

## **Axis Bank Cashback Credit Card Member Terms and Conditions**

These terms and conditions (“Terms”) shall be applicable to the Credit Cardholders (as defined hereinafter) participating in the Offer (as defined hereinafter) who agrees to be bound by the same and shall regulate the provisions of the specified products and services provided by the Axis Bank (“Axis Bank”). Participation in this offer is voluntary. Any User participating in the Offer shall be deemed to have read, understood, and accepted these terms and conditions and these Terms shall be in addition to and not in derogation of other applicable terms and conditions of any account or any other facility/services offered by the Bank and/or such other terms and conditions as may be specified by the Bank.

**Definitions:** The following words and phrases shall have the meanings set out herein below in this document unless repugnant to the context:

“Month” - Statement month i.e., monthly billing cycle of your credit card.

“Credit Cardholders” – A person who is holding the retail Axis Bank Credit Card. Also to be referred as “Customer” or “Cardmember” or “Cardholder” or “you”/”your”/”him”/”her” or similar such pronouns as per the context admits.

“Campaign Period/ Offer Period/ Validity” - The period for which the offer is valid.

“Transactions” – any usage on the card which is not a charge/fee/interest levied.

“Target spend” – The exact amount that the customer needs to spend on his credit card to be eligible for the offer.

“Activation”— the first transaction done on the credit card is considered as Activation and the date of the first transaction is considered as Activation date.

“Merchant” – any establishment where the Axis Bank credit card mentioned in the offer has been used for making a purchase.

“MCC: Merchant Category Code”- A Merchant Category Code (MCC) is a four-digit number assigned to a merchant/business by the merchant’s acquiring Bank. The acquiring Bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity.

SMS/Email/Mobile App Push Notification sent by Axis Bank to the customer’s registered mobile number/email ID mentioning the offer is referred to as “communication”. Only those customers who receive the communication are eligible.

The Campaign Period referred to as “Offer Period” or “Validity”, used interchangeably, will be the one mentioned in the communication received by customer.

### **1. Credit card application Tracking:**

The customer may follow the steps below to track their credit card application status:

- Click on the following link: <https://www.axis.bank.in/application-tracker>
- Click on credit card
- Input mobile number and application ID or PAN Number
- Status of the card will be provided.

### **2. Card Activation:**

- The customer can activate the Axis Bank Cashback Credit Card in various ways. They are as follows:
  - ✓ The customer has to login to Axis Mobile/Internet Banking and navigate to the control center. To activate the card, input the 6-digit activation code/CVV, set the Credit Card PIN, and enable & set limits of online and contactless usage for domestic and international transactions.
  - ✓ Call 1860 419 5555/ 1860 500 5555 to activate the card by providing personal details and 6-digit activation code.
- The details to activate the card are mentioned in the welcome letter.

### **3. Joining and Annual Card Fee:**

- There is a joining fee of INR 1000 + GST. Joining fee is only levied for new to card customers. There is an annual fee\* of INR 1000 + GST to be levied on the card.
- Annual Fee to be billed on the first statement date, post-completion of the card anniversary year. A card member shall be exempted\* from the said annual card fees if the card member makes eligible spends of INR 4 Lakhs or more on the card during the anniversary year.
- All the transactions will be considered as on settlement date.
- Rent and Wallet MCCs will be excluded from the spends calculated for the annual fee waiver.

\*Annual fee of INR 1000 and the spends based fee waiver eligibility is applicable only for customers onboarded through Axis Bank portal on or after 1 June 2024.

### **4. Welcome Benefits**

- 5000 EDGE Reward Points worth INR 1000 shall be awarded to the customer on the first spend transaction within 30 days of card issuance. Applicable to customers who have paid the joining fee.
- These EDGE Reward Points will be auto-credited.
- Welcome benefit is valid only once and it is provided only in the primary cardholder's customer ID. Add on cardholder will not be provided with this

benefit. The first transaction to be considered for both primary or the add-on card to obtain the welcome benefit.

- No minimum spend criteria. Spends to be considered for the welcome benefit and shall be cumulative of both primary & add-on card
- The customer can redeem the welcome benefit received in form of EDGE Reward Points. Visit <https://www.axis.bank.in/offers-rewards/axis-edge-rewards> to know more about how to redeem EDGE Reward Points.
- Transaction date captured on credit card account is basis the transaction date submitted by the Merchant Establishment/Association (i.e. Mastercard® & Visa). Axis bank will not be held responsible if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done.
- This offer is not applicable for already existing customers of Axis Cashback and for customers who are opting for this card via swap to Axis Bank Cashback Credit Card from an already existing Axis bank Credit card.
- Any welcome benefit once credited is not reversed even if there are reversals of transactions.

## 5. Earn Cashback:

### Base Cashback:

- Customer is eligible to receive base cashback of 0.75% on the transaction value if the customer makes offline spends (POS/card present transactions) or spends on travel (both online and offline).
- This cashback is not eligible for transactions under excluded MCCs ( see MCC exclusions table above ) of primary and add on card per statement cycle
- There will be no capping on the cashback on base earn. Customer will be eligible for unlimited 0.75% cashback earn on eligible spends.
- Cashback will be provided automatically as statement credit before next statement date. (Cashback calculated is rounded down per transaction)
- Please refer page 10 to see full list of MCCs considered under Travel.

Airlines	For list of MCCs included, please refer page 10
Travel Agencies	4722
Travel Others	4011, 4214, 4411, 4582, 4723, 4761, 4789, 7523, 7524
Travel Rental	For list of MCCs included, please refer page 10
Railways	4112

### Accelerated Cashback:

- Card member is eligible to get higher cashback up to 7% on eligible online spends.
- Online Qualifying Spends: Online qualifying is defined as all online spends (card not present) except travel MCCs and other MCC exclusions
- All Axis Bank Cashback Credit cardholders will receive tiered cashback as mentioned below:
- In case net spends for a particular month is positive, then the net spend amount is broken down into below categories:
  - On net Spends less than or equal to INR 5,000:  
2% cashback is provided with max cashback = INR 100
  - On net spends between INR 5001 and INR 40,000:  
For spends till INR 5000, 2% cashback is provided = INR 100  
For remaining amount 5% cashback is provided with max cashback= INR 1,750
  - On spends greater than or equal to INR 40,001:  
For spends till INR 40,000, total cashback of INR 1,850 (2% for INR 5000 + 5% for INR 35,000) is awarded.  
For remaining amount 7% cashback is provided with max cashback= INR 2,150
- Total cap on cashback on accelerated spends is equal to INR 4000 (INR 100 + INR 1,750 + INR 2,150) in a statement month.
- Net spends to be considered inclusive of all purchase, reversals, and EMI conversions in each statement.
- In case the purchase/ transaction qualifying in this category is returned/ cancelled/ converted to EMIs/ reversed post statement generation date, cashback toward such transactions will be debited up to a max of -4000 on the statement during which reversal/conversion is posted basis net spends of the statement month. Hence the cashback thus reversed/debited may be different from the cashback earned for the original purchase transaction.
- In case the net spends is negative then negative cashback or debit will be posted on the account. The calculation for-ve cashback (debit entry) is done by taking absolute value of net spends amount and computing cashback as described incase of +ve cashback and then posting this as a debit entry.

#### **Bonus Cashback:**

- Card member is eligible to receive 0.5% cashback on Utilities transactions capped at INR 100 per statement.
- Transactions done on MCCs which are eligible to earn 0.5% cashback of the transaction value are given below:

Utilities	MCCs- 4816, 4899, 4900
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- Note: MCC 4814 (Telephone Bill Payment) eligible for base (offline/ PoS channels) & accelerated (online channel) cashback earn depending on which channel (online or offline) the customer makes the payment.

### Impact of reversal transactions and disputes on cashback

- Cashback given is to be reversed (withdrawn) in case of transaction reversals, or EMI conversions.
- In case of dispute on a transaction the Temporary Credit and reversal of temporary credit will not be eligible for cashback. Only permanent credit will be eligible for cashback calculation.

If the reversals are:

- In same statement month: will impact the net spends of the same statement month. Hence the cashback will be calculated accordingly and credited in the next statement month
- In future statement month: This will impact the net spends calculation of the future statement month and subsequent cashback earned will be posted in the statement month after the future statement month. The cashback (from previous statement) received will not be impacted.

### Excluded MCCs:

- Purchase transactions performed on these Merchant Category Codes (MCC) as allotted by Mastercard® & Visa shall not earn cashback under any category:

Excluded MCCs
<ul style="list-style-type: none"> <li>• Transportation &amp; Tolls</li> <li>• Insurance</li> <li>• Educational Institutions</li> <li>• Jewellery, Precious Metals and Watches</li> <li>• Govt. Institutions</li> <li>• Wallet</li> <li>• Rent</li> <li>• Fuel</li> </ul>

### Scenarios:

Statement 1: 10 Jan to 9 Feb

Transaction	Transaction Type	Transaction Channel	MCC Excluded	Amount	Net Spends (Online upto 7%)	Net Spends (0.75% on Of-line+ Travel)	Net spends for Bonus 0.5% Cashback (Utilities)
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Apparels	Purchase	Online	No	2600	2600	0	0
Utilities	Purchase	Offline	Yes	3060	0	0	3060
Railway Travel	Purchase	Online	No	3848	0	3848	0
Grocery/Super-market	Purchase	Online	No	2850	2850	0	0
Dining	Purchase	Offline	No	3800	0	3800	0
Electronics	Purchase	Online	No	62500	62500	0	0
Sports Goods Ecomm	Purchase	Online	No	28000	28000	0	0
Sports Goods Ecomm	Reversal	Online	No	-28000	-28000	0	0
Jewellery Purchase	Purchase	Online	Yes	50000	0	0	0
Total Net Spends	-	-	-		67950	7648	3060

Total Net spends on  
Online

67950

<b>Accelerated Cashback</b>				
Category	Tier	Qualifying Amount	% Cashback	Cashback Amount
Category_ Online- 1	Upto 5000	5000	2%	100
Category_ Online- 2	From 5001 to 40000	35000	5%	1750
Category_ Online- 3	Above 40000	27950	7%	1956
<b>Total online cashback</b>				<b>3806</b>

	Net Spend Amount	Cashback Earn(after round down per transaction)
0.75%	7648	56
0.50%	3060	15

Total Cashback: **INR 3877**

The total cashback earned for accelerated, base & bonus categories is INR 3877.  
This will be credited and will adjust against the total outstanding in the next statement

Statement 2: 10 Feb to 9 Mar

Transaction	Transaction Type	Transaction Channel	MCC Excluded	Amount	Net Spends (Online upto 7%)	Net Spends (0.75% on Offline+ Travel)	Net spends for Bonus 0.5% Cashback (Utilities)
Apparels (Reversal from last statement)	Reversal	Online	No	-1800	-1800	0	0
Utilities (4186)	Purchase	Offline	No	30060	0	0	30060
Utilities (4184)	Purchase	Online	No	1380	1380	0	0
Cashback Received (Previous Statement)	NA	NA	NA	-3877	0	0	0
Airplane	Purchase	Online	No	4200	0	4200	0
Grocery/Supermarket	Purchase	Online	No	2850	2850	0	0
Dining	Purchase	Offline	No	560	0	560	0
Electronics	Purchase	Online	No	6500	6500	0	0
Total Net Spends					8930	4760	30060

Total online spends 8930

Accelerated Cashback				
Category	Tier	Qualifying Amount	% Cashback	Cashback Amount
Category_ Online- 1	Up to 5000	5000	2%	100
Category_ Online- 2	From 5001 to 40000	3930	5%	196
Category_ Online- 3	Above 40000	0	7%	0
Total online cashback				296

Cashback	Net Spends	Cashback (rounded down at txn)	Capping	Final Cashback
0.75%	4760	35	NA	35

0.50%	30060	150	100	100
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Total Cashback: **INR 431**

The total cashback earned for accelerated, base & bonus categories is INR 431  
This will be credited and will adjust against the total outstanding in the next statement.

## 6. Redemption of Cashback:

Redemption of Cashback:

- Cashback will be automatically provided as statement posting before next statement date. (Round down of cashback is done at transaction and category level)
- The cashback amount is thus used for outstanding calculation for next statement.

## 7. Fuel Surcharge:

- Fuel surcharge waiver facility is not applicable on this card. Hence fuel surcharge levied by merchant will not be reversed.

## 8. Other Terms and Conditions:

8.1. Qualifying purchase value will exclude all EMIs about Loan on credit card, Dial an EMI, Balance conversion and Balance transfer programs, cash withdrawals, fees, charges and Goods and Services Tax (GST). Any disputed transaction will not be considered for qualifying purchase value computation. Merchant refunds/reversals will be considered as a negative adjustment in the qualifying purchase value computation.

8.2. Only Axis Bank Cashback Credit Card customer (“Cardmember”) whose Axis Bank Cashback Credit Card (the “Card”) account is open, remains in good credit standing, payment continues to reach us before the payment due date, are not delinquent on their card payments are entitled to receive cashback. During block period of a card, no cashback point shall be awarded for any transaction posted on the customer card account. However accumulated cashback prior to block will get posted on statement generation.

8.3. EDGE Reward points on closed cards can be redeemed by customer only against rewards catalogue up to 30 days post card closure.

8.4. Card member cannot transfer any Reward Points/ cashback to another person.

8.5. Swap/upgrade option to other specified cards will be available subject to bank offer and eligibility of customer. In case of upgrade from Axis Cashback Card to another credit card, the transactions performed on Axis Cashback Card in current statement month will be eligible for reward/cashback calculation as per the terms and conditions of new credit card. Further in case upgrade is done prior to statement posting on the Axis Cashback Card, then the transactions done on Axis Cashback card in previous statement (already billed) will not be considered for cashback calculation as per Axis Cashback Card.

8.6. The terms and conditions mentioned in the document can be revised or terminated at any time with 30 days prior notice.

8.7. The cashback shall not be applicable if the Card has been withdrawn or cancelled or is liable to be cancelled or the account of the Card member is a delinquent Account.

8.8. The facility of an Additional Card (Addon Card) will be terminated in case of termination of Card membership of Primary Card member.

8.9. Axis Bank's computation of the Cashback shall be final, conclusive and binding on a Card member and will not be liable to be disputed or questioned.

8.10. The terms contained in this document shall be in addition to and not in derogation of the Most Important Terms and Conditions document.

8.11. The cashback proposition is made available at the pleasure of Axis Bank and Axis Bank expressly reserves the right at any time and with notice to Card members, to add to and/or alter, modify, change or vary all or any of these Terms and Conditions or to replace wholly or in part, the Cashback Scheme by another scheme, or to withdraw it altogether.

8.12. Without prejudice to anything contained in the Terms and Conditions, all disputes, if any, arising out of or in connection with or as a result of the Rewards Scheme or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals at Mumbai.

8.13. The above Terms & Conditions and Payment of fees/service charges/all other amounts due from the card-member to Axis Bank from usage of the Card by the card-member under various offers provided on the Card and/or otherwise related to the Card shall be governed by and should be read in conjunction with the detailed Axis Bank card-member Terms & Conditions and Most Important Terms & Conditions (MITC) available on [axisbank.com](http://axisbank.com)

**MCC Details:**

Travel Transactions identified by below MCCs:

MCC	Description	Detail
3000	TRAVEL	AIRLINES
3001	TRAVEL	AIRLINES
3002	TRAVEL	AIRLINES
3003	TRAVEL	AIRLINES
3004	TRAVEL	AIRLINES
3005	TRAVEL	AIRLINES
3006	TRAVEL	AIRLINES
3007	TRAVEL	AIRLINES
3008	TRAVEL	AIRLINES
3009	TRAVEL	AIRLINES
3010	TRAVEL	AIRLINES
3011	TRAVEL	AIRLINES
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3301	TRAVEL	AIRLINES
3302	TRAVEL	AIRLINES
4511	TRAVEL	AIRLINES
3351	TRAVEL	TRAVEL_RENTAL
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3400	TRAVEL	TRAVEL_RENTAL
3405	TRAVEL	TRAVEL_RENTAL
3409	TRAVEL	TRAVEL_RENTAL
3412	TRAVEL	TRAVEL_RENTAL
3414	TRAVEL	TRAVEL_RENTAL
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3421	TRAVEL	TRAVEL_RENTAL
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3441	TRAVEL	TRAVEL_RENTAL
7512	TRAVEL	TRAVEL_RENTAL
7513	TRAVEL	TRAVEL_RENTAL
7519	TRAVEL	TRAVEL_RENTAL
4722	TRAVEL	TRAVEL_AGENCIES
4011	TRAVEL	TRAVEL_OTHERS
4214	TRAVEL	TRAVEL_OTHERS
4411	TRAVEL	TRAVEL_OTHERS
4582	TRAVEL	TRAVEL_OTHERS
4723	TRAVEL	TRAVEL_OTHERS
4761	TRAVEL	TRAVEL_OTHERS
4789	TRAVEL	TRAVEL_OTHERS
7523	TRAVEL	TRAVEL_OTHERS
7524	TRAVEL	TRAVEL_OTHERS
4112	TRAVEL	RAILWAYS