# FAQs on Card Closure due to Prolonged Inactivity

As per RBI Circular on **Master Direction – Credit & Debit Cards – Issuance and Conduct Directions dated 21st April, 2022 Clause 8 (b)**, effective July 1st, 2022, if a Credit Card is not used for a period of more than one year, the card shall be closed by the Bank **after 30 days of notice**.

To ensure continuity of service, we recommend that you use your Axis Bank Credit Card within the time period mentioned in the communication sent on your registered email ID or mobile number.
To keep your card active, simply make a transaction using your Credit Card or give us a missed call on **8297355555** from your Registered Mobile Number.

Please note if there is any overdue on any of your other banking relationships with us, you will not be able to use your credit card until the same are cleared. For instance, if we have received the consent on your credit card to keep it active, but there is a personal loan that is overdue, then in this case while the consent will be recorded, the card will not be available for usage until the pending dues are cleared.

1. **Why did I receive this communication?**

   Your card has not been used for a long period of time.

2. **What do I need to do to prevent permanent closure of Credit Card?**

   a) Make at least one transaction using your Credit Card
   b) Give us a missed call on **8297355555** from your Registered Mobile Number or SMS **CCACT** to **56161**

3. **If I give my consent to activate one credit card, what happens to the other credit cards under the same account?**

   Once we receive your consent for the primary credit card activation, all the credit cards linked to this primary card, including add on cards, if any, will remain active.

4. **What will happen to the Credit Card after expiry of *the* date mentioned in the communication?**

   - In case the card is not used within the stipulated time communicated by the Bank, the card will be closed **permanently**
   - **Primary and Add-on Card/s** (if any) will be closed by the Bank. A closed card cannot be reactivated.
   - **Reward Points, if any,** for customers with only Credit Card relationship will expire and not be redeemable after the card is closed by the Bank.
   - For Credit Card customers with other Axis Bank relationships, **EDGE REWARD Points** earned on Credit Cards will remain valid as per EDGE REWARDs Terms & Conditions on card closure.

5. **What will happen in case there is Credit Balance available in the Credit Card?**

   Bank will transfer the credit balance to your linked Axis Bank Savings Account details available with the Bank. In case your account details are not available, we will reach out to you for your account details to transfer the balance from your Credit Card.

6. **How can I set / reset my Credit Card PIN?**

   - **Mobile Banking**: Login > Banking > Services > Credit Card > Set/Reset PIN > Enter OTP sent on registered mobile number > Click on Continue > Enter 4 digit PIN > Continue > Validate with mPIN
   - **Internet Banking**: Login > Accounts > Credit Card > Services > Credit card PIN change > Go > Enter desired PIN > Enter OTP received on registered mobile no.> Confirm

- **ATM**: Insert Credit Card > Select PIN/Generate PIN Option > Enter DOB & Card expiry > Enter OTP received on registered mobile number > Set PIN (Click here for Credit Card PIN through ATM FAQs)
- **Phone Banking (IVR):** Call Axis Bank Customer Care at 1860 419 5555 / 1860 500 5555 > Choose “Option 2” (for PIN Related services) > “Option 1” (to generate Debit/Credit PIN) > "Option 1"(to generate PIN for credit card) > Select “Generate PIN” option > Enter Credit Card number, Expiry date, DOB & registered mobile number > Enter OTP received on Mobile > Verify> Enter desired PIN

6. **Can I reactivate my Credit Card once it is closed?**

Once the Credit Card is closed, you cannot reactivate it. If you wish to apply for a new card, please visit axis.bank.in/reapplycc

In case of any further concerns, please contact customer care as listed below:

- For Retail Banking segment, call **18604195555 / 18605005555**
- For LIC segment, call **18004190064**
- For Burgundy segment, call on the exclusive toll-free number **18004190065**
- For Burgundy Private segment, call on the exclusive toll-free number **18002108888**
- For NRI segment, please click here
- Alternatively, you may also check the details on www.axis.bank.in