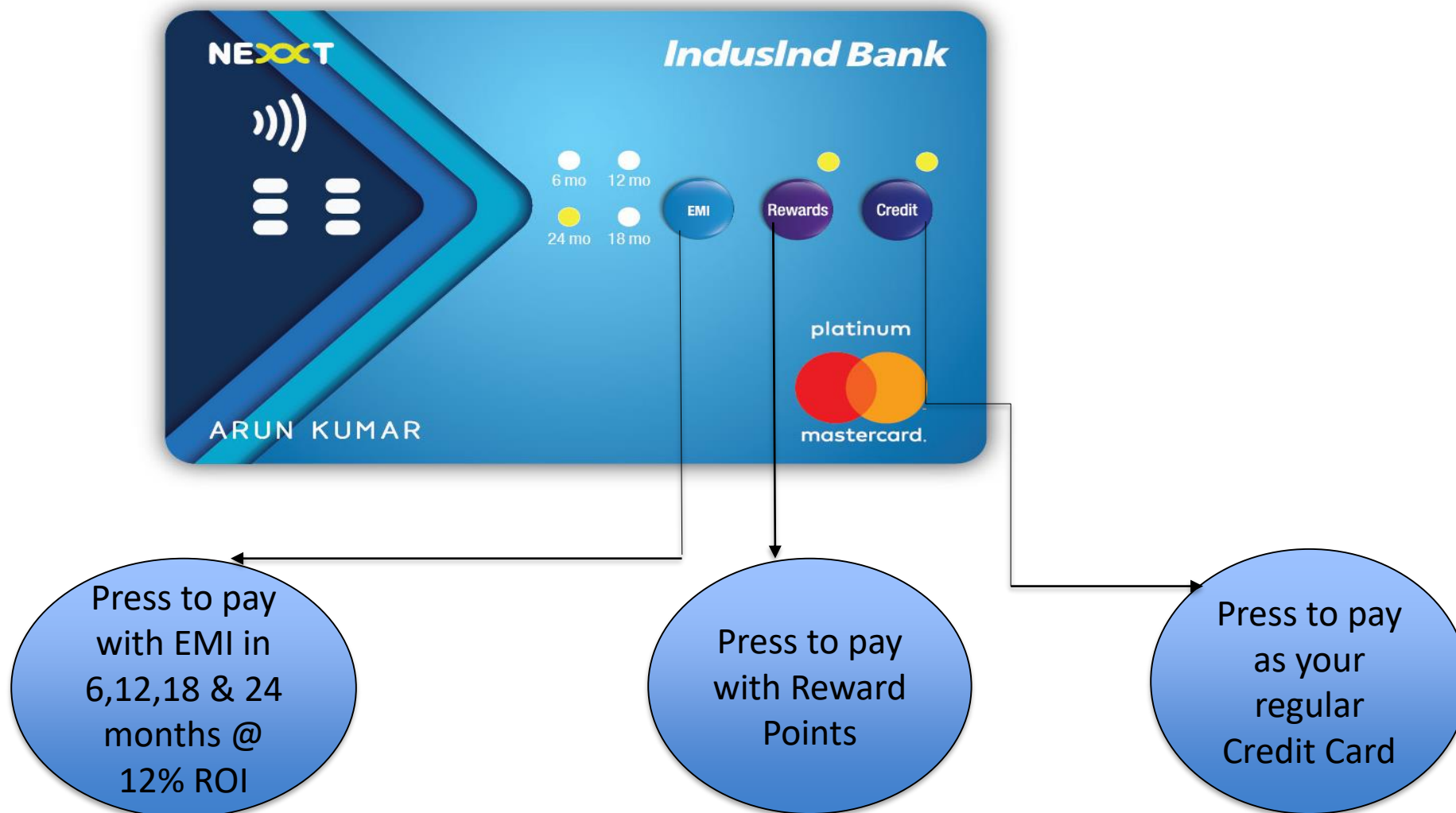


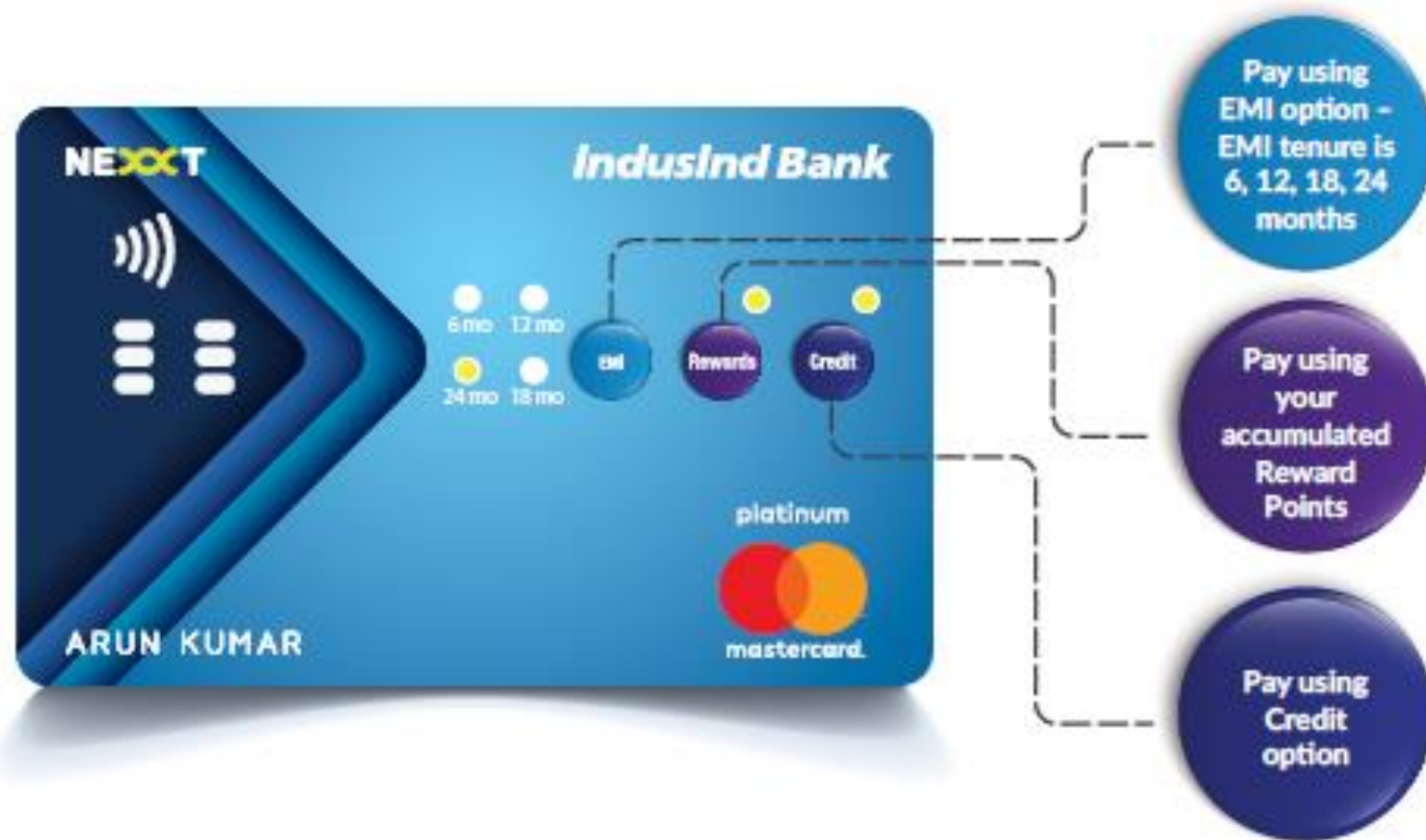
IndusInd Bank Nexxt Credit Card

Nexxt Gen Unique Card Design



It's one of a kind interactive Card that offers you absolute flexibility when making payments. Experience the new way to pay as you can use Credit, Rewards or EMI options while purchasing your favorite items at the store. Go on, experience a Card that understands all your needs.

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Nexxt flexible payment options for Point of Sale transactions

THIS NEXT GEN STATE-OF-THE-ART CARD INCLUDES A NUMBER OF INNOVATIVE FEATURES.

The Card plastic has buttons for payment options. Each button corresponds to a different payment feature. When the button is pressed, the LED light associated with the pressed button illuminates to indicate the payment selection.

❖ CREDIT OPTION:

This option works just like a regular Credit Card.

❖ EMI OPTION:

To pay using the EMI option, Cardholder will select the number of months by pressing the EMI button till he reaches the desired number of months (before authorizing the transaction). For instance, for 6 months, EMI button needs to be pressed once. For 12 months, EMI button needs to be pressed twice, and so on. The Cardholder can choose between EMI tenure options of 6,12,18 and 24 months at an interest rate of 12% and minimum transaction amount of INR 2000.

❖ REWARD POINTS OPTION:

To pay using accrued reward points, Cardholder needs to press the Rewards button before dipping/swiping his Credit Card into the POS machine slot. The transaction will be approved subject to available credit limit on the Credit Card account. The accumulated reward points will get deducted against the value of the transaction within 2 working days of settlement of transaction. Cardholder needs to accumulate a minimum of 500 reward points to use 'Pay by Rewards' option.



Pay using regular credit option



Pay through EMI options of 6, 12, 18 or 24 months



Pay using your accumulated reward points

Nexxt flexible payment options for Point of Sale transactions

Important Points to Note:

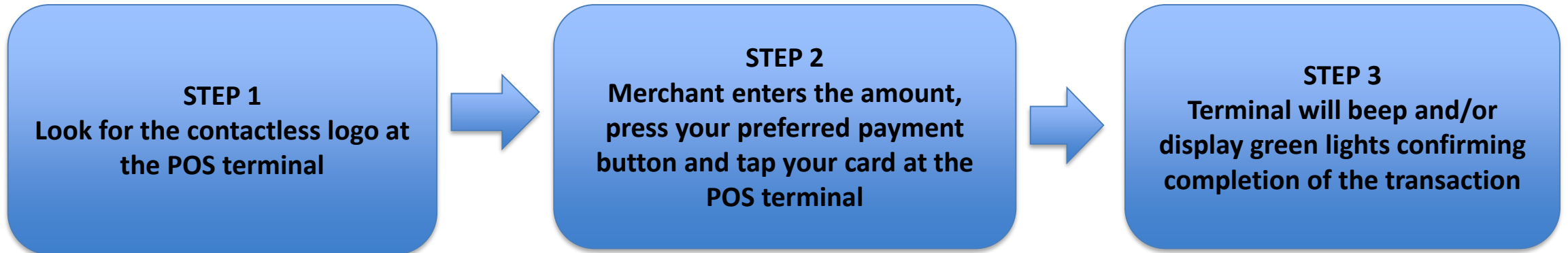
- Nexxt Credit Card works like a regular Credit Card for online transactions. Please use the credentials printed on the back of the Card to complete the transaction.
- For in-store transactions, Cardholder needs to press a button with his preferred option to pay and the indicator light will initially emit light constantly, and then blink periodically, for up to 6 minutes.
- During this 6 minute period, Cardholder will need to swipe/insert/tap his Card.
- The EMI & Rewards buttons on Nexxt Credit Card can be used only while transacting at POS merchant outlets and will not apply to Online, Moto, IVR, Samsung Pay and ATM cash withdrawal transactions. For such transactions, the standard credit option will be considered. Cardholder can however opt for the EMI option without using the buttons, if provided by merchants for online transactions.
- Please note, Jewelry and Fuel transactions cannot be converted into EMI by pressing the EMI button. These transactions will be considered as Credit transactions even if EMI button is pressed. For more details, visit www.indusind.com

Nexxt Contactless Card Feature

IndusInd Bank Nexxt Credit Card is a chip based Contactless Credit Card. This Card has a contactless feature that enables you to make fast, convenient and secure everyday purchases by simply tapping your Credit Card at merchant locations where contactless payment is accepted. It can also be used at millions of Merchant locations where standard Card payments are accepted.

You can use your IndusInd Bank Nexxt Credit Card to purchase goods at merchant establishments, for travel, for making payments online/e-commerce websites and withdraw cash in India as well as across the globe.

How it works



Note : The per transaction limit using the Contactless feature is restricted to a maximum of INR 5,000 per transaction.

Nexxt Rewards



Earn Reward Points:

Your IndusInd Bank Nexxt Credit Card comes packed with a Rewards Program that is designed to give your lifestyle the perfect boost.

For every INR 150 spent on your IndusInd Bank Nexxt Credit Card, you get 1 Reward Point.

Redeem Reward Points:



Besides paying with your accumulated rewards for purchases using the Rewards button on your Nexxt Credit Card, you can also redeem your reward points in following ways:

- ❖ Cash Credit in the ratio of 1 Reward Point = Rs. 0.75 of cash value
- ❖ Airline miles on partner airlines in the ratio of 1 Reward Point = 1 Airline Mile
- ❖ Online Shopping Portal – www.indusmoments.com

Terms & Conditions apply. Please visit www.indusind.com for detailed terms & conditions

The maximum number of reward points that can be redeemed in one statement cycle is 10,000 reward points for IndusInd Bank Nexxt Credit Card for Cash Credit option.

[Click here](#) to know more about exclusions on reward points earning.

Nexxt Entertainment



BookMyShow Offer:

- Buy one movie ticket and get the other one absolutely free*.
- You can avail up to 2 free tickets in a month (capped at a maximum price of INR 200)
- Offer valid on all theatres registered with BookMyShow across all major cities.
- Please log onto www.bookmyshow.com to book your tickets today.

Nexxt Service



Nexxt Organizer:

We understand your needs of being a professional and not mixing pleasure with business. IndusInd Bank provides you with a 360 degree approach to assist you with your finances.

Additional Card for Business Expenses: Now track your business expenses separately and also have a record that segregates your business and personal expenses.

Year End Summary of Accounts: Your card provides you with a Year End Summary to give you an overview of your card spending for the financial year.

Nexxt Service



Nexxt Assurance:

With the IndusInd Bank Nexxt Credit Card, you can leave your worries about fraudulent usage of your card aside.

- Total Protect covers you for a sum up to the credit limit on your card against fraudulent usage.
- Unauthorized transactions in case of loss/theft of cards up to 48 hours before you report the loss of your card to IndusInd Bank.
- Counterfeit fraud.
- Personal Air Accident Insurance – INR 25 lakhs



Nexxt Freedom:

1 % Fuel Surcharge applicable will be waived off completely across all petrol pumps in India.

Minimum transaction amount INR 400, Maximum transaction amount INR 4000

Customer Benefit: No restrictions; i.e. can go to any petrol pump without worry of surcharge.



Thank You