



Credit Summary	Credit Limit	Available Credit Limit	Cash Limit	Available Cash Limit
	₹ 30000.00	₹ 0.00	₹ 6000.00	₹ 0.00

**IMPORTANT MESSAGES:**

Dear Customer, effective 1st November 2020, a redemption fee of INR 100 plus GST is applicable on reward points redemption done on IndusMoments portal.

**MARKETING MESSAGE 1:**

Get 20% discount on online subscription of Hindustan Times. Please visit [www.indusmoments.com](http://www.indusmoments.com) for more details.

**PROMOTIONAL MESSAGES:**

With the all-new IndusMobile App, manage your Credit Card conveniently by setting your Domestic/International transaction preferences, Set/Reset PIN, Update your Contact Details, and much more on-the-go!

**MARKETING MESSAGE 2:**

Get Flat 50% off on 1 month (18 sessions) OnePass Red by Fitternity. Please visit [www.indusmoments.com](http://www.indusmoments.com) for more details.

**ACCOUNT SUMMARY**

Date	Transaction Details	Merchant Category	Reward Points	Amount (in ₹)
Payment Details for HANI KUMAR AGRAWAL (Credit Card No. 4077XXXXXXX0002)				
11/12/2020	PAYTM VISA DIRECT IN	UTILITIES	0	2000.00 CR
<b>TOTAL</b>			0	2000.00
Purchase & Cash Transactions for HANI KUMAR AGRAWAL (Credit Card No. 4077XXXXXXX0002)				
22/12/2020	PAYTMADD MONEY NOIDA IN	UTILITIES	1	61.20 DR
<b>TOTAL</b>			1	61.20
Interest & Other Charges for HANI KUMAR AGRAWAL (Credit Card No. 4077XXXXXXX0002)				
04/01/2021	BILLED FINANCE CHARGES		0	3.79 DR
04/01/2021	BILLED FINANCE CHARGES		0	1175.77 DR
04/01/2021	BILLED FINANCE CHARGES		0	2.18 DR
04/01/2021	OVERLIMIT FEE		0	500.00 DR
04/01/2021	GST @ 18%		0	0.68 DR
04/01/2021	GST @ 18%		0	90.00 DR
04/01/2021	GST @ 18%		0	211.64 DR
04/01/2021	GST @ 18%		0	0.39 DR
<b>TOTAL</b>			0	1984.45

**Points Transferred\***

1

Note: \*Points transferred to your PAYBACK Account as on the Statement Date. Points will be transferred only if you hold an active PAYBACK account. Reward Points earned via spending on your IndusInd Bank PAYBACK Credit Card during the current billing cycle are mentioned against each transaction in the Account Summary. There may be a time lag in transfer of Rewards Points to your PAYBACK Account. To know your current balance of PAYBACK points, login to PAYBACK website([www.payback.in](http://www.payback.in))/Mobile App or call the PAYBACK Contact Centre or SMS PBBAL <space> <last four digits of your PAYBACK Account Number> to 9212146468 from your registered mobile number.

MR HANI KUMAR AGRAWAL  
FEDBANK FINANCIAL SERVICES LIMITED 1/2  
EAST PATEL NAGAR

NEAR METRO GATE NO - 3  
DELHI DL 110008  
GSTIN:  
Invoice and Credit note No : 0072000194000217704

Payment Due Date	Min. Amount Due	Cheque No.	Date	Bank	Amount
24/01/2021	₹ 1879.25				

Please draw your cheque favouring IndusInd Bank Credit Card No. 4077XXXXXXX0002 (Mention your full Credit Card No.)

Previous Balance	₹ 31833.60 DR
+	
Purchases & Other Charges	₹ 2045.65
+	
Cash Advance	₹ 0.00
-	
Payment & Other Credits	₹ 2000.00
=	
<b>Total Amount Due</b>	₹ 31879.25 DR
<b>Minimum Amount Due</b>	₹ 1879.25
<b>Payment Due Date</b>	24/01/2021
<b>Statement Period</b>	05/12/2020 To 04/01/2021
<b>Statement Date</b>	04/01/2021
<b>Total Outstanding (Including Loans)</b>	₹ 31879.25 DR

For T&C, log on to [www.indusmoments.com](http://www.indusmoments.com)

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 IndusMobile App!


Closest IndusInd Bank ATM Drop Box in your area:

2254/2 New Ranjeet Nagar, Near 82 No Bus Stand New Delhi 110008



**EARN 4SURE** IndusInd Bank

**Make Your Year Rewarding**



Spend and earn  
2X Reward Points\*  
on curated brands  
at Earn4Sure  
using your  
IndusInd Bank  
Credit Card.

Offer valid till 31<sup>st</sup> March 2021  
\*Conditions apply.  
For T&C, log on to  
[www.indusmoments.com](http://www.indusmoments.com)

**IndiGo** IndusInd Bank

**Make Your Year Adventurous**



Get 12% cashback\* on EMI flight  
bookings on IndiGo using your  
IndusInd Bank Credit Card.

Offer valid till 31<sup>st</sup> March 2021  
\*Conditions apply.

For T&C, log on to [www.indusmoments.com](http://www.indusmoments.com)



## 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 Now" option on the IndusMobile App to pay from your IndusInd/ non-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 "Credit Card Quick Pay" option on [www.indusind.com](http://www.indusind.com) to pay from any Bank account.
5. 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.
6. Cash Deposit charges ₹100 at IndusInd Bank Branch
7. Cheque/ Draft favouring IndusInd Bank Credit Card No. XXXXXXXXXX XXXXX 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(s). 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 w.e.f. 1<sup>st</sup> October 2020 - 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 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% (Waived for Transactions between ₹400 - ₹4,000). 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; 46.0% Annual). The Base rate of the Bank is 11%. For details and breakup of Annual Interest Charges, please refer to the MITC (Most Important Terms and Conditions) available on [www.indusind.com](http://www.indusind.com) which communicates rate computation and the ceiling rate on Credit Cards as required vide para 4 of DBOD. No. Dir. BC. 93/13.03.00/2006-07 dated May 7, 2007 read with para 3 of RBI MC DBOD.No. FSD.BC. 14/24.01.011/2011-12 dated July 1, 2011.
- f) Effective December 2012, all cancelled cards that have an unclaimed credit balance for 3 months or more, will be levied a monthly maintenance charge of ₹350 or up to the credit balance amount, whichever is lesser.

**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. Interest is also levied on all fees, charges, interest and GST. 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.** [For eg. at 3.83% p.m. it would take you 272 months to pay off an initial purchase of ₹10,000, if you make a payment of only the Minimum Amount Due (with Minimum Amount Due at least ₹100) each month]. 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.
- g) 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.



## TO CHECK AVAILABLE REWARD POINTS

- SMS PBBAL <space> <last four digits of PB card number> to 9212146468 from registered mobile number.
- Login to PAYBACK App/Website ([www.payback.in](http://www.payback.in))



## BILLING & STATEMENT

1. The Bank will send at the Cardholder's mailing address and/or specified registered email address, a statement once a month 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 5% of Total Amount Due or such other amount as may be determined by IndusInd Bank at its sole discretion. Please note that EMLs are added to the Minimum Amount Due in full.
  4. 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.
  5. 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.
  6. Any Excess payment/ credit will get adjusted against the unbilled transactions.
  7. 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) E-mail: [premium.care@indusind.com](mailto:premium.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 E-mail: [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 E-mail: [nodal.officer@indusind.com](mailto:nodal.officer@indusind.com)
- Please quote your IndusInd Bank Credit Card Number in all your correspondences with us.