

## **Revision of AXIS BANK FREECHARGE PLUS Credit Card Terms and Conditions**

While you continue to enjoy the benefits on your **AXIS BANK FREECHARGE PLUS** Credit Card, effective 20<sup>th</sup> June 2025, following revisions will be applicable on your credit card:

### **Changes to the spend exclusion approach for reward earns and spend based fee waiver calculation**

- There is no change to the spend categories excluded from earning rewards and spend based fee waiver calculation. However, to simplify, such transactions will now be identified based on the spend category (Rent, Wallet load, etc.) rather than the assigned 4-digit Merchant Category Code (MCC).
- Excluded spend categories:
  - For cashback: Transactions made on Utility & Telecom outside Freecharge application, Education, Rent, Wallet load, Government services, Insurance, Gold & Jewellery, Fuel, Financial Institutions, Cash advances, Repayments and Purchase of gift cards.
  - For spend based fee waiver calculation: Transactions made on Rent and Wallet load

For more details, please visit [axisbank.com/mitnc](https://axisbank.com/mitnc).