



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

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

CIN - L65190MH2004GO1148838



aspire

CARD USAGE GUIDE

Dear Aspire Cardholder,

We are happy to have you as part of the IDBI Bank family where we believe in being your trusted friend for life. Your **IDBI Bank Aspire Credit Card** has been designed to make you feel valued and rewarded at each and every juncture of life. Your Aspire card will provide you convenience, security and flexibility wherever you go!

Explore the world of privileges and rewards that suit your lifestyle and preference with this card. We hope you truly enjoy the IDBI Bank Aspire Credit Card experience.

Please spend a few minutes to familiarize yourself with your new friend for life by going through this Usage Guide. This document will provide you details of Aspire benefits and features and usage instructions to make the best use of your card.

May you have safe and special moments with IDBI Bank Aspire Credit Card.

Yours Sincerely,

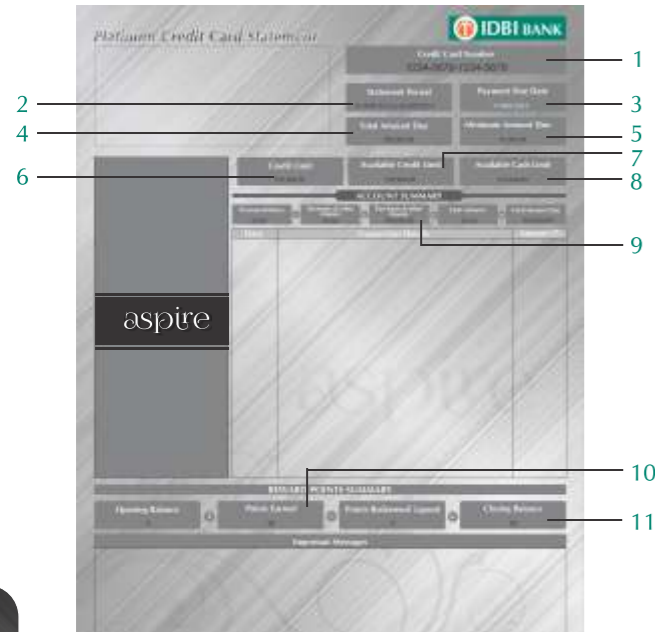


Sunita Parab
Product Head - Cards

Bill Payment Options

Choose from various easy Modes of Bill Payment

- **Auto Debit** - You can opt for a Standing Instruction facility, where funds can be automatically transferred from the Card member's IDBI Bank account to the Card member's credit card account on due date.
- **IDBI Bank Net Banking** - IDBI Bank account holders can transfer outstanding Credit Card amount online using IDBI Bank Net Banking.
- **VISA Money Transfer** - You can pay your Credit Cards bills using VISA money transfer facility.
- **NEFT** - You can transfer funds from any other Bank account to your IDBI Bank Credit Card account electronically. Use IFSC Code IBKL0NEFT01 for Card payment through NEFT.
- **Drop a Cheque** - You can drop a cheque into any of the IDBI Bank Credit Card drop boxes placed in the IDBI Bank branches and ATMs. The Cheque should be made payable to IDBI Bank Card Number xxxx-xxxx-xxxx-xxxx of <Name as embossed on the card>
- **Cash Payment** - Visit IDBI Bank Branch to pay your outstanding Credit Card dues.
- **IPay** - Pay from other Bank accounts directly to your card account.



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 Maximum amount you can avail 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 retail/ cash transactions incurred by you 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.

CONTENTS

Benefits at your disposal	3
Other privileges	7
Know your Card	13
Using your card	14
Taking care of your card	15
Know your statement	17
Bill Payment options	18



Earn More while you Spend

Your Aspire Card understands your lifestyle and rewards you for your needs. You will earn 2 reward points for every ₹150 spent by you on traveling, shopping, dining with family and friends or watching movies.

Your reward 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 reward points as cash-back in your account.

What's more, you can also get a welcome gift of 500 Rewards Points on using your Aspire Card for the first time for a minimum transaction value of INR 1500/- within 30 days of card issuance or 300 Rewards Points on using your Aspire Card for the first time between 31 to 90 days of card issuance.

To know more visit our website www.idbi.com

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

- 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/ Internet Banking.
 - 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



24 x 7 Phone Banking Numbers

Toll Free Numbers reachable from any landline/Mobile phones:

1800-425-7600

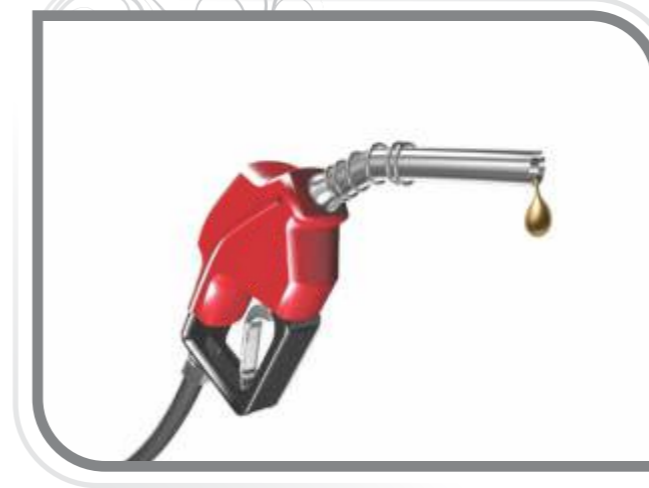
Non - Toll Free Number:

022-4042 6013



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.



Drive On

Complete waiver* of 2.5% fuel surcharge every time you fill fuel using your IDBI Bank Aspire 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 ₹300/- per month
- Service tax will be applicable



Wider Acceptance

Get more freedom with your Aspire 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 Aspire Credit Card for shopping, booking rail & air tickets, utility bill payments ONLINE. Go ahead and enjoy the hassle free and secure online shopping experience with your Aspire 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. 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 call centre.

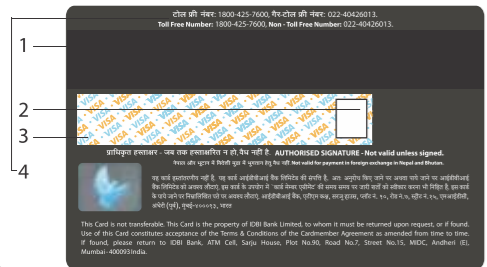
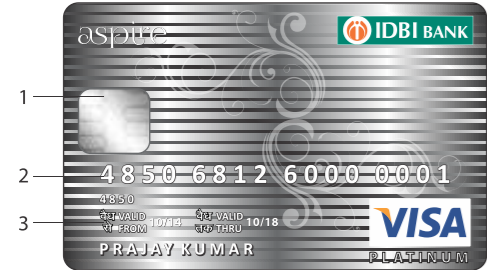
4. If your card is an International validity card, the card can be used in India and abroad. If you make any transactions outside India, it should be in accordance with the Exchange Control Regulations of the Reserve Bank of India. If you violate any of these regulations, you will be liable for action under the Foreign Exchange Management Act of 1999 (FEMA). 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.

Please spend a few minutes familiarizing yourself with your IDBI Bank Aspire Credit 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.

- 1) **MAGNETIC STRIP:** This contains coded information for the security of your card. Please protect the strip from magnetic exposure.
- 2) **CVV NUMBER:** You need to enter this number during online transactions.
- 3) **SIGNATURE PANEL:** Please sign on this panel with non-erasable ballpoint pen.
- 4) **PHONE BANKING NUMBERS:** Use these numbers for card Hotlisting or for seeking any information regarding your Credit Card.



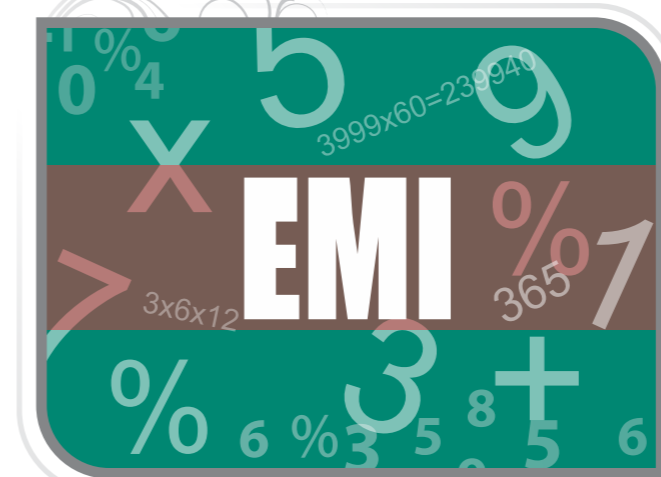
Zero Loss Card Liability

In case you lose your card, please do not panic. The first thing to do is, call our 24-Hour Customer Call Center at 1800 425 7600 / 022 4042 6013 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 Aspire 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.



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 Aspire Card.



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.



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 card member agreement and MITC for details.



Online Shopping / Payment

Your Aspire card gives you the convenience of booking Air/ Railway/ Movie tickets, shopping, making utility payments and much more with additional security of Verified by VISA.

Registration Process

Registration for this service is just a click away

Login to IDBI Bank website www.idbi.com & follow the following simple 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 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.