Terms and Conditions – Google Pay Flex Axis Bank Credit card

These Terms and Conditions ("Terms") apply to all credit cardholders (as defined below) and govern the use of specific products, services, and offers provided by Axis Bank ("Axis Bank"). By using the Credit Card (as defined below), the Cardholder is deemed to have read, understood, and accepted these Terms. These terms are supplementary to, and not a replacement for, any other applicable terms and conditions related to any account, facility, or service offered by Axis Bank, as well as any additional terms specified by the Bank.

Definitions: Unless the context otherwise requires, the following terms and expressions used in this document shall have the meanings assigned to them below -

- "Credit Card" refers to the Google Pay Flex Axis Bank credit card issued by Axis Bank in partnership with Google Pay.
- "Cardholder" means the person in whose name the Credit Card has been issued and who is authorized to use the Credit Card.
- "Primary Cardholder" refers to the person in whose name the Credit Card has been issued. "Add-on Cardholder" refers to any additional user authorized under the primary account of the Credit Card Holder.
- "Transactions" refers to any usage of the Credit Card that does not constitute a charge, fee, or interest levied by the Bank.
- "Merchant" - Any establishment where the Credit Card specified in the offer is used to make a purchase.
- "Month" refers to the statement month, i.e., the monthly billing cycle of the Card.
- "Reward Cycle" refers to the specific period during which a Cardholder's eligible transactions are tracked for the purpose of calculating and awarding Stars.
- "Net spends" equals to gross spends minus refunds minus reversals minus TEMI (transactions converted into EMI) plus TEMI cancellations plus reversal of refunds.
- "Spend Active" – A Cardholder shall be considered spend active for a given reward cycle if their net spends during that cycle are greater than or equal to ₹100 on eligible spend categories
- "Stars" – Stars refer to the reward points (monetary credit) earned by the Cardholder upon making successful transaction on eligible spend categories

Terms and Conditions – Rewards Program

- The Credit Card shall operate under a Stars-based passthrough program. Axis Bank will be responsible for calculating the Stars earned by the Cardholder and will share the corresponding point balance at the Credit Card account level with Google Pay.
- Subject to the above term, the Stars earned by the Cardholder shall be mapped by Google Pay to the Cardholder's Google Pay loyalty account. Redemption of accumulated Stars shall be subject to the options, offers, and modes of redemption as determined and operated solely by Google Pay. Such options may vary from time to time and shall be made available at Google Pay's discretion.
- Cardholders shall earn 1 (one) Star for every ₹500 (Rupees Five Hundred) spent cumulatively on eligible transaction categories using the Credit Card. Each Star shall carry a fixed monetary value of ₹1 (Rupee One).
- If a purchase or transaction is refunded, cancelled, or reversed, any Stars credited in relation to such transaction shall be debited from the Cardholder's account on the date the refund, cancellation or reversal is processed.
- Stars earned during a reward cycle shall be credited to the Cardholder's account on an ongoing basis throughout the duration of the reward cycle.
- Stars earned on specific transactions which are converted to EMI will be reversed. However, the Stars earned on the total due amount converted to EMI shall remain unaffected.
- The Cardholder shall be eligible to avail the Balance on EMI feature only upon making the Minimum Amount Due ("MAD") payment on the Credit Card.
- The interest rate applicable to the Balance on EMI feature shall be determined based on the Cardholder's portfolio rate, as defined and communicated by Axis Bank to the Cardholder.
- Cardholder can earn a maximum of 1500 Stars in a reward cycle, of which a maximum of 750 Stars will be awarded by Axis Bank.
- The Stars issued will have an expiry of 1 (one) year.
- Stars shall not be applicable on the following spend categories:

Excluded Spend Categories
Rental payments
Cash withdrawals
Financial institution payments
Insurance premium payments
Educational institutions and services
Government and Government institutions payments and fees
Payment of card fees and charges
Wallet spends
Clock, Jewellery, Watch & Silverware stores
Gift Cards
Bridge Fees, Road Fees and Tolls

- Sample Stars calculation table (without any accelerators) –

Base Rewards earn cycle - 16th of current month to 15th of next month

Transaction Type	Transaction Done Through	Transaction	Transaction Date	Transaction Amount (₹)	Cumulative Eligible Spends in Statement Period (₹)	Total Points credited to Rewards Account in the Reward Cycle	Spends Eligibility
Purchase	MMT	Airline	16th Nov	5,400	5,400	10	Eligible
Purchase	Big Basket	Dept Store	19th Nov	400	5,800	11	Eligible
Purchase	Amazon	Shopping	22nd Nov	6,540	12,340	24	Eligible
Purchase	Flipkart	Shopping	28th Nov	340	12,680	25	Eligible
Reversal	Amazon	Reverse of Shopping	1st Dec	-800	11,880	23	Eligible
Rent	Google	Rent Pay	5th Dec	25,000	11,880	23	Not Eligible
Purchase	Flipkart	Shopping	13th Dec	5,790	17,670	35	Eligible

Accelerated Stars

The Accelerated Stars program offers Cardholders an additional Star for every base point earned on eligible transactions, subject to the following conditions:

1. **Joining Month Reward Cycle**:

During the first reward cycle, Cardholders shall earn 2 Stars for every ₹500 spent cumulatively on eligible transactions. This benefit is applicable at the account level, not at the individual card level.

2. **Subsequent Reward Cycles**:

For the subsequent reward cycles, Cardholders shall continue to earn 2 Stars for every ₹500 spent cumulatively on eligible transactions, provided the account was Spend Active in the previous reward cycle.

- Incremental tactical Star earnings at 4X and 8X will be offered by Google Pay directly. It is a promotional campaign and is subject to change as deemed fit by Google from time to time.

Cycles, Fees and Charges

- The billing cycle for the Google Pay Flex Axis Bank credit card shall, by default, be set from the 16th of each month to the 15th of the following month**;** this can be modified by the Cardholder by reaching out to Axis Phone Banking.
- The reward statement cycle for the Google Pay Flex Axis Bank credit card shall be set from the 16th of each month to the 15th of the following month, this cannot be modified by the Cardholder.
- For a comprehensive breakdown of transaction fees, cardholders are advised to refer to the 'Most Important Terms and Conditions' (MITC) document - https://www.axis.bank.in/docs/default-source/default-document-library/mitc-creditcards.pdf

Other Terms and Conditions

- The Credit Card is issued strictly for personal expenses and purposes. The Cardholder shall not use the Credit Card for:
    - Purchasing goods or services for resale. ○ Commercial or business-related transactions. ○ Money laundering, speculative, or anti-social activities.
    - Any unlawful or non-Bonafide personal purposes.
    - Exploitation for commercial gain, including but not limited to working capital requirements.
- If the Credit Card is found to be used for any of the prohibited or restricted purposes mentioned above, Axis Bank reserves the right, at its sole discretion, to: ○ Cancel the concerned Credit Card and any associated add-on cards.
    - Withhold or cancel any Stars earned on such transactions. ○ Initiate contact with the Cardholder via phone or other formal communication channels to seek clarification, documentation, or proof regarding transaction patterns and usage.
- Stars reflected in the statement cycle provided by Axis Bank may differ from those displayed in the Google Pay app. For accurate and up-to-date Stars balance, Cardholders are advised to refer to their Google Pay app.
- Stars earned on the Credit Card are non-transferable and cannot be redeemed for cash or equivalents outside what is explicitly permitted by Axis Bank and/or Google, as the case may be. Axis Bank shall not entertain any requests for transfer or consolidation of Stars across different credit card accounts.

- If the Google Pay Flex Axis Bank credit card is terminated—whether voluntarily by the primary Cardholder or involuntarily by Axis Bank—the primary Cardholder shall immediately be disqualified from earning any further Stars through terminated card.

- Axis Bank reserves the right to extend or terminate any or all offers associated with the Credit Card from time to time, with prior notice to the Cardholder.
- Axis Bank also reserves the right, at its sole discretion and with prior notice, to add, alter, modify, change, or vary any or all these Terms and Conditions. This includes the right to replace any existing offer(s), in whole or in part, with another offer(s)— whether similar or not—or to withdraw the offer(s) entirely.
- When you make a payment towards your credit card outstanding, the payment will be adjusted across different components of your outstanding balance in a defined order. Payments will be adjusted first towards applicable fees and charges (including taxes), followed by EMIs, interest charges, purchase transactions and cash advances.
- Without prejudice to the provisions of these Terms and Conditions, any disputes arising out of, in connection with, or as a consequence of the Rewards Program—or any matters related thereto—shall be subject to the exclusive jurisdiction of the competent courts or tribunals located in Mumbai.

Note: These terms are indicative and should be read in conjunction with the Most Important Terms and Conditions (MITC) and the Cardmember Agreement. Additional category-specific benefits or merchant tie-ups may be communicated via separate addendums or official communication channels.