

IndiGo Kotak Credit Card Features Terms and Conditions

Welcome Benefits:

- Welcome benefit BluChip voucher and 6E Meals add-on will be valid for 6 Months from the Date of Issue
- Customers become eligible for welcome benefit by paying the card's joining fee within the due date period.
- Customers holding cards where Joining Fee is waived, will be ineligible for the Welcome Voucher
- The welcome benefit will be credited to your IndiGo membership account within 10 days of the statement due date for which the fee was levied. You will be notified when it is credited, via SMS and e-mail registered with your IndiGo BluChip account
- Bonus IndiGo BluChips can be redeemed while booking flights only via the IndiGo website or mobile app

Accelerated Earnings on IndiGo Website and Mobile App:

- IndiGo flight Bookings done through IndiGo Website and Mobile Application only will be eligible for earning BluChip

Accelerated Earnings on Dining & Entertainment Spends:

- Dining & Entertainment spends will be identified through MCC categorization
- MCC's that qualify for accelerated earn are: 5811, 5812, 5813, 5814, 7829, 7832, 7841, 7911, 7922, 7929, 7932, 7833, 7933, 7941, 7991, 7992, 7993, 7994, 7996, 7997, 7998, 7999

Earnings on Other Categories:

- Rent, wallet, Education, Government spends, utilities, insurance, online skill based gaming and B2B are excluded categories, not eligible for earning BluChips (MCC Codes: 6513, 6540, 8211, 8220, 8241, 8244, 8249, 8299, 9222, 9311, 9399, 9402, 9405, 9223, 7311, 7399, 5169, 5046, 5139, 5021, 7379, 7372, 5039, 5099, 5065, 7361, 5072, 5085, 7375, 5051, 2741, 5199, 7395, 5131, 5074, 2842, 5111, 8734, 2791, 5137, 5960, 6300, 6381, 6399, 4899, 4812, 4814, 4900, 5816)

- No IndiGo BluChips will be earned on group, corporate, SME and agent bookings done through IndiGo Website/App

Milestone Benefits

- Exclusion category spends will not be considered for milestone calculation
- Spends net of any reversals will be eligible for milestones. Any reversal post crediting of milestone, will be adjusted in the subsequent milestone qualification
- BluChips vouchers earned against milestone achievement are valid for a period of 6 months from the date of disbursal
- Milestone spends will be reset at the end of each anniversary year

Annual Benefits:

- Annual benefit BluChip voucher and 6E Meals add-on will be valid for 6 Months from the Date of Issue
- Customers become eligible for Annual benefit by paying the card's annual fee within the due date period.
- Customers holding cards where Annual Fee is waived, will be ineligible for the Annual Voucher
- The Annual benefit will be credited to your IndiGo membership account within 10 days of the statement due date for which the fee was levied. You will be notified when it is credited, via SMS and e-mail registered with your IndiGo BluChip account
- Bonus IndiGo BluChips can be redeemed while booking flights only via the IndiGo website or mobile app

Earning of IndiGo BluChips, IndiGo BluChips Vouchers & Add-on Vouchers

- The IndiGo BluChips can be earned on all eligible transactions undertaken by a Member on the Co-Branded Card, as per the accrual structure for a merchant and as advised from time to time. Regardless the currency of payment of a transaction paid for using the Co-Branded Card, all accruals of IndiGo BluChips shall be based on the INR value of such payment (as calculated by the IndiGo's Bank Partner). Validity of IndiGo BluChips will be as per the IndiGo BluChip Program Terms & Condition.

- In addition to the Base IndiGo BluChips that a member earns, a member may also from time to time be eligible for additional benefits such as Joining benefits, Activation benefits, Milestone benefits, or other benefits as per the specific variant for each Bank. These benefits can be in the form of IndiGo BluChips, IndiGo BluChips Vouchers, Add-on Vouchers such as 6E Eats and 6E Prime. All vouchers have a validity of 6 (Six) months from the date of their accrual.

Redemption of IndiGo BluChips, IndiGo BluChips Vouchers & Add-on Vouchers

- IndiGo BluChip redemption value will be at the discretion of IndiGo. For more detailed Terms and conditions, [click here](#).
- The IndiGo BluChip Voucher can be redeemed only on the IndiGo website and/or IndiGo Mobile App by a Member and/ or their Nominee against the value of the Base Fare of the ticket. Redemption can be done on Payments page during flights booking on IndiGo website and/or Mobile app via redemption journey.
- The IndiGo BluChip Voucher can be used in a single journey and cannot be clubbed with another IndiGo BluChip Voucher. The IndiGo BluChip Vouchers are valid for booking and travel within 6 months of Voucher issuance. IndiGo BluChip voucher cannot be applied for a return journey or multi-segment journey.
- IndiGo BluChip Voucher can be clubbed with IndiGo BluChips and/or Cash. If booking is made using IndiGo BluChip Voucher, it will be applied first followed by other forms of payment. In case of multiple vouchers, customer will have the option to choose which voucher to utilize. IndiGo BluChip Vouchers & IndiGo BluChips will be visible separately in the dashboard. IndiGo BluChip Voucher can be clubbed with any other 6E add-on like 6E Eats Voucher and/or 6E Prime.
- IndiGo BluChip Voucher used for the booking will be consumed in full, irrespective of the actual value of the ticket & unutilized balance, if any,

will be forfeited. IndiGo BluChip Voucher will be applicable on economy and business (Stretch) class air fare component. Calculation of eligible spends for milestone benefits will be done by banking partner only. Spends milestone benefits counter will reset each anniversary year to calculate thresholds.

- In case of cancellation of bookings made against IndiGo BluChip Voucher, the entire Voucher amount will be forfeited. Modification of bookings made against IndiGo BluChip Voucher is not allowed. Member will have to cancel the old booking and make a new booking.
- All IndiGo BluChips accumulated in the IndiGo BluChip Membership Account are valid as per the IndiGo BluChip Program Terms & Condition.
- 6E Eats vouchers can be used in a single journey i.e. if a Member books a round trip flight, one 6E Eats Voucher would be applicable only in one segment of journey where Member applies the voucher. A maximum of two 6E Eats Vouchers per journey is allowed. 6E Eats voucher can be clubbed with IndiGo BluChip Voucher 6E Eats Vouchers will be valid for booking & travel within 6 months. In case of cancellation or modification of bookings where 6E Eats Voucher was used, 6E Eats Voucher will be transferred back to the Member Account with voucher original validity.
- 6E Prime Vouchers can be used in a single journey i.e. if a Member books a round trip flight, one 6E Prime would be applicable only in one segment of the journey where Member applies the voucher. 6E Prime can be clubbed with IndiGo BluChip Voucher. 6E Prime is valid for booking/ travel within 6 months. In case of cancellation or modification of bookings where 6E Prime Voucher used, 6E Prime Voucher will be transferred back to the IndiGo BluChip Member Account with Voucher's original validity.
- Add-on vouchers including 6E Prime & 6E Eats can be redeemed on the Add-on page on IndiGo website/ mobile app

Reporting of IndiGo BluChip and other account information

- IndiGo BluChip Members can check their IndiGo BluChip Membership Account statements by logging into their IndiGo BluChip Account online at www.goIndiGo.in or through IndiGo's mobile application. The summary indicates the IndiGo BluChips earned on the Co-Branded Card transactions and from all other Program Partners of the IndiGo BluChip Program, if any.
- All discrepancies in the amount of IndiGo BluChips earned must be reported to the Bank Contact centre or the IndiGo BluChip Contact Centre within sixty (60) days from credit of IndiGo BluChip in the account.

Reporting of discrepancies

IndiGo BluChip Members are advised to retain original receipts for amounts spent on their Co-Branded Card till such IndiGo BluChips appear in their IndiGo BluChip Account statement and report any omissions in their IndiGo BluChip Account to the IndiGo BluChip Contact Centre via e-mail or online at www.goIndiGo.in.