



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

Visit us: www.idbi.com |  |  |  |  | 

CIN - L65190MH2004GO1148838



Euphoria

THE SMART WAY TO SPEND



CARD USAGE GUIDE

Dear Euphoria Cardholder,

IDBI Bank welcomes you to a journey of elation and tranquility. You can escape to a tropical paradise, enjoy myriad of species underwater, pamper yourself in the most exotic hotels and relish your taste buds in the most delicious restaurants or discover the mesmerizing beauty of the world the way you want with the convenience, security and flexibility of your **IDBI Bank `Euphoria' Credit Card**.

Experience world class privileges and rewards befitting your lifestyle and preferences with your IDBI Bank `Euphoria' Credit Card.

This usage guide is your one point information scout. 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 plenteous enjoyable moments with IDBI Bank `Euphoria' Credit Card.

Yours Sincerely,

Sunita Parab
Product Head - Cards

CONTENTS

Benefits at your disposal	3
Other privileges	9
Know your Card	15
Using your card	16
Taking care of your card	17
Know your Statement	19
Bill Payment options	20



Airport Lounge Access

Enjoy luxury at select airport lounges in India. No matter which airline or class you fly, your Euphoria Card offers you well deserved rest and use of facilities to relieve travel fatigue and escape airport chaos.

As a Euphoria cardholder, you will get free lounge access at select airports in India.

For details visit <http://www1.master.co.in/content/mc/campaign-exchange/moments/india/en/local-campaigns/exclusive-airport-lounge-access.html>



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

Earn More while you Spend

'Euphoria' Credit Card is a power house of exciting gifts and offers exclusively designed for your travel needs. IDBI Bank acknowledges your frequent travel requirements and welcomes you with 4000 Delight points on your first transaction of minimum ₹1500 within 60 days of receiving your card.

Furthermore, you can earn 6 Delight points for every ₹100 you spend on travel related expenses viz. Hotels, Airlines, IRCTC, and Bus Bookings or 3 Delight points on every other spent, which can be redeemed against a wide range of handpicked gifts and souvenirs to suit your lifestyle and preferences. You can also choose to redeem your delight points as cash back in your account.

To know more visit our website www.idbi.com



Drive On

Complete waiver* of 2.5% fuel surcharge every time you fill fuel using your IDBI Bank Euphoria Credit Card across all fuel stations for transactions in the range of ₹400- ₹5000. So keep driving and enjoying with friends and family without worrying about the surcharge.

***Please Note:**

- Maximum waiver of ₹500/- per month
- Service tax will be applicable



Wider Acceptance

Get more freedom with your Euphoria 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 Euphoria 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 Euphoria Credit Card.



Enhanced Insurance Cover

IDBI Bank Euphoria Credit Card provides a comprehensive Air Travel Accident Insurance Cover* worth ₹25 lacs to put your mind at ease while you travel for business or leisure.

*For insurance claim to be accepted for processing, there should be a minimum of 2 purchase transactions within 90 days prior to event date.



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 Euphoria 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 Euphoria card gives you the convenience of booking Air/ IRCTC/ Bus/ Hotels/ Movie tickets, shopping, making utility payments and much more with additional security of MasterCard SecuredCode.

Registration process for online payments

For using your card online please register for MasterCard SecureCode.

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

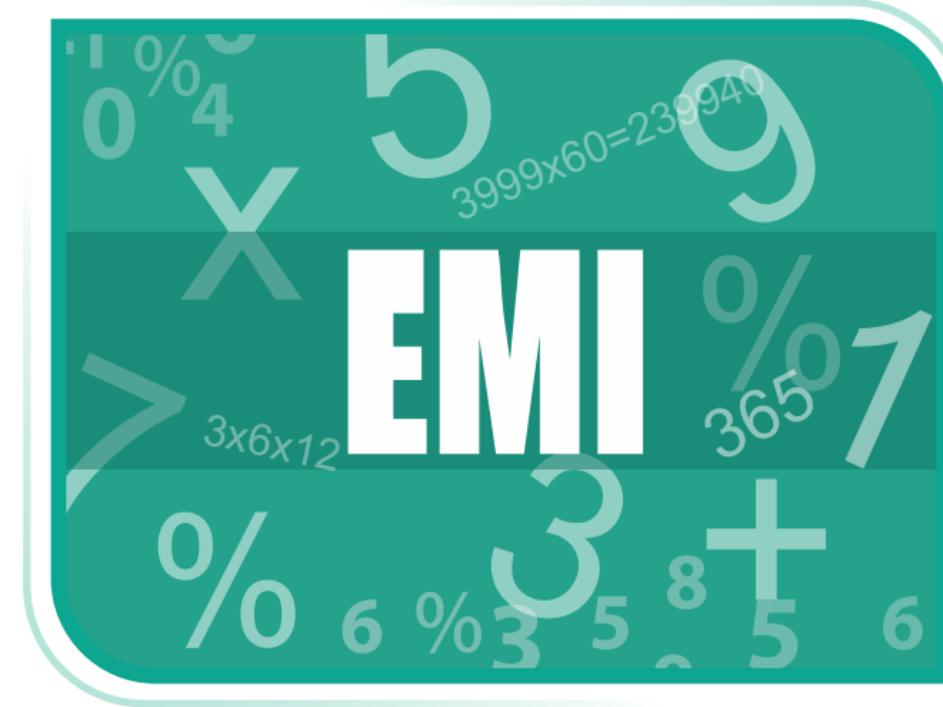
Receive email statements and mobile alerts on the go. Your password for email statements will be a combination of the first 4 characters of your name (in capitals) as it appears on your IDBI Bank Credit Card followed by date of birth in DDMM format. While referring to email statement, please take a moment 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 members plus all your joint reward points can be redeemed for something your family needs.



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 Euphoria 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.

- 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.
- 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.
- 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 24 x 7 customer care.

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

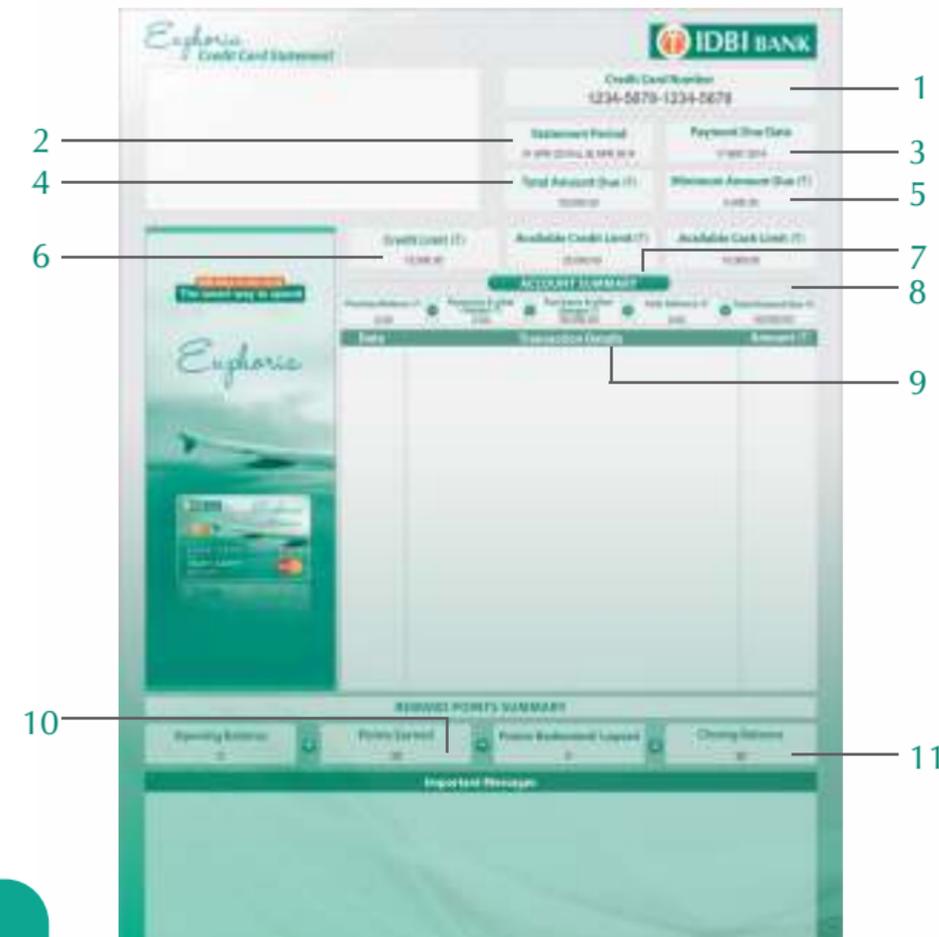
- Keep your Credit Card details **CONFIDENTIAL**. Card details include card valid thru (expiry) date, 3 digits Card Verification Value (CVV) printed on the back of card, ATM PIN & OTP/Verified by VISA/ MasterCard SecureCode.
- **DO NOT RESPOND** to Phone calls, E-mails, SMSs etc. requesting you to provide 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**.

Verified by
VISA

MasterCard
SecureCode





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 "IBKLONEFT01" 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

