

## **Burgundy Private – The One Card Revised Terms & Conditions**

### **A) Revision of *EDGE REWARD* Points**

- Spends made on government institution, gold/ Jewelry, fuel and utilities and telecom will not be eligible for EDGE Rewards points w.e.f. 20<sup>th</sup> April 2024.
- There is no change to the spend categories excluded from earning rewards and spend based fee waiver calculation. However, to simplify, such transactions will be identified based on the spend category (Utility & Telecom, Rent, Jewelry, fuel Wallet, etc.) rather than the assigned 4-digit Merchant Category Code (MCC) w.e.f 20<sup>th</sup> June 2025.

*Note: EDGE REWARD Points will be debited for credit card transactions which are converted to EMI. On cancellation of the EMI transaction, points shall not be credited back for the original transaction.*

- 1) Capping of reward points earned on below merchant categories is applicable.
  - Spends up to INR 1 Lac per month on Rent category will be eligible for earning EDGE reward points
  - Spends done on Insurance capped at 6,000 EDGE Reward points per month w.e.f. 20<sup>th</sup> April 2024.

Total EDGE REWARD Points that can be converted to Partner Points in a calendar year are capped to 15,00,000 EDGE REWARD Points per Customer ID.

- 2) Miles Transfer Program for BP CC
  - For the latest partner benefits and rates, please visit the detailed [Miles Transfer program terms and conditions](#).

### **B) Revision of Welcome and Annual Benefit**

The welcome and annual benefit of 30,000 EDGE REWARD Points has been discontinued effective 20<sup>th</sup> April 2024.

### **C) Revision in Most Important Terms and Conditions (MITC)**

Please visit [www.axis.bank.in/mitnc](http://www.axis.bank.in/mitnc) to view updated MITC