

Notification of upcoming changes to Debit Card Features and Benefits:

Indie Loyalty Benefit Changes Effective 15th September

Starting 15th September 2026, the way you earn and enjoy rewards with your account is changing.

Going forward, your rewards and benefits will be linked to your IndusInd Bank Debit Card Variant, instead of your tier. Please review the updated benefits to make the most of your rewards.

Feature	Debit Card Starting with 444261	Debit Card Starting with 416292	Debit Card Starting with 420337
Debit Card Issuance & Annual Charges	₹299 + GST	₹299 + GST	₹299 + GST
Debit Card Replacement Charges	₹249 + GST	₹249 + GST	₹249 + GST
Forex Markup Fee	3.50%	3.50%	3.50%
MYOP Brand Rewards*	Discontinued	Discontinued	Discontinued
Base Rewards on Debit Card Spends	0.25% GEMs (up to 500 GEMs/month)	0.25% GEMs (up to 500 GEMs/month)	0.25% GEMs (up to 500 GEMs/month)
Fuel Rewards (Debit Card/UPI)	Not Eligible	Not Eligible	Not Eligible
Instant GEMs Redemption to Cash**	Up to ₹1,250/month	Up to ₹1,250/month	Up to ₹1,250/month
Bill Payment Rewards	Discontinued	Discontinued	Discontinued
Airport Lounge Access	Not Eligible	Not Eligible	Not Eligible
BookMyShow Offer	Not Eligible	Buy 1 Get 1 Free (1 per quarter, up to ₹250, on first come first served basis)	Buy 1 Get 1 Free (1 per quarter, up to ₹250, on first come first served basis)
Non-IBL ATM Withdrawals	Charges as per RBI guidelines (₹23 + GST per transaction beyond the free transaction limit).	Charges as per RBI guidelines (₹23 + GST per transaction beyond the free transaction limit).	Charges as per RBI guidelines (₹23 + GST per transaction beyond the free transaction limit).

*MYOP - Make your own Plan

** 1 GEM = ₹1

What This Means for You

- Loyalty tier benefits (Star, Superstar, and Megastar) will end on 15th September 2026.
- Your eligible benefits and rewards will be linked directly to your debit card variant.
- Benefits marked as "Discontinued" & "Not Eligible" will no longer be available from 15th September 2026.