Club Account within 10 days post statement generation if you have completed ₹8,00,000 spends till this statement cycle.

To know your current Avios balance in your Qatar Airways Privilege Club Account, please log in to your Qatar Airways Privilege Club Account or call Qatar Airways Customer Service at +91 95129 72827.

| Base Avios | Accelerated Avios | Joining/Renewal Bonus Avios | Milestone Bonus Avios | Total Avios for the current statement |
|------------|-------------------|-----------------------------|-----------------------|---------------------------------------|
| 2,762 | 0 | 20,000 | 0 | 22,762 |

*You would be eligible for 5X Avios on every ₹200 spent on www.qatarairways.com or Qatar Airways mobile app. 3X Avios for these transactions are included under the Base Avios section, additional 2X Avios would be credited by Qatar Airways on completion of the transaction or flight activity in your Qatar Airways Privilege Club account..

MR BHARAT ANAND

S O CHANDER BHUSHAN MANSA DEVI COMPLEX
H NO 330 SEC 4 PANCHKULA PANCHKULA

PANCHKULA HR - 134114

Contact No. 9878407934

GSTIN:

Invoice and Credit note No : 3367231582337757227

Closest IndusInd Bank ATM shop no.9 plot no 77 Bhaisa tibba Panchkula

| | |
|---------------------------|------------------|
| Previous Balance | ₹ 1,63,771.31 DR |
| Purchases & Other Charges | ₹ 3,10,742.45 |
| Cash Advance | ₹ 0.00 |
| Payments & Other Credits | ₹ 2,48,451.43 |

| | |
|------------------|------------------|
| Total Amount Due | ₹ 2,26,062.00 DR |
|------------------|------------------|

| | |
|--------------------|------------|
| Minimum Amount Due | ₹ 4,694.00 |
|--------------------|------------|

| | |
|------------------|------------|
| Payment Due Date | 05/12/2025 |
|------------------|------------|

| | |
|------------------|--------------------------|
| Statement Period | 16/10/2025 To 15/11/2025 |
|------------------|--------------------------|

| | |
|----------------|------------|
| Statement Date | 15/11/2025 |
|----------------|------------|

| | |
|-------------------------------------|------------------|
| Total Outstanding (Including Loans) | ₹ 2,26,062.00 DR |
|-------------------------------------|------------------|

eazydiner® IndusInd Bank

Festive Flavors,
Joyful SavingsGet **10% Off**
up to ₹500Book and Pay through EazyDiner App
with IndusInd Bank Credit Cards

Promo Code:

ADNSNT20

Offer Valid Till 30th Oct' 25

INDUSIND BANK AVIOS VISA INFINITE CREDIT CARD

ACCOUNT SUMMARY

| Date | Transaction Details | Merchant Category | Avios | Amount (in ₹) |
|---|--------------------------------------|-------------------|-------|----------------|
| Total | | | 0 | 2,48,451.43 |
| Purchases & Cash Transactions for MR BHARAT ANAND (Credit Card No. 4412XXXXXXX0556) | | | | |
| 22/10/2025 | UTTAR HARYANA BIJILI VI PANCHKULA IN | MISCELLANEOUS | 20 | 3,909.00 DR |
| 22/10/2025 | UTTAR HARYANA BIJILI VI PANCHKULA IN | MISCELLANEOUS | 1 | 287.00 DR |
| 22/10/2025 | UTTAR HARYANA BIJILI VI PANCHKULA IN | MISCELLANEOUS | 20 | 4,003.00 DR |
| 22/10/2025 | UTTAR HARYANA BIJILI VI PANCHKULA IN | MISCELLANEOUS | 72 | 14,303.00 DR |
| 22/10/2025 | UTTAR HARYANA BIJILI VI PANCHKULA IN | MISCELLANEOUS | 58 | 11,542.00 DR |
| 26/10/2025 | GST PAYMENTS MUMBAI IN | MISCELLANEOUS | 555 | 1,11,012.44 DR |
| 26/10/2025 | YOUTUBE MUMBAI IN | | 11 | 720.00 DR |
| 04/11/2025 | RAZ*FCAP TECHNOLOGIES PRIMUMBAI MHIN | MERCHANDISE | 768 | 51,174.10 DR |
| 06/11/2025 | EPORTAL INCOMETAX GOV MUMBAI IN | MISCELLANEOUS | 3 | 594.36 DR |
| 06/11/2025 | EPORTAL INCOMETAX GOV MUMBAI IN | MISCELLANEOUS | 53 | 10,511.63 DR |
| 06/11/2025 | EPORTAL INCOMETAX GOV MUMBAI IN | MISCELLANEOUS | 25 | 5,053.67 DR |
| 10/11/2025 | RAZ*FCAP TECHNOLOGIES PRIMUMBAI MHIN | MERCHANDISE | 253 | 41,128.08 DR |
| 14/11/2025 | FCAP TECHNOLOGIES PVT LTDGURGAON IN | MISCELLANEOUS | 0 | 44,528.35 DR |
| Total | | | 1,839 | 2,98,766.63 |
| Interest & Other Charges for MR BHARAT ANAND (Credit Card No. 4412XXXXXXX0556) | | | | |
| 27/10/2025 | GST MEMB | | 0 | 1,800.00 DR |
| 27/10/2025 | MEMBERSHIP FEE | | 0 | 10,000.00 DR |
| 03/11/2025 | REWARD REDEMPTION FEE | | 0 | 149.00 DR |
| 03/11/2025 | GST @ 18% | | 0 | 26.82 DR |
| Total | | | 0 | 11,975.82 |

With IndusAlerts, get details instantly! To know your available credit limit, till date reward points, last statement details, send an SMS from your registered mobile number. Visit www.indusind.com for details.

Secure your IndusInd Bank Credit Card on-the-go! Manage your Card with instant Card blocking, Set/Reset PIN, Domestic/International transaction preferences and much more, on the INDIE App!

Closest IndusInd Bank ATM Drop Box in your area:

shop no.9 plot no 77 Bhaisa tibba Panchkula






**YOUR
BINGE-WATCHING
JUST GOT BETTER**

Get **25% Off**
on all SonyLIV Premium packs
with IndusInd Bank Cards




Offer Valid till 30th Oct'25



**NEVER
FALL FOR
FAKE THREATS!**

Scammers act as cops & scare you
with fake legal claims to extort money



**JAANKAAR
BANO
JAGRUK
RAHO**



HOW TO MAKE PAYMENTS

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

1. Using the "Pay Bill" option in the Credit Card Dashboard section on INDIE App from your IndusInd Bank account.
2. Online Funds Transfer from a non-IndusInd Bank account using NEFT/RTGS/IMPS/Visa Money Transfer facility.
3. By clicking 'IndusInd Credit Card Payment' on IndusNet, you can do a transfer from your IndusInd Bank Savings account.
4. Using the "Swift Pay" option on www.indusind.com to pay from any Bank account.
5. Using the "Credit Card Quick Pay" option on www.indusind.com to pay from any Bank account.
6. By activating auto payment facility on your IndusInd Bank account or through NACH facility on your non-IndusInd Bank account. Contact phone banking for more details.
7. Cash Deposit at IndusInd Bank Branch. Deposit charges ₹100 will be applicable.
8. Cheque/draft favouring IndusInd Bank Credit Card No. XXXXXXXXXXXXXXXX deposited at the IndusInd Bank Branches/ATMs. For a list of drop boxes visit www.indusind.com. You are advised to drop cheques at least 4 working days prior to the payment due date to ensure timely credit to your card account and avoid levy of penal charges. Please mention your name and mobile number on the reverse of the cheque, we shall send you an SMS on receipt of your cheque. Please do not deposit post-dated cheque. The Bank at its sole discretion may reject all post-dated cheques.

Payments received against card outstanding will be adjusted against all EMIs, taxes, fees, other charges, interest charges, cash advance and purchase, in that order.



FEES & CHARGES*

- a) Joining & Annual Fees - Joining and Annual Fee may vary from customer to customer and from offer to offer. These shall be communicated to the card member at the time of applying for the card.
- b) Cash Advance Charges - Waived. Interest accrues on cash advance transactions from the date of the transaction.
- c) Service Charges - Returned Cheque Charges - ₹250, Balance Enquiry Charges at non-IndusInd Bank ATMs - ₹25, Late Payment Charges: Outstanding Balance Up to ₹100 - Nil, Between ₹101 - ₹500: ₹100, Between ₹501 - ₹1000: ₹350, Between ₹1001 - ₹10000: ₹550, Between ₹10001 - ₹25000: ₹800, Between ₹25,001 - ₹50,000: ₹1100, Above ₹50,000: ₹1300; Foreign Currency Markup - 1.5% on selected preferred destination (3.5% all other destinations), Duplicate Physical Statement Request - ₹100 per statement (Beyond 3 months), Reissue/Replacement Card - ₹100, Charge Slip Request - ₹300, Cash Deposit Charges - ₹100 at IndusInd Bank Branch, Fuel Surcharge - 1% waiver as per product offerings, visit www.indusind.com for details. GST levied on fuel purchases will not be reversed.
- d) Interest Free Grace Period - Up to 50 days; Interest free period is not applicable if total amount due is not paid in full.
- e) Interest Charges - 3% Monthly; 36% Annually.
Interest is calculated on a daily basis on the current outstanding balance of the Cardholder. Interest is levied if total amount due is not paid off by the due date. Please note that making only the minimum payment every month would result in the repayment stretching over a period of time with consequent interest payment on your outstanding balance.
Interest Calculation Example - If the statement cycle is 25th of every month and the January statement has one transaction: 14th January Shopper's Stop ₹10,000.
The outstanding balance on 25th January is ₹10,000. If the complete payment is made before 14th February, no interest shall be levied.

However, if a part payment of ₹7,000 is made on 10th February, then interest will be calculated as below.

1. Interest on ₹10,000 from 14th January - 25th January (11 days) = ₹10,000 x 3% x 12/365 x 11 = ₹108.49
2. Interest on statement balance as per 25th statement from 25th January - 10th February (16 days) = ₹10,000 x 3% x 12/365 x 16 = ₹157.81
3. Interest on outstanding balance of ₹3,000 from 10th February - 25th February (15 days) = ₹3,000 x 3% x 12/365 x 15 = ₹44.38
4. Total Interest as per 25th February statement = ₹108.49 + ₹157.81 + ₹44.38 = ₹310.68. Please note in the above illustration interest has been calculated at 3% p.m.
- f) Over Limit Charges - 2.5% of Over Limit Amount subject to a minimum of ₹500.

*GST as applicable on all fees and charges.



DETAILS REGARDING AVIOS

1. You would be eligible for 3X Avios for every ₹200 spent for all transactions excluding POS transactions at preferred international destination and spends on Utilities, Govt services, Education and Insurance.
2. For spends on Utilities, Govt services, Education and Insurance you would be eligible for base Avios (1X Avios for every ₹200 spent)
3. **Accelerated Avios***: Include 6X Avios earned for every ₹200 spent at POS on selected preferred destination during the statement cycle.
4. **Joining/Renewal bonus Avios**: Include Avios earned within 15 days of the receipt of fee payment.
5. **Milestone Bonus Avios**: Include Avios earned on cumulative spends of every ₹8,00,000**.

*You would be eligible for 5X Avios on every ₹200 spent on www.qatarairways.com or Qatar Airways app.
3X Avios for these transactions are included under the Base Avios section, additional 2X Avios would be credited by Qatar Airways on completion of the transaction or flight activity in your Qatar Airways Privilege Club account.
**Maximum 36,000 Milestone Bonus Avios would be credited in an anniversary year under this benefit.



TO CHECK AVAILABLE AVIOS

To know your current Avios balance, please log in to your Qatar Airways Privilege Club Account or call Qatar Airways Customer Service at +91 95129 72827.



BILLING & STATEMENT

1. The Bank will send a monthly statement to the Cardholder, e-mail and/or physical, through the delivery mode as specified by Bank for each billing period during which there is any transaction/payment or any amount outstanding on the Card account.
2. Non-receipt of statement would not affect the Cardholder's obligations and liabilities under this Agreement and he/she shall be liable to settle at least the Minimum Amount Due before the payment due date.
3. Minimum Amount Due is calculated as 100% of EMI amount + 100% of GST + 100% of Fees/Charges + 100% of Finance Charges + Overlimit Amount (if any) + 2% of Retail Spends/Cash Advance/remaining balance outstanding.
4. Late Payment Charges will be levied if Minimum Amount Due (exact amount including decimals if any) is not paid on or before the Payment Due Date. Late Payment Charges will also be levied in case of no payment or payment less than the Minimum Amount Due.
5. The Cardholder agrees that it is his responsibility to notify the Bank in case of non-receipt or discrepancy in his monthly statement within 15 days of his statement billing date. In case the Cardholder does not notify the Bank of any such event, the statement will be deemed to have been delivered and conclusive.
6. We request you to make timely payment of the amount due on the Card account. The payment details including the default in payment is reported to the Credit Bureaus.
7. Any Excess payment/credit will get adjusted against the unbilled transactions.
8. Credit Card Blocking - The Cardholder shall report the loss of the card to the Bank by calling the 24-Hour Phone Banking number, through IndusNet/IVR/INDIE or by sending SMS BLOCK <last 4 digits of Credit Card number> to 5676757 from his registered mobile number, immediately on such loss.
9. The Cardholder can contact the Bank through any of the following communication channels for any enquiries and/or redressal of concerns.
 - (a) 24-Hour Phone Banking Number: 1860 267 7777
 - (b) Email: priority.care@indusind.com
 - (c) By writing to the Bank's Credit Card Unit at: IndusInd Bank Ltd. (Credit Cards Division) PO Box 9421, Chakala, MIDC, Andheri (E), Mumbai - 400093.
 - (d) For Unresolved grievances, please write to; Head Card Services, IndusInd Bank Ltd. (Credit Cards Division), PO Box 9421, Chakala, MIDC, Andheri (East), Mumbai - 400 093 or email: head.cardservices@indusind.com
 - (e) In case you do not receive a response from Head Card Services within 7 days, you may write to: Nodal Officer, IndusInd Bank Ltd. (Credit Cards Division), PO Box 9421, Chakala, MIDC, Andheri (East), Mumbai - 400 093 or email: nodal.officer@indusind.com
 - (f) Credit Card Closure - To close your Credit Card, please write to creditcard.closure@indusind.com (subject to no outstanding dues in the card account)
 - (g) Credit Card Complaints - To raise any complaint regarding Credit Card mis-selling, please write to ccsalescomplaint@indusind.com
- Complaint Redressal - **Click here** for IndusInd Bank Grievance Redressal Policy. Please quote your IndusInd Bank Credit Card Number in all your correspondence with us.



INSURANCE

Please visit www.indusind.com for details of insurance coverage on your IndusInd Bank Credit Card.

Insurance Claim:

ICICI Lombard General Insurance Company Limited

Name: Aswan Kumar

Email ID: ihealthcare@icicilombard.com, Contact Number: 18002666

AON Risk Insurance Brokers Pvt Ltd

Email ID: arib.claim.cards@aon.com

Contact Number: +91 02266560500/505 - 10 AM to 6 PM, Monday to Friday