

From yesterday's dreams,
to envisaging tomorrow's
possibilities

Celebrating 30 years of
growing with you.



Credit Summary

Credit Limit
₹ 350000.00Available Credit Limit
₹ 710436.95Cash Limit
₹ 70000.00Available Cash Limit
₹ 70000.00**IMPORTANT MESSAGES:**

Cumulative Education payments above Rs. 45,000 in a statement cycle on third party websites & apps will attract 1% fee + GST on the entire amount spent w.e.f statements generated from Jan'25. TnC Apply.

MARKETING MESSAGE 1:

Lifestyle: Additional 15% off on minimum purchase of Rs 1999 with IndusInd Bank Credit Cards Promocode - LIFEIN15 Link - <https://www.indusmoments.com/offers/LS0706>

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.gyfr.com/indusindinstavouchers>

ACCOUNT SUMMARY

Date	Transaction Details	Merchant Category	Reward Points	Amount (in ₹)
Payment Details for AKSHAY KUKADIYA (Credit Card No. 4147XXXXXXXX9962)				
06/06/2024	IHS001294567PA02 2024- UKVI	MISCELLANEOUS	-2397	342443.74 CR
02/11/2024	AMZNMKTPPLACE AMAZON.CO.	MERCHANDISE	-1251	125059.20 CR
03/11/2024	AMZNMKTPPLACE AMAZON.CO.	MERCHANDISE	-1762	176151.72 CR
TOTAL			-5410	643654.66
Purchase & Cash Transactions for AKSHAY KUKADIYA (Credit Card No. 4908XXXXXXXX9075)				
15/10/2024	AMZNMKTPPLACE*T388N8FJ4 AMAZON.CO.	MERCHANDISE	1762	176151.72 DR
15/10/2024	AMZNMKTPPLACE*T39H91FU4 AMAZON.CO.	MERCHANDISE	1251	125059.20 DR
18/10/2024	LIFE STYLE INTERNATIONAL SURAT	DEPARTMENTAL STORES	49	4856.20 DR
14/11/2024	ADITYA BIRLA FASHION A SURAT	DEPARTMENTAL STORES	7	698.00 DR
TOTAL			3069	306765.12

Rewards Summary

Opening Balance(Points)
3304+ Points Earned
56- Points Redeemed*
2397= Closing Balance(Points)
963

NOTE: *Total of points redeemed by you and points forfeited by the Bank (if any) for transactions above the assigned credit limit during the billing cycle.

AKSHAY KUKADIYA
PLOT NO 5 ASHOK NAGAR SOC
NEAR DHANMORA KATARGAM
SINGANPOR ROAD
SURAT GJ 395004
GSTIN:
Invoice and Credit note No : 3213481301683676227

Payment Due Date
05/12/2024Min. Amount Due
₹ 0.00

Cheque No.

Date

Bank

Amount

Previous Balance ₹ 23547.41 CR	+
Purchases & Other Charges ₹ 306765.12	+
Cash Advance ₹ 0.00	-
Payment & Other Credits ₹ 643654.66	=
Total Amount Due ₹ 360437.00 CR	

Minimum Amount Due ₹ 0.00	
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Payment Due Date 05/12/2024

Statement Period 16/10/2024 To 15/11/2024
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Statement Date 15/11/2024

Total Outstanding (Including Loans) ₹ 360436.95 CR	
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Get discounts on Gyfr
vouchers using your
IndusInd Bank Credit Cards.

Offer Valid till: 31st Mar 2025

*Conditions apply

Please draw your cheque favouring IndusInd Bank Credit Card No. 4147XXXXXXXX9962 (Mention your full Credit Card No.)

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 IndusMobile App!

Closest IndusInd Bank ATM Drop Box in your area:

SRK Empire, 99, Vasta Devdi Road, Katargam, Surat - 395004

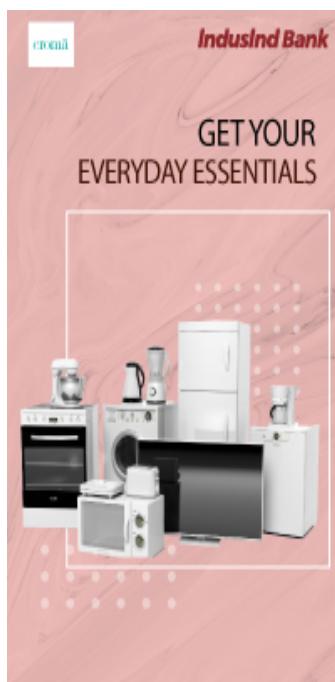


**Get 10% off
up to INR
300 with
your
IndusInd
Bank Cards**

Promo Code: ADMYNTRA10
Offer Valid till: 31st Mar 2025

*Conditions apply

For T&C, log on to
www.indusmoments.com



5% Off on a minimum invoice
of INR 30,000/- and above
with IndusInd Bank Cards

Offer Valid till: 31st Mar 2025

*Conditions apply



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. Using the "Pay Bill" option in the Credit Card Dashboard section on INDIE App from your IndusInd Bank account.
3. Online Funds Transfer from a non-IndusInd Bank account using NEFT/RTGS/IMPS/Visa Money Transfer facility.
4. By clicking 'IndusInd Credit Card Payment' on IndusNet, you can do a transfer from your IndusInd Bank Savings account.
5. Using the "Swift Pay" option on www.indusind.com to pay from any Bank account.
6. Using the "Credit Card Quick Pay" option on www.indusind.com to pay from any Bank account.
7. 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.
8. Cash Deposit at IndusInd Bank Branch. Deposit charges ₹100 will be applicable.
9. 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 – 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% except for Signature Legend Credit Card, which will be charged at 1.8%. Savings Plan Change - ₹250, Reward Redemption Fee - ₹100 (not applicable on InterMiles Credit Cards), 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 – Platinum Aura, Platinum Aura Edge, Platinum Select, Platinum, Signature Legend, Platinum RuPay Credit card - 3.95% Monthly; 47.40% Annual. Iconia, Pinnacle, InterMiles, Duo, Signature - 3.83% Monthly; 46.0% Annual.

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. For e.g. at 3.83% p.m. it would take you 38 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 ₹500) each month.

Interest Calculation Example - If the statement cycle is 25th of every month and the January statement has one transaction: 14th January Shoppers 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 3.83% x 12/365 x 11 = ₹138.51
2. Interest on statement balance as per 25th statement from 25th January - 10th February (16 days) = ₹10,000 x 3.83% x 12/365 x 16 = ₹201.47
3. Interest on Outstanding balance of ₹3,000 from 10th February - 25th February (15 days) = ₹3,000 x 3.83% x 12/365 x 15 = ₹56.66.
4. Total interest as per 25th 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

For details on reward redemption, please visit www.indusind.com
Reward points can be redeemed through www.indusmoments.com



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 5% of Total Amount Due or such other amount as may be determined by IndusInd Bank at its sole discretion. Please note that EMIs are added to the Minimum Amount Due in full.
 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 IndusMobile/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: 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 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 Creditcardclosure@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:

The Oriental Insurance Company Ltd.

Name: Olivia N

Contact Number: 022-22821746/1459

Email ID: IndusIndclaims_cbu2@orientalinsurance.co.in

Global Insurance Brokers Pvt. Ltd.

Email ID: claim.cards@globalinsurance.co.in

Contact Number: 9321117362 – 09.00 AM to 06.00 PM, Monday to Saturday