



LIC Credit Cards Rewards Catalogue

Sr. No.	Reward Item Description	Product Code	Points to be redeemed		
			LIC Titanium	LIC Platinum	LIC Signature
Axis Bank Virtual Gift Cards					
1	Axis Bank Virtual Gift Card (INR. 1000)	LG096	3500	1400	1050
2	Axis Bank Virtual Gift Card (INR. 2500)	LG097	8500	3400	2550
3	Axis Bank Virtual Gift Card (INR. 5000)	LG098	16850	6750	5050
Reward Products					
4	Bajaj ELX16LED Emergency Light	AXL017	5915	2365	1785
5	Philips HP8143/00 Dryer	AXL024	2935	1175	890
E-vouchers					
6	AMAZON PAY EGIFT CARD INR 1000	AXLIC023	3000	1500	1000
7	AMAZON PAY EGIFT CARD INR 2000	AXLIC024	6000	3000	2000
8	AMAZON PAY EGIFT CARD INR 5000	AXLIC026	15000	7500	5000

9	SHOPPERS STOP E-VOUCHER INR 2000	AXLIC374	6000	3000	2000
10	SHOPPERS STOP E-VOUCHER INR 5000	AXLIC375	15000	7500	5000
11	MAKE MY TRIP E-VOUCHER INR 2000	AXLIC267	6000	3000	2000

Rewards Terms and Conditions

1. Reward points can be redeemed only against the products listed in the reward catalogue (<https://www.liccards.in>)
2. The Credit Card is issued for personal expenses and purposes only. The Cardholder must not use the Credit Card to purchase anything for resale, for commercial or business purposes. The Credit Card should be used only for lawful, bona fide personal purposes and must not be used for any money laundering, anti-social or speculative activities or must not be exploited commercially in business (e.g. for working capital purposes).
3. If the Credit Card is found to be used for prohibited, restricted, commercial purposes or any purposes as mentioned above, Axis Bank may, at its sole discretion, exercise its right to cancel the concerned Credit Card and additional/add-on cards thereof and withhold/cancel the Rewards earned, without any notice to the Cardholder. Axis Bank may enquire with you over phone or through any other means of formal communication and seek details, information, proofs, etc., about the Credit Card transactions, pattern of usage, etc. Non-satisfactory responses or no responses from the Cardholder may lead to blocking/closure of the Credit Card by Axis Bank.
4. **2X Reward points** on LIC Insurance payments are eligible, only on transaction done through official LIC premium payment gateways and not through any third-party applications.
5. To redeem the Reward Points, call our customer care on 1800 419 0064 -> Confirm the product code you want to redeem -> Select Quantity -> Confirm address of delivery -> Place request.
6. **A handling charge of Rs.30 + GST will be charged towards every Reward redemption request.**
7. Physical Reward products will be delivered via courier to registered address within 21 working days from date of redemption.
8. E-Vouchers and Axis Bank Virtual gift cards will be sent via SMS and email on registered mobile number and email ID within 10 working days & can be used on merchant platforms for respective purchases. They will follow the associated merchant Terms & Conditions. E-vouchers and virtual gift cards will not be delivered as physical vouchers.
9. Customer cannot be issued more than 75 virtual gift cards in a financial year. Please redeem physical products or e-vouchers if 75 gift cards have been issued in a financial year. Any redemption above 75 cards will be rejected & points will be reversed within 2 working days.
10. All reward points earned basis usage of the card shall have validity of one year from the date of accumulation. Reward points that remain unused for a period of 12 months will be expired. For Ex: Reward points earned in April 2021 will be valid until April 2022. If unused, they will be expired in May 2022.

11. Reward Points get accumulated in customer's reward account which can only be viewed in monthly statement under - "Plus point summary". Plus point summary is provided at the bottom of the statement which has opening balance, rewards earned, rewards redeemed and closing balance.
12. Purchases made towards government services, education, utilities and rental payments shall not be eligible for Plus points. Please find below MCC Categories

Description
Utilities
Educational Institutions
Government Institutions
Wallet
Gift Cards
Rent
Fuel
Cash Advances