

## Amazing Offer on IndusInd American Express Credit Card!

- 'Amazing Offer' ("Program") is open to selected Credit Cardholders of IndusInd Bank Limited ("IndusInd Bank"/"Bank"), who have a valid and open IndusInd Bank American Express Credit Card and who have received communication regarding the offer ("Eligible Cardholders").
- The Offer is only applicable on the Credit Card account (last four digits) specified in the communication sent to the Cardholder by the Bank (Eligible Credit Card).
- For the purpose of the Program, Purchase Transactions (Spends) would mean Transactions done using the eligible IndusInd Bank Credit Card at a Merchant Outlet (Card Present), Internet Transaction, IVR Transaction, Mail Order / Telephone Order Transaction or through Standing Instructions. Cash Withdrawals, Wallet Loading, EMI and Loan on Phone transactions will not be considered for the purpose of this Program.
- This Program is only valid for purchases made by Eligible Cardholders between 15<sup>th</sup> November, 2019 and 15<sup>th</sup> December, 2019, both days inclusive (Offer Period/Program Period).
- For the purpose of this Program, Eligible Cardholders need to spend a minimum of INR 15000 (Minimum Spends) during the Offer Period on their eligible Credit Card to qualify for the first level.
- Eligible Cardholder can maximize their returns by spending more. The second level will be achieved if the Cardholder's minimum spends are INR 30,000 or more during the Offer Period. The third level will be achieved if the Cardholder's minimum spends are INR 60,000 or more during the Offer Period.
- Eligible Cardholder can only qualify for any one of the levels from the given table basis Spend level criterion. For e.g. If the Cardholder spends a total of INR 52,000 during the Offer Period, the Cardholder will qualify under the 2<sup>nd</sup> Level and will be eligible for the gift available in the 2<sup>nd</sup> level only.
- Eligible Cardholder can qualify for Amazon Vouchers according to the Spend level table given below:

Level	Minimum Spend Criteria	Reward/Gift at each level upon qualification
Level 1	Spend INR 15000	Get Amazon Voucher worth INR 500
Level 2	Spend INR 30000	Get Amazon Voucher worth INR 1500
Level 3	Spend INR 60000	Get Amazon Voucher worth INR 5000

- Only Settled Transactions i.e. Transactions done and which have been successfully posted into the Cardholder's Card Account within 8 working days from the end of the Offer period, will be considered for the purpose of this Program.
- Bank will not be responsible if a Transaction Authorized by the Bank has not been settled by the Merchant before the calculation of qualification under the Offer.

- Only approved undisputed Purchase transactions will be eligible for being considered under the Program. All transactions that have been carried out on the Card in the Offer Period and reversed subsequently for any reason whatsoever shall not be considered for the qualification.
- Spends made using Add-on card will accrue in the account of the Primary Cardholder for calculating Achievement and eligibility under this Program.
- IndusInd Bank reserves the rights to amend or change the terms and conditions or nature of the Program or withdraw the Program partially or completely at any time without prior notice.
- Participation in the Program is purely on a voluntary basis and this Program shall be in addition to and not in substitution/abrogation of any other features and benefits of the Card.
- IndusInd Bank shall not be liable or responsible for non-receipt or delivery of any SMS/other communication relating to this Program due to any reason beyond the control of IndusInd Bank.
- The participation in the Program shall constitute deemed acceptance by the Card member of all the terms and conditions governing the Program.
- To be eligible for participating in the Program, the Cardholder must maintain a clean payment record in respect of his/her Credit Card i.e. the Cardholder should not have failed to pay the minimum amount due on his/her Card during the Offer Period or at the time of evaluation of the qualification by IndusInd Bank.
- The Bank at its sole discretion can decide Cardholders who can avail this Program. Delinquent Credit Card members will not be eligible for the benefits of this Offer. "Delinquent Credit Card Account" means an account of a Cardholder which has an outstanding which is past due or which, in the sole opinion of the Bank, has unsatisfactory credit standing. Cardholders who's Credit Card Accounts are currently delinquent or become delinquent at any time before the qualification will be ineligible for the benefits of this Program.
- If the Cardholder ceases to be a Cardholder at any time during the Program Period or before the fulfilment of the offer, all benefits under the Program shall lapse. This includes any relationship terminated either by the Bank or the Cardholder.
- The terms and conditions of the Program shall be in addition to and not in substitution/derogation to the Primary Terms and Conditions governing the Card and shall at all times be read along with the terms of the Cardholders' Agreement and such other terms and conditions that the Bank may deem appropriate at its sole discretion. Any irreconcilable contradiction between the terms and conditions contained herein and the Cardholders' Agreement, then the terms of the Cardholders' Agreement to prevail the present conditions.
- Any disputes arising out of this Program shall be subject to the exclusive jurisdiction of competent courts in Mumbai only.

## Terms & Conditions for Amazon Voucher

Gift Cards may only be redeemed toward the purchase of eligible products on [www.amazon.in](http://www.amazon.in). Purchases are deducted from the redeemer's Gift Card balance. Any unused Gift Card balance will remain associated with the redeemer's Amazon.in account and applied to purchases in order of earliest expiration date. If a purchase exceeds the redeemer's Gift Card balance, the remaining amount must be paid with by credit card, net banking or debit card. No fees or charges apply to Gift Cards. IndusInd may provide Gift Card purchasers with information about the redemption status of Gift Cards that they purchase or use. Amazon Gift Cards, including any unused Gift Card balances, expire one year from the date of issuance. Gift Cards may only be purchased in denominations up to Rs. 10,000, or such other limits as Amex may determine. Gift Cards cannot be used to purchase other gift cards. Gift Cards cannot be reloaded, resold, transferred for value or redeemed for cash. Unused Gift Card balances associated with an Amazon.in account may not be transferred to another Amazon.in account. No interest will be payable by American Express or IndusInd Bank on any Gift Card or Gift Card balance. American Express or IndusInd Bank makes no representation or warranty that [www.amazon.in](http://www.amazon.in) will always be accessible without interruption. American Express or IndusInd Bank is not responsible if a Gift Card is lost, stolen, destroyed or used without permission. Amazon Seller Services Private Limited (Amazon) will have the right to close customer accounts and take payment from alternative forms of payment if a fraudulently obtained Gift Card is redeemed and/or used to make purchases on [www.amazon.in](http://www.amazon.in). These terms and conditions are governed by and construed in accordance with the laws of India. You, American Express, IndusInd Bank and Amazon each agree to submit to the exclusive jurisdiction of the courts at Bangalore. You agree to indemnify Amex and Amazon for all claims brought by a third party against it or its affiliates arising out of or in connection with a breach of any of these terms and conditions. American express nor IndusInd bank nor amazon make any warranties, express or implied, with respect to gift cards, including without limitation, any express or implied warranty of merchantability or fitness for a particular purpose. In the event a gift card is non-functional, your sole remedy will be the replacement of such gift card. If applicable law does not allow limitations on implied warranties or the exclusion or limitation of certain damages, some or all of the above disclaimers, exclusions, or limitations may not apply to you, and you may have additional rights. The Amazon.in Conditions of Use apply to Gift Cards. Amex reserves the right to change these Gift Card terms and conditions from time to time in its discretion and without prior notice to you. All terms and conditions are applicable to the extent permitted by law.