

**Festive Flavors, Joyful Savings**

Use your EazyDiner IndusInd Bank Platinum Credit Card to:

- Enjoy guaranteed 25% off up to 50% off at Prime restaurants and bars with 3 months EazyDiner Prime Membership\*
- Avail extra 20% off up to INR 500 when you eat out and pay on the EazyDiner app via PayEasy. Valid 3 times a month\*
- Earn up to 2 Reward Points for every INR 100 spent

\*For T&C, log on to www.indusind.com

Credit Summary	Credit Limit	Available Credit Limit	Cash Limit	Available Cash Limit
	₹ 1,20,000.00	₹ 2,656.44	₹ 24,000.00	₹ 2,656.44

## 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](http://www.indusind.com)

## PROMOTIONAL MESSAGES:

Now get 10x Accelerated Rewards on Travel & Hotel spends on eazydiner IndusInd Bank Credit Card. To know more, please visit [www.indusind.com](http://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>

## 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.gyfr.com/indusindinstavouchers>

## ACCOUNT SUMMARY

Date	Transaction Details	Merchant Category	Reward Points	Amount (in ₹)
Payment Details for MR BHARAT ANAND (Credit Card No. 4147XXXXXXXX2594)				
17/10/2025	BBPS PAYMENT		0	1,000.00 CR
18/10/2025	BBPS PAYMENT		0	19,330.00 CR
31/10/2025	INDIE PAYMENT		0	50,000.00 CR
03/11/2025	BBPS PAYMENT		0	20,000.00 CR
06/11/2025	BBPS PAYMENT		0	90,000.00 CR
10/11/2025	BBPS PAYMENT		0	60,000.00 CR
12/11/2025	RAZ*IRCTC <a href="https://www.iin">HTTPS://WWW.IIN</a>	RAILWAYS	0	485.00 CR
<b>Total</b>			0	2,40,815.00
Purchases & Cash Transactions for MR BHARAT ANAND (Credit Card No. 4147XXXXXXXX2594)				
19/10/2025	EAZYDINER GURGAON IN	RESTAURANTS	0	1,921.00 DR
21/10/2025	EAZYDINER GURGAON IN	RESTAURANTS	0	4,926.00 DR
22/10/2025	UTTAR HARYANA BIJILI VI PANCHKULA IN	MISCELLANEOUS	295	7,366.00 DR

Rewards Summary	Opening Balance (Points)	Points Earned	Points Redeemed/Expired*	Closing Balance (Points)
	1,044	10,728	6,565	5,207

Note \*Total of points redeemed by you and points expired during the billing cycle. Validity of points is 12 months from date of credit.

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

PANCHKULA HR - 134114  
GSTIN:

Invoice and Credit note No : 3206535784287607227

Payment Due Date	Min.Amount Due	Cheque No.	Date	Bank	Amount
05/12/2025	₹ 2,346.87				

Please draw your cheque favouring IndusInd Bank Credit Card No. 4147XXXXXXXX2594 (Mention your full Credit Card No.)

Previous Balance
₹ 1,20,330.23 DR



Purchases & Other Charges
₹ 2,37,828.33



Cash Advance
₹ 0.00



Payments & Other Credits
₹ 2,40,815.00



Total Amount Due
₹ 1,17,344.00 DR

Minimum Amount Due
₹ 2,347.00

Payment Due Date
05/12/2025

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

Statement Date
15/11/2025

Total Outstanding (Including Loans)
₹ 1,17,344.00 DR

**IndusInd Bank**

**ELEVATE YOUR WARDROBE**

WITH EXCLUSIVE DEALS

Get **20% OFF**

On a minimum spend of ₹2,499\*

Promo Code:

ADNSNT20

Offer Valid Till: 30<sup>th</sup> Oct'25

\*T & C Apply

## EazyDiner IndusInd Bank Credit Card

## ACCOUNT SUMMARY

Date	Transaction Details	Merchant Category	Reward Points	Amount (in ₹)
28/10/2025	EAZYDINER PRIVATE LIM GURGAON IN	RESTAURANTS	0	301.50 DR
29/10/2025	RAZ*IRCTC HTTPS://WWW.IIN	RAILWAYS	89	894.71 DR
02/11/2025	EAZYDINER GURGAON IN	RESTAURANTS	0	776.00 DR
04/11/2025	RAZ*FCAP TECHNOLOGIES PRIMUMBAI MHIN	MERCHANDISE	5,141	51,410.10 DR
09/11/2025	EAZYDINER GURGAON IN	RESTAURANTS	0	376.00 DR
10/11/2025	RAZ*IRCTC HTTPS://WWW.IIN	RAILWAYS	62	1,031.06 DR
10/11/2025	RAZ*FCAP TECHNOLOGIES PRIMUMBAI MHIN	MERCHANDISE	5,141	51,410.10 DR
10/11/2025	RAZ*FCAP TECHNOLOGIES PRIMUMBAI MHIN	MERCHANDISE	0	1,16,385.25 DR
11/11/2025	RAZ*IRCTC HTTPS://WWW.IIN	RAILWAYS	0	1,030.61 DR
<b>Total</b>			<b>10,728</b>	<b>2,37,828.33</b>

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](http://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



**IndusInd Bank**

**YOUR BINGE-WATCHING JUST GOT BETTER**

**Get 25% Off**

on all SonyLIV Premium packs with IndusInd Bank Cards

Offer Valid till 30<sup>th</sup> Oct'25

**IndusInd Bank**

**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](http://www.indusind.com) to pay from any Bank account.
5. Using the "Credit Card Quick Pay" option on [www.indusind.com](http://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](http://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 EMLs, 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 – 2.5% of the advance amount subject to a minimum of ₹300. 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 to ₹500 = ₹100; Between ₹501 to ₹1,000 = ₹350; Between ₹1,001 to ₹10,000 = ₹550; Between ₹10,001 to ₹25,000 = ₹800; Between ₹25,001 to ₹50,000 = ₹1,100; above ₹50,000 = ₹1,300, Foreign Currency Markup – 3.5%. 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](http://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 - 3.83% Monthly, 46% 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 25<sup>th</sup> of every month and the January statement has one transaction: 14<sup>th</sup> January Shopper's Stop ₹10,000.

The outstanding balance on 25<sup>th</sup> January is ₹10,000. If the complete payment is made before 14<sup>th</sup> February, no interest shall be levied.

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

1. Interest on ₹10,000 from 14<sup>th</sup> January - 25<sup>th</sup> January (11 days) = ₹10,000 x 3.83% x 12/365 x 11 = ₹138.51
2. Interest on statement balance as per 25<sup>th</sup> statement from 25<sup>th</sup> January - 10<sup>th</sup> February (16 days) = ₹10,000 x 3.83% x 12/365 x 16 = ₹201.47
3. Interest on outstanding balance of ₹3,000 from 10<sup>th</sup> February - 25<sup>th</sup> February (15 days) = ₹3,000 x 3.83% x 12/365 x 15 = ₹56.66.
4. Total interest as per 25<sup>th</sup> February statement = ₹138.51 + ₹201.47 + ₹56.66 = ₹396.64. Please note in the above illustration interest has been calculated at 3.83% 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.



## CREDIT AND CASH WITHDRAWAL LIMITS

1. Credit Limit: This is the maximum limit assigned to the Cardholder. Your total outstanding including all transactions, fees and charges should not exceed this limit.
2. Cash Limit: This is the maximum Cash Advance Limit assigned to the Cardholder. This limit is lower than the credit limit and is a subset of overall Credit Limit.
3. The Credit and Cash Limits will vary for each Cardholder and will be disclosed in the monthly statement sent to the Cardholder.



## REWARD REDEMPTION

Reward Points can be redeemed on EazyDiner App/Website against multiple options



## 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](mailto: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](mailto: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](mailto:nodal.officer@indusind.com)
    - (f) Credit Card Closure - To close your Credit Card, please write to [creditcard.closure@indusind.com](mailto: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](mailto: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](http://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](mailto:ihealthcare@icicilombard.com), Contact Number: 18002666

AON Risk Insurance Brokers Pvt Ltd

Email ID: [arib.claim.cards@aon.com](mailto:arib.claim.cards@aon.com)

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