



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

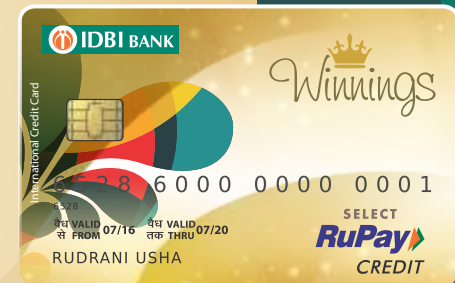
**Visit us:** [www.idbi.com](http://www.idbi.com) | | | | |

CIN - L65190MH2004GOI148838



THE SMART WAY TO SPEND

## CARD USAGE GUIDE



Dear Cardholder,

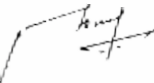
IDBI Bank welcomes you to the Winners league. Now stay one step ahead always in life with your **`Winnings' Credit Card**. Your Card has been efficiently designed to give you an edge over your compeer whenever you use your Card.

With **IDBI Bank `Winnings' Credit Card**, always enjoy an extra convenience, security, and flexibility wherever you go!

The power of your Credit Card has been carefully detailed in this usage guide. Please spare some of your valuable time to familiarize with the benefits, features and usage information to make the best use of your card.

We wish you all the success in life.

Yours Sincerely,



Rony Jose  
Head -Credit Cards

## CONTENTS

Benefits at your disposal .....	3
Other privileges .....	10
Know your Card .....	16
Using your card .....	17
Taking care of your card.....	18
Know your Statement .....	20
Bill Payment options .....	21

## Airport Lounge Access

Smart people always make smart moves. Get away from the terminal traffic during a delayed flight to immerse in the comfort of plush airport lounges with delicious cuisine in India or abroad, absolutely free with your IDBI Bank 'Winnings' Credit Card.

For details of the free airport lounges please visit the NPCI RuPay website [www.npci.org.in](http://www.npci.org.in)



## Personal Concierge Services

Hard work deserves worthy reward. IDBI Bank rewards its Winnings Credit Cardholder with personal assistance anytime anywhere.

Simply dial toll free number **1800-26-78729** to avail any of the below services -

- Golf Course Reservation Assistance
- Car Rental Reservation Assistance
- Hotel Referral and Reservation Assistance
- Dining Referral and Reservation Assistance
- IT Return Assessment and Filing Assistance
- Investment/Insurance Consultancy



## Earn More while you Spend

The 'Winnings' Credit Card always gives you something extra. You will earn 2 Delight Points for every ₹100 spent on your card. So shop till you drop with your 'Winnings' Credit Card and get irresistible offers from globally renowned brands redeemable against your Delight Points.

- Get welcome gift of 10% cash back on a single transaction above ₹500/- done within 90 days of card receipt.
- You can also earn 500 more Delight Points with just 5 transactions of value ₹1000 each per month.
- Get double Delight points on your Birthday month.

The Delight points earned can get you exciting products and services. Please visit the IDBI Bank Loyalty Reward website [www.idbidelight.com](http://www.idbidelight.com) for more details.

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

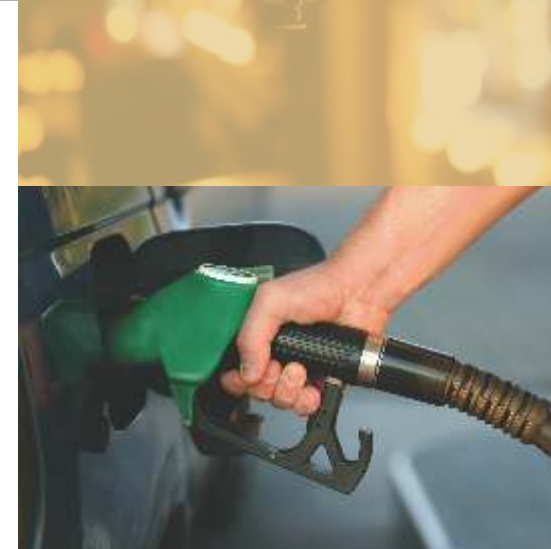


## Drive On

Complete waiver\* of 1% fuel surcharge every time you fill fuel using your IDBI Bank Winnings Credit Card across all fuel stations for transactions in the range of ₹400- ₹4000. So keep driving and enjoying with friends and family without worrying about the surcharge.

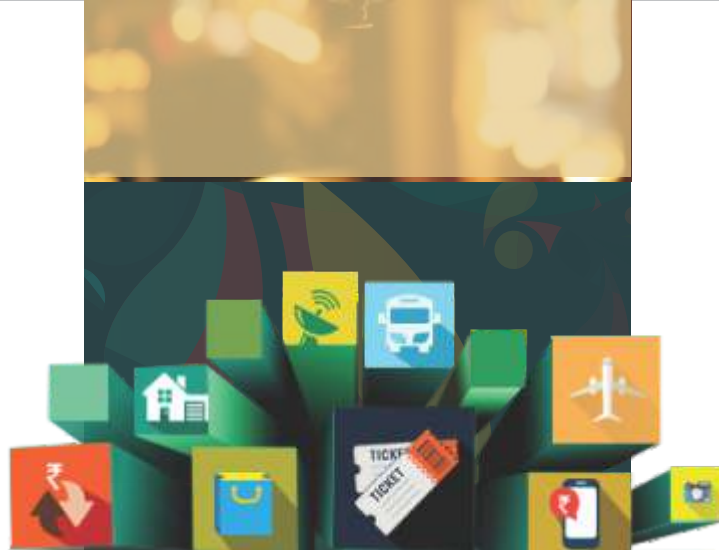
**\*Please Note:**

- Maximum waiver of ₹400/- per month
- Service tax will be applicable



## Wider Acceptance

You can use your Winnings Credit Card for booking Air/IRCTC/Bus/Hotels/ Movie tickets or enjoying Dining, Shopping, Paying Utility Bills, Recharge, Fuel and much more at over 39.3 million merchants and 1.88 million ATMS spread across India and abroad, securely with RuPay PaySecure and also earn Delight points on your transactions.



## Enhanced Insurance Cover

Death due to Personal Accident and Permanent Disability

**Accidental Death:** Cover of ₹10.00 lakh in case of loss of life due to accident.

**Permanent Disability:** Cover of ₹10.00 lakh in case of permanent disability due to accident.

### Criteria:

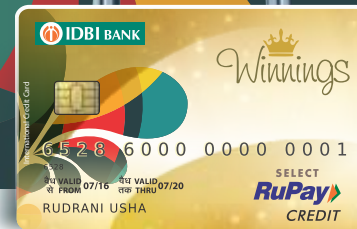
Age -18 years to 70 years

Card Usage -one successful financial or non-financial transaction at any channel in the last 90 days prior to the incident.



## 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 Winnings 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.



## Credit Card Net Banking

**Register for IDBI Bank Credit Card Net Banking Facility**

**Follow the simple steps:**

- Go to IDBI Bank Website **www.idbi.com**
- Select '**Credit Card**' from Net-Banking drop down menu and click on login.
- Click on '**Register Now**'
- Provide your details for account registration
- Enter the OTP received on the registered E-mail ID/Mobile Number
- Create User ID and Password.
- Click on '**Submit**' and follow the screen

## Green PIN

**Generate your Credit Card Pin on the go**

**Follow the simple steps:**

- Go to IDBI Bank Website **www.idbi.com**
- Select '**Credit Card**' from Net-Banking drop down menu
- Click on '**Login**' and enter User ID & Password
- Select "**Create/Change PIN**"
- Confirm details to receive One Time Password (OTP)
- Enter "**OTP**" sent to your registered E-mail ID/Mobile Number
- Enter "**New FOUR digit PIN number**" of your choice and confirm it by re-entering
- Receive successful PIN change message

For more details, please visit IDBI Bank website **www.idbi.com** & login to Credit Card Net Banking facility.



## 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 & Email ID alerts for all your Credit Card transactions. Please ensure that your Mobile Number & Email ID is always updated with us.



## Family Cards

Make your Spouse, Parent, Sibling, Son/Daughter (above 18 years) a winner with an add-on IDBI Bank "Winnings' Credit Card. All the unparalleled privileges & benefits of your card can be enjoyed by them and the joint Delight Points can also be redeemed for something they need.





## EMI Facility

Enjoy the facility of converting your purchases of ₹3000/- and above into Equated Monthly Installments (EMI).

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 Winnings Card.

Please contact Credit Card customer care for more details.

# EMI

## 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 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/ RuPay PaySecure.
- **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/ RuPay/ 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**.



## Know Your Credit Card Statement

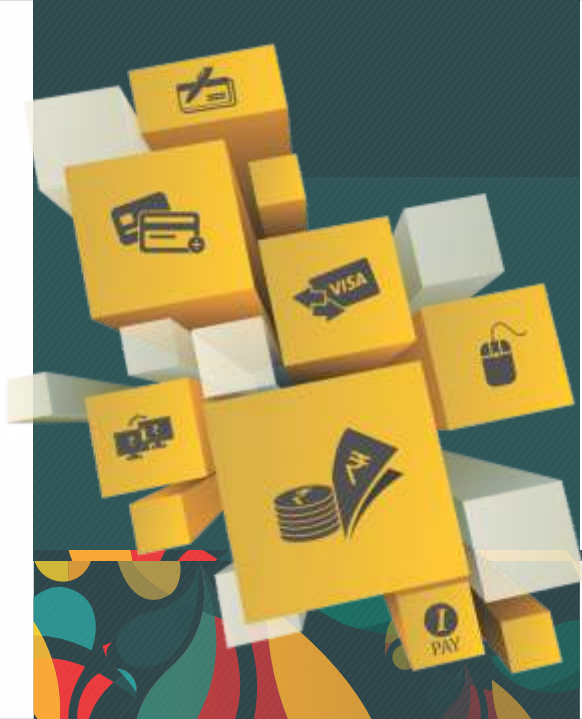
- 1 Your 16 digit credit card number.
- 2 Period for which the amount is due.
- 3 Date by which payment needs to be received by IDBI Bank.
- 4 Shows the total amount due on your credit card.
- 5 Shows the minimum amount required to be paid
- 6 Credit limit on your credit card account.
- 7 Amount available for purchases on the statement date.
- 8 Amount available for cash withdrawal as on the statement date.
- 9 Sum total of all your transactions during the statement period.
- 10 Points earned in the current statement cycle.
- 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.



## Credit Card Customer Care

**Toll Free Number reachable from  
any Landline/Mobile phone:  
1800-425-7600**

**Non - Toll Free Number:  
022-4042 6013**

