

Card Details: Iconia (Amex)

Bank: IndusInd

Ideal Spends: Rs 100000

Key Charges:

Joining Fee: 3499

Renewal Fee: Free

Forex Charges: 3.5

Annual Percentage Rate: 46

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 0.7 Reward Points (Reward Points), Description: Earn 0.7 Reward Points., Surcharge: N/A.
2. Weekdays: Earn 1.5 Reward Points, Description: Earn 1.5 Reward Points for transactions done on Monday, Tuesday, Wednesday, Thursday, or Friday., Surcharge: N/A.
3. Weekends: Earn 2 Reward Points, Description: Earn 2 Reward Points for transactions done on Saturday and Sunday., Surcharge: N/A.
4. Fuel: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.
5. Utilities: Earn 0.7 Reward Points, Description: Earn 0.7 Reward Points per ₹100 spent., Surcharge: N/A.
6. Insurance: Earn 0.7 Reward Points, Description: Earn 0.7 Reward Points per ₹100 spent., Surcharge: N/A.
7. Government: Earn 0.7 Reward Points, Description: Earn 0.7 Reward Points per ₹100 spent., Surcharge: N/A.
8. Education: Earn 0.7 Reward Points, Description: Earn 0.7 Reward Points per ₹100 spent., Surcharge: N/A.

Reward Points Burn:

Burn multiplier is the value user will get for each reward point.

1. IndusMoments: Visit www.indusmoments.com to redeem your reward points. (CATALOGUE_BRAND_VOUCHERS), Burn multiplier = 0.75.
2. InterMiles: Accumulate a minimum of 500 Reward Points. | Call our phone banking team at 1860 267 7777. | Quote your IndusInd Bank Credit Card number and InterMiles membership number. | Specify the number of reward points you would like to redeem. | The reward points will be redeemed in multiples of 100. | The miles will be credited to your respective membership account within 15 working days. (OTHERS), Burn multiplier = 1.
3. Krisflyer: Accumulate a minimum of 500 Reward Points. | Visit www.indusmoments.com to redeem or can contact our phone banking team at 1860

267 7777.|Select your IndusInd Bank Credit Card number and enter/ quote the Krisflyer membership ID.|Specify the number of reward points you would like to redeem.|The reward points will be redeemed in multiples of 100.|Maximum 10,000 Reward Points can be redeemed against KrisFlyer Miles in a calendar month. (OTHERS), Burn multiplier = 0.25.

4. Cash Credit: Maximum reward points allowed for cash redemption is 5,000 per calendar month. (CASHBACK), Burn multiplier = 0.5.

Lounge Benefits:

1. Domestic Lounges: Visitation Limit - null per null, Eligibility - No criteria..
2. International Lounges: Visitation Limit - null per null, Eligibility - No criteria..
3. Add-on Card Lounges: Visitation Limit - null per null, Eligibility - As per primary card..