



IDBI Bank Limited, Regd. Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai – 400005.

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Credit Card Customer Care

Toll Free Number reachable from any Landline/ Mobile phone:

1800-425-7600

Non - Toll Free Number:

022-4042 6013

CIN - L65190MH2004GOI148838



Imperium

CARD USAGE GUIDE



Dear `Imperium' Cardholder,

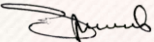
Welcome to the Imperial League where you can coddle yourself with royal excellence. Your Imperium Credit Card has been designed to give you complete peace of mind in every single moment of life with the ease of cashless mobility. With **IDBI Bank Imperium Credit Card**, enjoy convenience, security, and flexibility wherever you go!

Your Imperium Credit Card brings to you unparalleled privileges to suit your lifestyle and preferences, both in India and abroad. We are sure that you will truly enjoy the privileges of IDBI Bank Imperium Credit Card experience.

This usage guide is your one point information guide. Please spare some time to familiarize with the benefits, features and usage information to make the best use of your card.

We wish you plenteous enjoyable moments with IDBI Bank Imperium Credit Card.

Yours Sincerely,



Sunita Parab
Product Head - Cards

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IDBI Delight Credit Card Loyalty Program



IDBI Delight is IDBI Bank's Credit Card Loyalty Program designed to enhance your banking experience by adding value and joy to your credit card transactions. IDBI Delight rewards you for your everyday credit card spends.

As an IDBI Bank Credit Card holder, you earn Delight Points every time you use your credit card for any purchase. You can redeem your Delight Points for a wide variety of free products & services, including airline, bus, movie tickets, hotel bookings, mobile/DTH recharge, merchandise, gift vouchers & more.

As an IDBI Bank Credit Card holder, you are automatically enrolled into the IDBI Delight Program and accrue Delight Points on your credit card spends. You can redeem these accrued Delight Points on www.idbidelight.com

Earn More while you Spend

The Imperium Credit Card is your exchequer. You will earn 2 Delight Points for every ₹150 spent on shopping, watching movies, traveling etc. So shop till you drop with your `Imperium` Credit Card and earn as much Delight Points which can be redeemed against irresistible offers from globally renowned brands.

Your Delight Points can be redeemed against a wide range of gifts which have been selected to suit your lifestyle preferences. You can also choose to redeem your Delight Points as cash-back in your account.

The card comes with a welcome bonus of 500 Delight Points. Earn your free Delight Points with a minimum single transaction of ₹1500 using your Imperium Credit Card within 30 days or 300 points between 30-90 days from the date of receiving your card.

Please Note: No Delight points will be given on transactions performed in the following categories: Mutual Funds, Insurance, Govt. Payments, Education & Fuel.



Wider Acceptance

Get more freedom with your Imperium Credit Card. You can use your card at over 9 lakh merchant establishments in India and over 29 million merchant establishments abroad.

You can also use your Imperium Credit Card for shopping, booking IRCTC & air tickets, utility bill payments online. Go ahead and enjoy the hassle free and secure online shopping experience with your Imperium Credit Card.



Zero Loss Card Liability

In case you lose your card, please do not panic. The first thing to do is, call our 24-Hour Customer Care at 1800 425 7600 (toll free)/ 022 4042 6013 (non-toll free) and report the loss. We will immediately block your card to prevent any misuse. Any fraudulent transaction after reporting the loss will be covered by the Bank.



Additional Security - Chip + PIN solution

IDBI Bank Imperium Credit Card comes with a microchip which ensures complete security against card counterfeiting/ duplication that ensures peace of mind during usage. Further, you will be prompted to enter your PIN while using the card at point of sale (POS) terminals providing an extra layer of security.



Interest Free Credit

Enjoy free credit* for 48 days on your purchases and manage your payments as per your convenience. You can choose to pay only the minimum amount due (5% of the total amount due subject to a minimum of ₹50/-) or any portion of the total amount due.

* Refer cardholder agreement and MITC for details.



Travel Booking/ Online Shopping

Your Imperium card gives you the convenience of booking Air/ IRCTC/ Bus/ Hotels/ Movie tickets, shopping, making utility payments and much more with additional security of Verified by Visa.

Registration process for online payments

For using your card online please register for Verified by Visa password. Login to IDBI Bank website www.idbi.com to register your Card & follow the following steps.

Step 1: Accept the Terms and Conditions.

Step 2: Enter details of your Credit Card to confirm your identity.

Step 3: Enter One Time Password (OTP) sent to your registered mobile number.

Step 4: Fill in your personal details and create your password.

You can also register yourself while shopping online. You don't need to fill any physical form or visit any branch to register yourself for this service.



Email Statement and Mobile Alerts

Receive email statements and mobile alerts on the go. Your password for email statements will be a combination of the first 4 characters of your name (in capitals) as it appears on your IDBI Bank Credit Card followed by date of birth in DDMM format. While referring to email statement, please take a moment to join IDBI Bank Green Initiative. Save time and paper by subscribing to email statements.

You will also receive SMS alerts for all your Credit Card transactions. Please ensure that your Mobile Number is always updated with us.

Family Cards

Make IDBI Bank your family Bank by gifting your family (only for members above 18 years) an add-on credit card. All the benefits of your card can be enjoyed by your family member plus all your joint Delight points can be redeemed for something valuable for your family.

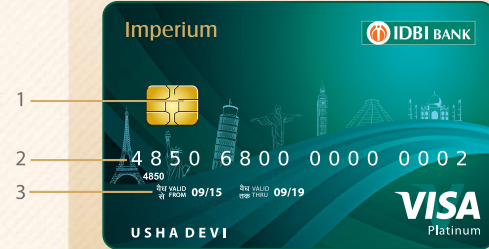
EMI

EMI Facility & Balance Transfer

Enjoy the facility of converting your purchases of ₹3000/- and above into Equated Monthly Installments (EMI) or transfer your outstanding Credit Card balance with any other Bank to IDBI Bank Credit Card.

You can opt to pay the amount over 3, 6, 9 or 12 months at nominal interest rates as mentioned in the most important terms and conditions.

So, go ahead and fulfill all your shopping desires with your Imperium Card.



Know your card

- 1) **CHIP:** Chip for enhanced security.
- 2) **CARD NUMBER:** This is your unique 16 digit card number which needs to be quoted during all correspondence.
- 3) **VALIDITY PERIOD:** Your card is valid from the day you received it to the last date of the month as embossed on the credit card.
- 4) **MAGNETIC STRIP:** This contains coded information for the security of your card. Please protect the strip from magnetic exposure.
- 5) **CVV NUMBER:** You need to enter this number during online transactions.
- 6) **SIGNATURE PANEL:** Please sign on this panel with non-erasable ballpoint pen.
- 7) **CUSTOMER CARE:** Use these numbers for card Hotlisting or for seeking any information regarding your credit card.



Using your card

Whenever you use your card for any purchase, your card needs to be dipped in the chip slot of the POS terminal. You will need to enter your unique PIN to authorize the transaction. Please note that in some instances, the terminal may fail to read chip & prompt for swiping the card. A chargeslip will be generated which you need to sign. Kindly observe the following points to ensure hassle-free purchases.

1. The chargeslip generated contains your bill amount. Please verify that it is correct. If you wish to pay a tip or any extra charge (for Travel & Entertainment transactions), you can mention the same on the chargeslip else either strike it out or mention NIL.

2. After signing, the merchant will give you a copy of the bill(s) and the chargeslip. Re-check the amounts and do not forget to collect your card before leaving the Merchant Establishment.

3. You will also receive an SMS from IDBI Bank confirming your purchase at the merchant. In case of any discrepancy / unauthorized transaction, contact at our 24x7 customer care.

4. If your card is an International validity card, the card can be used in India and abroad. If you make any transactions outside India, it should be in accordance with the Exchange Control Regulations of the Reserve Bank of India. If you violate any of these regulations, you will be liable for action under the Foreign Exchange Management Act of 1999 (FEMA). While using the card internationally, the terminal may or may not prompt to enter the PIN for completion of transaction. The card is not valid for payment in foreign exchange in Nepal and Bhutan.

5. If your card is an International transaction disabled card, your card can only be used in India. All International transactions will be blocked.

6. Your Credit Limit mentioned in your welcome letter is the total limit assigned to your Card Account for usage, including the usage of Add-on Cards and cash limit if any.

7. While making the payment of your statement balance, please ensure that the clear funds are credited to IDBI Bank Card Account on or before the Payment Due Date to avoid any charges.

IDBI Bank Safe Banking Tips

Keep your Credit Card details **CONFIDENTIAL**. Card details include card valid thru (expiry) date, 3 digits Card Verification Value (CVV) printed on the back of card, ATM PIN & OTP/ Verified by VISA/ MasterCard SecureCode.

DO NOT RESPOND to Phone calls, E-mails, SMSs etc. requesting you to provide confidential details of your card for any reason. Even though the caller or sender seemingly appears to be representing IDBI Bank/ RBI/ Income-tax office/VISA/ MasterCard/ ATM Cell or any service provider.

MEMORIZE PIN & Passwords instead of writing them down. DO CHANGE them periodically.

DO NOT handover your Card and/ or provide ATM PIN details to anybody, while transacting at any POS.



- Shield your PIN from onlookers by **COVERING THE KEYPAD** of Point of Sale (POS) terminal or ATM while entering PIN.
- Prefer using **VIRTUAL KEYPAD** while transacting through Internet Banking.
- Ensure the website you are visiting is **SECURE**. Check that the URL starts with '**https://**' ('s' stands for secured).
- Keep your Mobile number/ E-mail id/ Address updated with Bank to get transaction alerts/ account statement or any other Communication from Bank.
- If you receive any transaction alert though SMS/ E-mail or observe any debit entry in your account statement which is not executed by you, immediately call Customer Care for details and/ or to **HOTLIST/ CANCEL** your Card.
- Immediately call Customer Care to **HOTLIST/ CANCEL** your card, in case it is **LOST/ STOLEN** or is captured by any other bank ATM.
- Visit our **www.idbi.com** or ask your Bank Relationship Officer about more details on **SAFE BANKING**.

Imperium
CREDIT CARD STATEMENT

IDBI BANK

Credit Card Number
1234-5678-1234-5678

Statement Period
01 APR 2014 to 30 APR 2014

Payment Due Date
17 MAY 2014

Total Amount Due (₹)
50,000.00

Minimum Amount Due (₹)
5,000.00

Credit Limit (₹)
75,000.00

Available Credit Limit (₹)
25,000.00

Available Cash Limit (₹)
15,000.00

ACCOUNT SUMMARY

Previous Balance (₹)	Payments & other charges (₹)	Purchases & other charges (₹)	Cash Advance (₹)	Total Amount Due (₹)
0.00	0.00	50,000.00	0.00	50,000.00

Transaction Details

Date	Transaction Details	Amount (₹)

REWARD POINTS SUMMARY

Opening Balance	Points Earned	Points Redeemed/ Lapsed	Closing Balance
0	30	0	30

Important Messages

Know Your Credit Card Statement

- 1 Your 16 digit credit card number.
- 2 Your statement billing period.
- 3 This is the due date by which you need to make your payment.
- 4 Here you can find the sum total of all your transactions during the statement period.
- 5 Shows the minimum amount required to be paid
- 6 The maximum credit limit on your credit card account.
- 7 This tells you the total amount currently available on your credit card for making any transaction.
- 8 Amount available for cash withdrawal as on the statement date.
- 9 Sum total of all your transactions during the statement period.
- 10 Here you can see the total reward points you have earned for all your transaction during the statement period.
- 11 Total points earned on your credit card as on the statement date.

Bill Payment Options

Payment of your Credit Card Bill can be done in the following ways -

- **Auto-Debit Facility** - Authorize IDBI Bank to deduct the amount directly from your IDBI Bank savings/current account every month and your Card Account will be credited.
- **Net Banking** - Make payment towards credit card dues via direct debit from your IDBI Bank Savings/Current Account through Net Banking.
- **NEFT** - Use any bank account that offers NEFT facility to pay your IDBI Bank Credit Card bill online. Use IFSC code "IBKL0NEFT01" and add Bank as "IDBI Bank Ltd." and credit card number as beneficiary account number.
- **Cheque/Draft** - Drop your Cheque/Draft into any of the IDBI Bank drop boxes placed in the IDBI Bank branches and ATMs. The Cheque/Draft should be made payable to IDBI Bank Card Number xxxx-xxxx-xxxx-xxxx of <name as embossed on the card>.
- **Cash** - Walk-in to any IDBI Bank branch and pay the credit card dues by mentioning the card number, amount and the contact number.
- **IPay** - Pay online from any bank account directly to your card account.
- **VISA Money Transfer** - Pay your IDBI Bank Visa Credit Card dues using Visa Money Transfer facility through other bank account.