AXIS BANK

Key Fact Sheet

The Key Fact Sheet circulated by Axis Bank Ltd. is in compliance with RBI Master Direction – Credit Cards and Debit Cards – Issuance and Conduct Directions, 2025, and any amendments as and when applicable. The Key Fact Sheet was last updated on 17th September 2026.

Retail Cards

Product Name	*PRIDE PLATINUM* Credit Card	*PRIDE SIGNATURE* Credit Card	*NEO* Credit Card	*MY ZONE* Credit Card	*AURA (Health)* Credit Card	*CASHBACK Credit Card*	*REWARDS Credit Card*	*PRIVILEGE Credit Card*
Joining Fee	INR 0	INR 0	INR 250	INR 500*	INR 749	INR 1000*	INR 1,000	INR 1,500
Annual Fee	INR 250	INR 500	INR 250	INR 500*	INR 749	INR 1000*	INR 1,000	INR 1,500
Annual Fee Waiver	Spends of INR 20,000 in the preceding year	Spends of INR 40,000 in the preceding year	-	-	-	Spends** of INR 4,00,000 in the preceding year	Spends of INR 2,00,000 in the preceding year	Spends of INR 5,00,000 in the preceding year
Interest Rate (p.a.)	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%

Partnership Cards

Product Name	*LIC* Credit Cards	*FIBE Credit Card*	*FREECHARGE* Credit Card	*FREECHARGE* PLUS Credit Card	*FLIPKART* Credit Card	*FLIPKART SUPER ELITE Credit Card*	*ACE* Credit Card	*AIRTEL* Credit Card	*SPICEJET VOYAGE* Credit Card	*SPICEJET VOYAGE BLACK* Credit Card	*MILES and MORE* World Credit Card
Joining Fee	INR 0	INR 0	INR 250	INR 350	INR 500*	INR 500	INR 499	INR 500	INR 750	INR 2,000	INR 3,500
Annual Fee	INR 0	INR 0	INR 250	INR 350	INR 500	INR 500	INR 499	INR 500	INR 750	INR 2,000	INR 3,500
Annual Fee Waiver**	-	-	-	Spends of INR 50,000 in the preceding year	Spends of INR 3,50,000 in the preceding year	Spends of INR 2,00,000 in the preceding year	Spends of INR 2,00,000 in the preceding year	Spends of INR 2,00,000 in the preceding year	-	-	HON and SEN status members*
Interest Rate (p.a.)	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%

Partnership Cards

Product Name	*SAMSUNG SIGNATURE Credit Card*	*SAMSUNG INFINITE Credit Card*	*AXIS BANK SUPERMONEY RuPay Credit Card*	*SHOPPERS STOP Credit Card*	*IKEA Family Credit Card by Axis Bank*	*INDIAN OIL Premium Credit Card*	*Google Pay Flex Axis Bank Credit Card*	*VISTARA Credit Card*	*VISTARA SIGNATURE Credit Card*	*VISTARA INFINITE Credit Card*	*MILES and MORE World Select Credit Card*
Joining Fee	INR 500	INR 5000	INR 0	INR 500	INR 0	INR 1,000	INR 0	INR 1,500	INR 3,000	INR 10,000	INR 10,000
Annual Fee	INR 500	INR 5000	INR 0	INR 500	INR 0	INR 1,000	INR 0	INR 1,500	INR 3,000	INR 10,000	INR 4,500
Annual Fee Waiver**	Spends of INR 2,00,000 in the preceding year	Spends of INR 7,00,000 in the preceding year	-	Spends of INR 1,00,000 in the preceding year	-	Spends of INR 30,000 in the preceding year	-	-	-	-	HON and SEN status members*
Interest Rate (p.a.)	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%

Partnership Cards

Product Name	*INDIAN OIL Credit Card*	*KWIK Credit Card*	*IndiGo Axis Bank Credit Card*	*IndiGo Axis Bank Premium Credit Card*	*SCAPIA AXIS BANK Credit Card*
Joining Fee	INR 500*	INR 0	INR 799	INR 5,000	INR 0
Annual Fee	INR 500*	INR 0	INR 799	INR 5,000	INR 0
Annual Fee Waiver**	Spends of INR 3,50,000 in the preceding year	-	-	-	-
Interest Rate (p.a.)	55.55%	55.55%	55.55%	55.55%	55.55%

Affluent Cards

Product Name	*MAGNUS* Credit Card	*SELECT* Credit Card	*MAGNUS for Burgundy*	*ATLAS Credit Card*	*BURGUNDY PRIVATE* – The One Card	*HORIZON Credit Card*	*OLYMPUS Credit Card*	*RESERVE Credit Card*	*PRIMUS Credit Card #*
Joining Fee	INR 12,500 (Nil^ for customers with a Burgundy Salary Account opened on or after 1st July 2026)	INR 3,000 (Waived for Burgundy Account holders)	INR 30,000	INR 5,000	INR 1,00,000 (Nil for Burgundy Private Clients maintaining a TRV of 5 crore or above) #*	INR 3,000 (Nil^ for customers with a Burgundy Savings Account opened on or after 1st July 2026)	INR 20,000	INR 50,000	INR 5,00,000 (for cards issued after 31 Jul 2024) INR 1,80,000 (for cards issued until 31 Jul 2024)
Annual Fee	INR 12,500 (Nil^ for customers with a Burgundy Salary Account opened on or after 1st July 2026)	INR 3,000 (Waived for Burgundy Account holders)	INR 30,000	INR 5,000	INR 1,00,000 (Nil for Burgundy Private Clients maintaining a TRV of 5 crore or above) #*	INR 3,000 (Nil^ for customers with a Burgundy Savings Account opened on or after 1st July 2026)	INR 20,000	INR 50,000	INR 3,00,000 (for cards issued after 31 Jul 2024)
Annual Fee Waiver**	***Spends of INR 25,00,000 in the preceding year	***Spends of INR 8,00,000 in the preceding year	***Spends of INR 30,00,000 in the preceding year	-	-	-	-	***Spends of INR 35,00,000 in the preceding year	-
Interest Rate (p.a.)	42.58%	55.55%	42.58%	55.55%	19.56%	55.55%	42.58%	42.58%	12.68%

Addon JF/ AF: 1 card complimentary; For each subsequent add-on card (upto 4): INR 25,000 (for cards issued after 31 Jul 2024) & INR 15,000 (for cards issued until 31 Jul 2024).
#* Burgundy Private - The One Card is extended on a complimentary basis to clients maintaining a Total Relationship Value (TRV) of INR 5 crore or above in the month preceding the fee levy. If the specified TRV is not maintained, a joining and annual fee of INR 1,00,000 will be applicable. Following are the products that are considered as a part of TRV - savings account average quarterly balance, individual Current Account/s average quarterly balance, term deposit balance, mutual funds, portfolio management services (PMS), alternate investment funds (AIF), RBI bonds, PPF & NPS. Any product not mentioned here is not considered as part of TRV. Demat is not considered as part of TRV. Investment products through/with Axis Bank are considered in TRV. For more details, please visit Burgundy Private Partner - Fees & Charges - Axis Bank.
^ This offering is at the sole discretion of Axis Bank and may be revised or withdrawn at any time. Continuation of benefits is subject to the customer maintaining the requisite Burgundy relationship as per Bank's criteria.

Legacy Cards

Product Name	*VISA GOLD* Credit Card	*VISA SILVER* Credit Card	*BUZZ* Credit Card	*MY WINGS* Credit Card	*MY CHOICE* Credit Card	*TITANIUM* Credit Card	*PLATINUM* Credit Card	*SIGNATURE* Credit Card	*INFINITE* Credit Card
Annual Fee	INR 0	INR 0	INR 750	INR 500	INR 250	INR 100	INR 200	INR 1,000	INR 0
Annual Fee Waiver**	-	-	-	-	-	Spends of INR 50,000 in the preceding year	Spends of INR 1,00,000 in the preceding year	-	-
Interest Rate (p.a.)	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%	55.55%

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Secured Cards								
Product Name	***SECURED GOLD* Credit Card**	***SECURED SILVER* Credit Card**	***PLATINUM SECURED* Credit Card**	***INSTA EASY* Credit Card**	***MY ZONE EASY* Credit Card**	***INDIAN OIL EASY* Credit Card**	***FLIPKART SECURED* Credit Card**	***PRIVILEGE EASY* Credit Card**
Joining Fee	-	-	-	-	INR 500	INR 500*	INR 500	INR 1,500
Annual Fee	INR 0	INR 0	INR 200	INR 0	INR 500	INR 500*	INR 500	INR 1,500
Annual Fee Waiver**	-	-	Spends of INR 1,00,000 in the preceding year	-	-	Spends of INR 3,50,000 in the preceding year	Spends of INR 3,50,000 in the preceding year	Spends of INR 5,00,000 in the preceding year
Interest Rate (p.a.)	49.36%	49.36%	49.36%	49.36%	49.36%	49.36%	49.36%	49.36%

*Not Applicable if the customer is given a Lifetime Free card or if a different fee is given to customer as per application form | **Rent, Wallet load, Gift Card and other transactions will not be eligible for spends counted in availing annual fee waiver. Spends based annual fee waiver is applicable for eligible customers basis fee profile.

*** Select, Reserve, Magnus and Magnus for Burgundy - Effective 1 Sep 2023, Spends Threshold for Annual Fee reversal will exclude transactions identified through Rent, Wallet, Utilities, Government Institutions, EMI conversions, Cash withdrawals, reversals and fee and charges. Effective 20 Apr 2024, Insurance, Gold/Jewellery and Fuel also shall be excluded. Effective 28 Aug 2026, Gift Card shall also be added to excluded category. | **** Waived on spends of INR 10,000 within 45 days from issuance

MAGNUS for Burgundy - Applicable only for Burgundy customers maintaining the requisite individual Burgundy relationship (www.axis.bank.in/magnus)

Burgundy Private CC: Applicable only for Burgundy Private clients maintaining the requisite individual Burgundy Private relationship

(https://www.axis.bank.in/burgundy-private/eligibility-criteria)

Late Payment Fees: Waived for *BURGUNDY PRIVATE* and PRIMUS Credit Card. For all other credit cards, it is as per the below table:

Slabs of Outstanding Amount	*Late Payment Fee Charges*
Amount < INR 500	Nil
Amount between INR 501 – INR 5000	INR 500/-
Amount between INR 5001 – INR 10,000	INR 750/-
Amount between INR 10,001 – INR 50,000	INR 1,200/-
Amount > INR 50,000	INR 1,300/-
Additional INR 100 on missing payment of Minimum Amount Due (MAD) by the due date for two consecutive cycles. This charge will continue to be applicable for every payment cycle until the MAD is cleared	

Over-limit Fees: 2.5% of Over-limit Amount (Min INR 500). Waived for BURGUNDY PRIVATE Credit Card, PRIMUS Credit Card and OLYMPUS Credit Card.

Fees for Cash Payment at Branches: INR 175. Waived for *BURGUNDY PRIVATE* Credit Card, INSTA EASY Credit Card and PRIMUS *Credit Card.*

Duplicate Statement Fee: Waived

Cheque Return or Dishonour Fee or Auto Debit Reversal: 2% of payment amount; minimum INR 500. Waived For BURGUNDY PRIVATE Credit Card and PRIMUS Credit Card. INR 350 for OYMPUS Credit Card.

Credit Limit: Applicable as per the Bank's policy and Terms and Conditions.

Cash Withdrawal Fee: 2.5% of cash amount (Minimum INR 500) for all credits cards except, 2% of cash amount (Minimum INR 300) for OLYMPUS Credit Card. Nil for MAGNUS, MAGNUS FOR BURGUNDY, BURGUNDY PRIVATE, PRIMUS and RESERVE Credit Card.

Cash Withdrawal Limit: This is the Cash Advance Limit assigned to the Cardholder. This limit is lower than the Credit Limit and is included within your overall Credit Limit.

Available Credit Limit: The Available Credit Limit at any time is the difference between the assigned Credit Limit and the outstanding balance on the Card at that point of time. The Add-on Cardholder(s) will share this Credit Limit assigned to the Primary Cardholder.

Foreign Transaction Fee: Nil for BURGUNDY PRIVATE, PRIMUS Credit Card and SCAPIA AXIS BANK Credit Card, 1.5% of Transaction Amount for RESERVE Credit Card, 2% of Transaction Amount for MAGNUS and MAGNUS FOR BURGUNDY Credit Card, 1.8% of Transaction Amount for OLYMPUS Credit Card, 2.5% of Transaction Amount for INDIGO PREMIUM Credit Card, 3.5% of Transaction Amount for all other retail Axis Bank Credit Cards.

Dynamic Currency Conversion markup: Nil for BURGUNDY PRIVATE, PRIMUS Credit Card and SCAPIA AXIS BANK Credit Card, 1.5% of Transaction Amount for RESERVE Credit Card, 1.8% of Transaction Amount for OLYMPUS Credit Card, 2% of Transaction Amount for MAGNUS and MAGNUS FOR BURGUNDY Credit Card, 2.5% of Transaction Amount for INDIGO PREMIUM Credit Card, 3.5% of Transaction Amount for all other retail Axis Bank Credit Cards.

Rent Transaction fee: 1% of each Rental Transaction Amount for all Axis Bank Credit Cards. Nil for OLYMPUS and PRIMUS Credit Card.

Education Transaction Fee: 1% on each Education Payments made via third party apps for all Axis Bank credit cards

Wallet Load Transaction Fee: 1% on cumulative spends of INR 10,000 or more on wallet loads per statement cycle

Fuel Transaction Fee: 1% on cumulative spends of INR 50,000 or more on fuel transactions per statement cycle

Utility Transaction Fee: 1% on cumulative spends of INR 25,000 or more on utilities per statement cycle

Online Skill-Based Gaming Transaction Fee: 1% on cumulative spends of INR 10,000 or more on online skill-based gaming platforms i.e. in a statement cycle

Surcharge on Purchase or Cancellation of Railway Tickets: As prescribed by IRCTC / Indian Railways.

Fuel Transaction Surcharge: 1% of transaction amount (Refunded for fuel transactions Between INR 400 to INR 4,000. Maximum benefits up to INR 400 per Statement Cycle AXIS BANK SUPERMONEY RuPay Credit Card, MY ZONE Credit Card, MY ZONE EASY Credit Card, MY ZONE INSTANT Credit Card, FIBE AXIS BANK Credit Card, SELECT Credit Card, RESERVE Credit Card, MAGNUS Credit Card, MAGNUS FOR BURGUNDY Credit Card, and BURGUNDY PRIVATE Credit Card; up to INR 500 for ACE Credit Card; SAMSUNG AXIS BANK SIGNATURE Credit Card, and AIRTEL AXIS BANK Credit Card; up to INR 250 for PRIDE PLATINUM Credit Card and AXIS BANK AURA (Health) CREDIT CARD only; up to INR 150 for AXIS BANK KWIK Credit Card. Refund not applicable on MY CHOICE Credit Card, NEO Credit Card, AXIS BANK BUZZ Credit Card, AXIS BANK VISTARA Credit Card and AXIS BANK VISTARA SIGNATURE Credit Card, AXIS BANK FREECHARGE Credit Card, AXIS BANK FREECHARGE PLUS Credit Card, MILES and MORE AXIS BANK WORLD SELECT CREDIT CARD, MILES and MORE AXIS BANK WORLD CREDIT CARD and AXIS BANK CASHBACK Credit Card.

1% of transaction amount (Refunded for fuel transactions between INR 400 to INR 5,000. Maximum benefits up to INR 400 per Statement Cycle for AXIS BANK REWARDS Credit Card, AXIS BANK SHOPPERS STOP Credit Card, AXIS BANK HORIZON Credit Card, and IKEA Family Credit Card by Axis Bank; up to INR 500 for SAMSUNG AXIS BANK INFINITE Credit Card, OLYMPUS Credit Card. 1% of transaction amount (Only at authorized INDIANOIL outlets) for INDIANOIL Axis Bank Credit Card. 1% of transaction amount (Refunded for fuel transactions between INR 400 to INR 10,000 per Statement Cycle for PRIMUS Credit Card).

1% of transaction amount (Refunded for fuel transactions up to INR 5,000. Maximum benefits up to INR 500 per Statement Cycle for SCAPIA AXIS BANK Credit Card).

Please Note: GST or any other applicable taxes: Any charges mentioned anywhere in this Schedule of Fees and Charges are exclusive of the GST or any other applicable taxes which is billed along with the fee that appears on the billing statement and is levied as per the applicable GST or any other applicable taxes.

Interest Free Grace Period – The interest - free grace period could range from 20 to 50 days, depending on the date of transaction.

Please Note: GST or any other applicable taxes: Any charges mentioned anywhere in this Schedule of Fees and Charges are exclusive of the GST or any other applicable taxes which is billed along with the fee that appears on the billing statement and is levied as per the applicable GST or any other applicable taxes.
Interest Free Grace Period – The interest - free grace period could range from 20 to 50 days, depending on the date of transaction.

Finance Charges Calculation

Interest is levied on all transactions that are carried out during the time the customer uses the revolving facility (has revolving credit and has paid less than Total Amount Due in previous month). An illustration for the same is provided below:

- Statement Cycle – 12th to 11th of every month
- Statement Generation Date – 11th of every month
- Interest Rate – 3.75% per month

Cycle 1: 12th Mar to 11th Apr - Assume that you have paid all previous dues in full, and do not have any amount outstanding in your credit cards Account. Suppose a purchase of ₹500 is made on 30th Mar followed by a cash withdrawal for ₹4,000 on 2nd Apr. Statement for ₹5,148.19 will be generated on 11th Apr with due date of 1st May with the following components:

Date	Transaction Type	Amount (₹)	Explanation
30th Mar	Purchase	500 Dr	Purchases made on credit card
2nd Apr	Cash withdrawal	4,000 Dr	Cash withdrawn on credit card
2nd Apr	Cash Advance fee	500 Dr	₹4,000*2.5% =₹100 which is less than ₹500
2nd Apr	GST on cash fee	90 Dr	₹500*18% = ₹90
11th Apr	Interest	49.32 Dr	Cash withdrawal amount ₹4,000* 10 days* 3.75% interest rate*12 months/365 days = ₹49.32
11th Apr	GST on Interest	8.88 Dr	₹49.32 *18% = ₹8.88
Closing Balance		**5,148.19 Dr**	**Total Payment Due**

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Minimum Amount Due (MAD) for this cycle will be ₹738.19. MAD calculation is as follows MAD= 2%*(500+4,000) + (500+90+49.32+8.88)= ₹738.19.

Cycle 2: 12th Apr to 11th May - Suppose a new purchase is made for ₹2,500 on 1st May and MAD payment is made on 15th Apr, then the statement generated on 11th May with due date of 31st May will consist of following components

Date	Transaction Type	Amount (₹)	Explanation
Opening balance		5,148.19 Dr	Closing balance from previous statement
15th Apr	Payment	738.19 Cr	Payment towards previous Minimum Amount Due = ₹738.19
1st May	Purchase	2,500 Dr	Purchases made on credit card
11th May	Interest	205.78 Dr	Break up of ₹205.78 given below
11th May	GST on Interest	37.04 Dr	₹205.78 *18% = ₹37.04
Closing Balance		**7,152.81 Dr**	**Total Payment Due**

Interest Charged consists of following components:

Balance (₹)	Period	No. of days	Calculation	Interest (₹)
500	30th Mar to 15th Apr	17	500*17*3.75%*12/365	10.48
4,000	12th Apr to 15th Apr	4	4,000*4*3.75%*12/365	19.73
2,500	1st May to 11th May	11	2,500*11*3.75%*12/365	33.90
49.32	11th Apr to 15th Apr	5	49.32*5*3.75%*12/365	0.30
4,410	16th Apr to 11th May	26	4,410*26*3.75%*12/365	141.36
Interest Charged				**205.78**

₹4,410 is the remaining purchases balance after knocking off the previous dues against the partial payment

Cycle 3: 12th May to 11th Jun - Suppose there is a purchase made on 13th May for ₹1,000 and full payment of previous closing balance i.e. ₹7,152.81 is made on 25th May, before due date. Another purchase of ₹5,000 is made on 31st May. Statement generated on 11th June will consist of following components:

Date	Transaction Type	Amount (₹)	Explanation
Opening balance		7,152.81 Dr	Closing balance of previous statement
13th May	Purchase	1,000 Dr	Purchase made on credit card
25th May	Payment	7,152.81 Cr	Full payment towards previous Total Amount Due = ₹7,152.81
31st May	Purchase	5,000 Dr	Purchase made on credit card
11th June	Interest	139.10 Dr	Break up of ₹139.10 given below
11th June	GST on Interest	25.04 Dr	₹139.10 *18% = ₹25.04
Closing Balance		**6,164.14 Dr**	**Total Payment Due**

Interest Charged consists of following components, interest is charged on all previous dues and fresh transactions till date of full payment of previous dues:

Balance (₹)	Period	No. of days	Calculation	Interest (₹)
6,910	12th May to 25th May	14	6,910*14*3.75%*12/365	119.27
205.78	11th May to 25th May	15	205.78*15*3.75%*12/365	3.81
1,000	13th May to 25th May	13	1,000*13*3.75%*12/365	16.03
Interest Charged				**139.10**

Illustrative example for the calculation of the grace period:

For a statement of the period from 21st June to 21st July, the Payment Due Date would be 10th August. Assuming that you have paid your Total Amount Due of the previous month's statement by the Payment Due Date, the grace period would be:

1. For a purchase dated 24th June, the interest - free grace period is from 24th June -10th August i.e. 47 days.
2. For a purchase dated 18th July, the interest - free grace period is from 18th July to 10th August i.e. 23 days.

Thus, the grace period can vary depending upon the date of purchase. However, if the Total Amount Due of the previous month is not paid by the Payment Due Date, then the Free Credit Period will be lost and there will not be any interest - free period. For cash advances, interest is charged from the date of transaction until the date of payment.

To know the further Terms and Conditions, view MITC document at www.axis.bank.in/mitnc

Billing details:

Billing Statement - Periodicity and mode of sending: The Bank will send the billing statement at your mailing address / email address, as per Bank's records, a statement / e-statement once a month for there is any transaction or outstanding of more than INR 100 on the Card Account.

Minimum amount due (MAD) is computed as the sum of all instalments, all fees, interest/finance charges, taxes, the amount utilized over the credit limit (if any) and 2% of remaining balance outstanding.

Method of payment – Cheque / Draft, Click to Pay/ NEFT/ VMT, RTGS, Cash, auto debit, internet payment through Axis Bank Savings Account, ATMs, IMPS, 3rd Party Channels.

Billing disputes resolution - In case of any billing dispute notified to the Bank, the disclosure/release of information, particularly about a default, shall be made only after the dispute is settled. The customers are still required to pay at least the Minimum Amount Due (MAD) as stated in the billing statement until the resolution of the dispute. Failure to pay the MAD by due date will result in account being treated as past due and be reported to CICs accordingly.

All contents of the statement shall be deemed to be correct and accepted by the customer, unless the customer inform us of any discrepancies **within 60 days** of the date of the statement. On receipt of such information, Axis Bank may reverse the charges on a temporary basis. If on completion of subsequent investigation, the Bank is satisfied that the liability of such charge is with customer's account, we will reinstate the charge in a subsequent statement.

For any clarification on your credit card Statement:
Phone: 1800 103 5577 (toll free); **Website:** www.axis.bank.in/support

Send correspondence to: Manager, Customer care, Axis Bank Ltd. CPU 1st Floor, "Gigaplex", Plot No I.T.5, MIDC,Airoli Knowledge Park, Airoli, Navi Mumbai-400708

Grievance Redressal Nodal Official: Mr. Jinit Thakkar (080 61865200, nodal.officer@axis.bank.in)

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