

Terms and Conditions for Axis Bank Primus Credit Card

These terms and conditions ("Terms") shall be applicable to the Axis Bank Primus Credit Cardholders (as defined hereinafter) participating in the and shall regulate the provisions of the specified products, services and offers provided by the Axis Bank ("Axis Bank. Any Cardholders availing the Credit Card (as defined hereinafter) shall be deemed to have read, understood, and accepted these Terms and the same shall be in addition to and not in derogation of any 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 Card"- The Axis Bank Primus Credit Card issued by Axis Bank.

"Credit Cardholders" – A person who is holding the Axis Bank Primus 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 admit.

"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 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's activity.

"Communication"- 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 offer 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.

"EDGE Miles" refers to the Reward Points which are applicable on this credit card product and the EDGE Miles are credited to the customers to their EDGE Mile account which is where their EDGE Miles are stored.

Primus Lifestyle Relationship Manager refers to the customer's Relationship Manager who will be the customer's one point of contact for anything related to their credit card.

1. Card Activation:

The Customer can activate the Credit Card in various ways as follows:

- Login to Axis Mobile/Internet banking and navigate to the control centre. To activate the Credit Card, input the 6-digit activation code/CVV and set the Credit card PIN and enable & set limits of online and contactless usage for domestic and international transactions.
- Call 1800 419 0065 to activate the Credit Card by providing personal details and 6-digit activation code.

The details to activate the Credit Card is mentioned in the welcome letter.

2. Joining and Annual Card Fee:

- For cards issued before 31 Jul 2024,
 - There is a "Joining Fee" of INR 1,80,000+GST along with an "Annual Card Fee" of INR 1,80,000 + GST to be levied on the card.
 - First add on card is complimentary, fees on additional add on cards will be charged at 15,000 +GST per card every membership year.
- For cards issued after 31 Jul 2024,
 - There is a "Joining Fee" of INR 5,00,000+GST along with an "Annual Card Fee" of INR 3,00,000 + GST to be levied on the card.
 - First add on card is complimentary, fees on additional add on cards will be charged at 25,000 +GST per card every membership year.

3. Earn EDGE Miles:

- The Customer shall earn 1 EDGE Mile on every Rs. 100 spent on all transactions.
- The Reward Miles earned against purchases made on the Credit Card shall reflect in the Customer's **EDGE Miles** account on the transaction posting date.

4. Redemption of Edge Miles:

Rewards Miles can be redeemed in the following ways:

Category	Redemption rate for every EDGE MILE	Minimum EDGE MILES to redeem
Catalogue	As per catalogue structure (Product and gift vouchers). Click here to know the applicable Terms and Conditions https://edgerewards.axisbank.co.in/lms/termsconditions	500

Partner miles	Enjoy dynamic conversion ratios with our Miles Transfer program. Please visit the website below for latest partner benefits and rates. https://traveledge.axis.bank.in/travel/common/termsandcondition	
Travel EDGE bookings	Cardholders can redeem EDGE Miles for booking flights, hotels & experiences by a. Logging into Axis Bank Mobile app & clicking on "Book Now" in EDGE Miles dashboard. b. Logging into https://traveledge.axisbank.co.in/	500
Redemption at Partner Outlets	Instant offline redemptions while shopping at select retail outlets	500

Additional channels of redemption will be available as detailed below –

Category	Description	Effective Go-live Date
Pay By Rewards (Cashback)	Adjustment against card outstanding	15 Aug 2024

- On redemption, the **EDGE Miles** so redeemed will be automatically adjusted from the accumulated reward Miles in the cardmember's loyalty account/ **EDGE Mile** account.

*Partners eligible for Miles Transfer Program can be referred on <https://traveledge.axisbank.co.in/travel/pointstransfer>

5. New Member Welcome Offer

About the offer:

Cardholders who are onboarded as new customers post 15th July 2025 are eligible for a onetime Welcome Offer available for new Cardholders upon activation of their credit card within 30 days from card issuance Cardholder can choose from below two (2) welcome offers-(anyone)

Option 1: 25,000 Axis EDGE Miles - Cardholders can redeem these across participating redemption partnered airlines.

Option 2: E-Gift card of Rs 40,000 from ITC Hotels which are redeemable across stay, food & beverage, salon & spa (as a resident guest) at participating ITC properties.

Eligibility:

Offer is valid for New Axis Bank Primus Primary Cardholders on-boarded post 15th July 2025.

Detailed Terms & Conditions:

1. Customer is eligible to choose any one of the welcome offers upon payment and realization of **complete & full amount of (12 months) joining fee on their Credit Card.**
2. To avail this offer, the choice of welcome offer is to be selected in the Credit Card application form as well as to inform their PRIMUS Lifestyle Relationship Manager from their registered email ID within **15 days** of successful card booking and application signup.
3. Cardholder must ensure that their choice of welcome offer has been correctly ticked in the designated box on their Credit Card S application form. Changes in the offer will not be accepted post application submission and card booking.

Option 1: 25,000 EDGE Miles (equal to 125,000 partner miles)

- i. Credit of 25,000 EDGE Miles will take up to 30 days to reflect in the Cardholder's account from date of sign up.
- ii. Cardholder can transfer their EDGE Miles to their frequent flier accounts as Air Miles, across participating redemption partnered airlines.
- iii. 1 edge Mile is equal to 5 partner miles.
- iv. Transfer of miles may take up to 3 weeks or more depending on the airline's terms & conditions.
- v. Miles can be transferred only to membership account of Primary Cardholder.
- vi. Miles once transferred to any airline's Frequent Flyer Program will be subject to the Terms and conditions of the airlines.
- vii. For the complete list of partnered airlines, please reach out to your PRIMUS Lifestyle Relationship Manager.

Option 2 E-Gift voucher of Rs 40,000 from ITC Hotels which are redeemable across stay, food & beverage, salon & spa (as a resident guest) at participating ITC properties.

- i. Valid across all ITC Hotels and participating Welcome hotels.
- ii. Gift vouchers are issued only to holders of Credit Card (as defined above) issued in India.
- iii. E-Gift voucher entitles the Customers to a certificate of INR 40,000 in a membership year as a Welcome Offer.
- iv. This Gift voucher can't be exchanged for cash and once selected for a hotel partner, cannot be exchanged.
- v. Once the request is placed for either E-gift voucher, the same cannot be interchanged.
- vi. Gift vouchers cannot be combined with any other Axis Bank offer.
- vii. In case of loss of E-Gift voucher, no replacement E- Gift Card will be sent to the Customer.
- viii. ITC will provide four (4) gift vouchers of INR 10,000 each per Customer in case of a E-Gift Card.
- ix. The validity of the E-Gift vouchers will be 12 months from the date of issue and shall not be revalidated.
- x. The Customer will have the flexibility to use this Gift vouchers at any of the 'Participating' ITC properties. The complete list of participating hotels from ITC along with activation, registration, checking the balance of your E-Gift Card & associated terms & conditions are available on the link [here](#). Once opted for, the Customer shall be bound by the terms and conditions of ITC Gift Cards.
- xi. Do NOT share your Credit Card number and/ or PIN number on any third-party site. Only enter your E-Gift Card number and E-Gift Card PIN where needed.
- xii. The Gift voucher can be used to pay for incurred taxes for services availed. The same will be clearly mentioned in the terms and conditions printed on the Gift Cards.
- xiii. This Gift voucher cannot be used to pay for service charge, gratuities, paid-outs, banquets and Travel House charges.
- xiv. This Gift voucher can be used for partial payment against settling bills.
- xv. The process of availing the Gift voucher is as follows: The Customer must reach out to their Primus Lifestyle Relationship Manager and place their request accordingly. xvi. The

Customer must at the time of settling the bill, show and submit the Gift Card in original (email containing E- Gift voucher) to avail it from the properties of ITC.

- xvi. If the value of the service exceeds the Gift Card voucher, the difference shall need to be paid by the Customer with their Axis Bank Primus Credit at the time of check-out or at the end of use of service(s).
- xvii. This Gift voucher is applicable for one time use only and any unutilized amount shall not be refunded.
- xviii. Spa services can be availed by resident guests only.
- xix. The redemption of this Gift card is subject to availability of service.
- xx. This Gift voucher is not redeemable for cash, in part or full. It is non-replaceable and non-refundable and will not be re-issued if lost, stolen, damaged or otherwise destroyed. It is non-transferable and cannot be revalidated.
- xxi. It is hereby clarified that in addition to these terms and conditions, all Customers shall be bound by the terms and conditions of the E-Gift voucher (in the email communication)
- xxii. Welcome offer is not transferrable and can be availed only by the Primary Cardholder.

6. Annual Membership Renewal Offer:

6.1 About the offer:

Axis Bank Primus Cardholder is eligible for Annual Offer available upon successful renewal and payment of annual membership fees on their Axis Bank Primus card.

Cardholder can **choose any one** of the below two (2) renewal offers-

Option 1: 15,000 EDGE Miles equal to 75,000 partner miles (where 1 EDGE Mile= 5 Partner miles). Cardholder can redeem these across participating redemption partnered airlines.

OR

Option 2: E- Gift voucher of Rs 20,000 from ITC Hotels which are redeemable across stay, food & beverage, salon & spa (as a resident guest) at participating ITC properties.

6.2 Eligibility:

- 1. Offer is valid for Axis Bank Primus Primary Cardholders with minimum membership tenure of 12 months with Axis Bank Primus and upon successful renewal and payment of annual membership fees on their Axis Bank Primus card.
- 2. To avail this offer, the request for credit of renewal benefit should be sent to PRIMUS Lifestyle Relationship Manager from the Cardholder 's registered email ID within the card anniversary period.

6.3. Detailed Terms & Conditions:

Option 1: 15,000 EDGE Miles (equal to 75,000 partner miles)

- i. Credit of 15,000 EDGE Miles will take up to 30 days to reflect in the Cardholders account from date of receipt.
- ii. Cardholder can transfer their EDGE Miles to their frequent flier accounts as Air Miles, across participating redemption partnered airlines.
- iii. 1 EDGE Mile is equal to 5 partner miles.
- iv. Transfer of Miles may take up to 3 weeks or more depending on the airline's terms & conditions.
- v. Miles can be transferred only to membership account of Primary Cardholder.
- vi. Miles once transferred to any airline's Frequent Flyer Program will be subject to the Terms and conditions of the airlines.
- vi. For the complete list of partnered airlines, please reach out to your PRIMUS Lifestyle Relationship Manager.

Option 2: E-Gift Voucher of Rs 20,000 from ITC Hotels which are redeemable across stay, food & beverage, salon & spa (as a resident guest) at ITC Hotels.

- i. Valid across all ITC Hotels and participating Welcome hotels.
- ii. This Gift voucher entitles the Customers to an E-Gift voucher of INR 20,000 in a membership year as a renewal offer.
- iii. This Gift voucher can't be exchanged for cash and once selected for a hotel partner, cannot be exchanged.
- iv. Once the request is placed for the E-Gift Card, the same cannot be interchanged.
- v. In case of loss of Gift card, no replacement will be sent to the Customer.
- vi. Two (2) E-gift vouchers of denomination INR 10,000 each will be supplied in case E-Gift voucher is chosen.
- vii. The validity of the Gift voucher will be 12 months from the date of issue of the voucher and shall not be revalidated. Gift voucher cannot be combined with any other Axis Bank offer.
- viii. The customer will have the flexibility to use this Gift voucher at any of the 'Participating' ITC properties. The complete list of participating hotels from ITC along with activation, registration, checking the balance of your E-Gift voucher & associated terms & conditions are available [here](#). Once opted for, the customer shall be bound by the terms and conditions of ITC Gift Vouchers.
- ix. The Gift voucher can be used to pay for incurred taxes for services availed. The same will be clearly mentioned in the terms and conditions printed on the Gift voucher.
- x. This Gift voucher cannot be used to pay for service charge, gratuities, paid-outs, banquets and Travel House charges.
- xi. This Gift voucher can be used for partial payment against settling bills.
- xii. The process of availing the Gift voucher is as follows: To avail this, the Customer must call the PRIMUS Lifestyle Relationship Manager.
- xiii. E-Gift voucher will be sent to registered email address of the PRIMUS Cardholder within 3-4 working days of placing the request.
- xiv. The Customer must at the time of settling the bill, show and submit the Gift voucher in original (email containing E- Gift card) to avail it from the properties of ITC.
- xv. If the value of the service exceeds the Gift voucher value, the difference shall need to be paid by the Customer with their Axis Bank Primus Credit Card at the time of check-out or at the end of use of service(s).
- xvi. This Gift voucher is applicable for one time use only and any unutilized amount shall not be refunded.
- xvii. Spa services can be availed by resident guests only. The redemption of this Gift voucher is subject to availability of service.
- xviii. This Gift voucher is not redeemable for cash, in part or full. It is non-replaceable and non-refundable and will not be re-issued if lost, stolen, damaged or otherwise destroyed. It is non-transferable and cannot be revalidated.
- xix. It is hereby clarified that in addition to these terms and conditions, all Customers shall be bound by the terms and conditions of the E-Gift Voucher (as per the email communication for E-Gift cards).

Do NOT share your PRIMUS card number and/ or PIN number on any third-party site. Only enter your E-Gift Card number and E-Gift Card PIN where needed.

7. Milestone Benefit

About the offer:

Client receives certain amount of EDGE Miles as a thank you gesture for spending basis below thresholds.

- For spends between INR 20-30 Lacs -> 15,000 Edge Miles (inclusive of both the values)
- For spends between INR 30.01-50 Lacs -> 25,000 Edge Miles (inclusive of both the values)
- For Spends greater than 50.01 Lacs -> 35,000 Edge Miles.

- No MCCs to be excluded for calculation of Milestone benefit.
- Spends benefit will be calculated as per the calendar quarter.
- Customers will receive their milestone benefit within 45 days from the end of each calendar quarter basis their spends.

8. Airfare Privilege Offer

About the offer:

Axis Bank Primus Primary Cardholder is eligible for complimentary companion's airfare (not including taxes and surcharges) on the purchase of a FULL FARE First or Business class ticket/Full fare on participating airlines.

Eligible tickets include:

- a. Unlimited companion tickets on the highest available fare class (typically full-fare First or Business class).
- b. Up to four companion tickets per calendar year on the lowest refundable fare class, as defined by the participating airline.

Only one complimentary companion ticket may be redeemed per paid itinerary.

OR

Axis Bank Primus Primary Cardholder is eligible for up to 15% savings on nonpromotional, International First and Business class airfares with participating airlines on partner airlines.

Offer is valid from 01st January 2026 - 31st December 2026.

Detailed Terms and Conditions:

Definitions:

1. Open Tickets refers to tickets with no fixed travel date or time, but a fixed validity period.
2. Open Return refers to a flexible ticket of which the time and date of return need not be specified at time of ticketing.
3. Connecting City refers to the city where the airline makes a regular connection enroute to the destination city.
4. Stop-Over refers to long stop in the connecting city and is more than 24 hours. E.g., on Japan Airlines, flying from Singapore to Osaka and staying for multiple days in Tokyo, the connecting city, either en-route to or from Osaka. Any stop(s) between your ORIGIN CITY and your FINAL DESTINATION CITY and is less than 24 hours for international itinerary or less than four hours for domestic itinerary is a layover.
5. Open-Jaw refers to flights to one city with return from another eligible city (e.g., A to B, C to A. If B and C are neighbouring airports in the same city, the ticket will not be seen as open-jaw tickets)
6. Circle Trip or Round the World trip refers to a trip of which the origin city is also the final destination city but with more than one stop-over. For example: On American Airlines, Hong Kong to Los Angeles, Los Angeles to New York, and New York to Hong Kong.
7. A Connection refers to changing plans in an airport, most frequently an airline hub. Any layover of less than 24 hours is considered a connection.
8. Non-Restricted Fare refers to full-fare tickets that are usually fully refundable, represented by the single, most flexible fare code of each cabin class as defined by the airlines.
9. Published Fares refer to fares available on Global Distribution System (GDS) used by the bank's designated travel provider and normally do not include promotional or online fares.
10. Codeshare Flights refer to flights marketed and ticketed by one airline (Marketing Carrier) but operated another airline (Operating Carrier), typically because the marketing airline does not directly service a certain flight route. For example, a flight marketed and ticketed by Japan Airlines but operated by American Airline is a codeshare flight.

Terms & Conditions:

1. Travel must be completed within 6 months from the booking date. For example, tickets booked on 1st January 2025 must have return date no later than 30th June 2025.
2. Offer is open to Primary and Add-on Axis Bank PRIMUS Cardholders (hereby defined as "Cardholders") only.
3. Up to 15% savings offer is applicable only for Primary and Add-on Cardholder's travel ticket on First or Business class via participating airlines.
4. To qualify for the complimentary companion ticket:
 - The paid ticket must be purchased on non-restricted fare on a participating airline and charged to a valid Axis Bank PRIMUS Card.
 - All travel must start and end in the country where the card is issued.
 - All travel must be ticketed in the country where card is issued.
 - The Cardholder using this offer must be one of the travellers.
 - The companion using the complimentary ticket must travel with and have the same itinerary as the Cardholder with the paid ticket.
 - Purchased ticket and companion ticket must be issued at the same time.
 - The complimentary ticket will be issued on the lowest available fare in the same cabin class (e.g., first or business).
 - Only one companion ticket can be redeemed in the same itinerary.
 - Only one Stop-Over is allowed in the itinerary.
 - Itineraries with BOTH one Stop-over and Open-jaw are not allowed, for example:
1 MAY: Singapore – London (stop over at London for 2 days)
3 MAY: London – New York
10 MAY: Los Angeles – Singapore
5. Open Tickets, Open Returns, Circle Trips, and Round the World trips are not permitted.
6. Codeshare Flights do not apply.
7. All seats and fares are subject to availability in GDS used by the bank's designated travel provider at the time of booking and not at the time of quotation.
8. Complimentary companion ticket and discount are only applicable to airfares and does not include taxes, surcharges, or any other fees.
9. Discounted airfares are applicable for all booking class for business and first class, subject to availability in GDS used by the bank's designated travel provider at the time of booking. Availability of seats and fares GDS used by the bank's designated travel provider may differ from those of airline websites, online airfare aggregators and other travel agencies.
10. The bank and participating airlines reserve the right to amend any term and condition of this offer and the bank's definition of all matters relating to this offer shall be final and binding.

Reservations:

1. Minimum 72-hour advance reservation is required. Reservations, ticketing and departures within 72 hours are not permitted.
2. Booking must be done through Axis Bank PRIMUS Lifestyle Relationship Manager.
3. Fare quotations are not final until ticket issuance.
4. Holding of fares and seat availability is subject to airline rules and policies and is subject to change prior to ticketing. Air fare is only secured after ticket is issued.
5. Seat availability may be secured upon booking until ticketing deadline stipulated by the airline.
6. Travelers are responsible for ensuring they understand all travel pre-requisites before making a booking (i.e., vaccination status, entry requirements etc.)

Cancellation and Charges

1. Cancellation and amendment must be requested through Axis Bank PRIMUS Lifestyle Relationship Manager, or where available, Axis Bank PRIMUS Concierge.
2. At the time of booking, all applicable taxes, surcharges and fees for paid and complimentary companion tickets will be charged to the Cardholder's Axis Bank PRIMUS Card.
3. Ticket issuance fee per ticket is INR 3950 and is non-refundable. Ticket issuance fee for both paid ticket and complimentary companion ticket will be charged to the Cardholder.
4. Itinerary amendments and refunds are subject to the terms and conditions of the refund, cancellation & itinerary amendment policies of the respective airlines.
5. Once paid and complimentary companion tickets are issued, any deviations or changes in routing by the Cardholder will be at the Cardholder's expense. Applicable charges as a result of changes or amendments include but may not be limited to Re-issuance fee of INR 3950 per ticket, amendment or cancellation fees per airline policy, applicable local government taxes, airline surcharges and any fare differences as a result of the amendment.

Miscellaneous

1. Complimentary companion tickets are non-transferrable and not valid for travel on other airlines.
2. Any travel on non-participating airlines shall be ticketed and paid for separately from the tickets issued under the Airfare Privilege Program.
3. Privileges cannot be combined or applied with other promotions, discounts, offers or internet airfares.
4. Published rates for participating airlines is applicable for guests if they want to book via Axis Bank PRIMUS Lifestyle Relationship Manager and charged to a valid Axis Bank PRIMUS Card.
5. The bank and participating airlines reserve the right to amend the terms and conditions of this offer.
6. In case of a refund for a cancelled flight, once request submitted, an airline refund typically take up to 6 months to be completed. Depending on ticket conditions and airline policy, cancellation fees and no-show fees may apply.

For a list of participating airlines under this offer, please reach out to your Axis Bank PRIMUS Lifestyle Relationship Manager.

9. Complimentary Night Stay

About the offer:

Axis Bank Primus Primary Cardholder is eligible for one (1) complimentary night stay with a stay of minimum two (2) consecutive nights at more than 900 luxurious participating properties worldwide.

Detailed Terms & Conditions

1. Program is valid for hotel bookings made from 01st January of a calendar year onwards, with the stay to be completed within 6 months from the booking date. For example, stays booked on 1st January 2025 must have a check out date no later than 30th June 2025.
2. Offer applies to Primary Axis Bank Primus Cardholders ("Cardholders") only.
3. A maximum of two complimentary nights are allowed per Cardholder per outward bound trip from the country where the Axis Bank PRIMUS card is issued, regardless of the number of cities visited or hotels stayed at in that same outward-bound trip. Accordingly, for the avoidance of doubt, no further complimentary nights will be granted for different cities visited, or for different hotels stayed at, in the same outward-bound trip even if there is a time lapse between the visits or stays.
4. To qualify for the complimentary night stay:
 - A minimum of 2 consecutive nights stay is required.
 - The Axis Bank Primus credit card used to book the reservation must be presented at check-in, and for full payment upon check out.
 - The Cardholder who booked the stays must be one of the staying guests.
 - Complimentary night is non-transferable and not valid for stays at another hotel.
 - Complimentary night must be utilized during the same stay as the purchased nights.
 - Purchased and complimentary nights must be of the same room types.
 - Only ONE eligible reservation allowed for same Cardholder with overlapping dates.
 - **Exception:** a maximum of 2 eligible reservations will be allowed at the same Hotel for overlapping dates to allow for amendments, subject to cancellation & amendment policy. For the avoidance of doubt, the complimentary night cannot be combined with another "stay a minimum night and get free night" type of offer run by the hotels directly.
5. There are no cash credits for any unused complimentary nights if the guest checks out early.
6. Rates are per room, per night, based on single/double occupancy and availability at time of reservation and do not include additional per room, per night surcharges that may be imposed or applicable state/local taxes.
7. Complimentary night has no refund value.
8. All room rates will be based on Best Available Rates.
9. All rates and availability for hotels are provided by the bank's designated travel platform.
10. The cost of the complimentary one-night stay will be computed as the average nightly rate for the entire stay.
11. Complimentary night is only applicable to room rates and does not include taxes, surcharges or any other fees.

Reservations

1. Booking, amendments and cancellations must be done through Axis Bank PRIMUS Lifestyle Relationship Manager.
2. To be eligible for the complimentary 2nd night benefit, booking must be completed at least **3 days (72 hours)** prior to the check-in date by 3pm local hotel time. For example, to check-in on May 8th, the booking must be completed on or before May 5th by 3pm local hotel time. Bookings made less than 3 days (72 hours) prior to the check-in date by 3pm local hotel time are not eligible for the benefit. Request for quotations, reservations, and bookings within 72 hours of stay are not allowed.
3. Walk-in guest(s) without prior reservations will not be granted the complimentary night's

stay benefit.

4. Reservations are subject to room availability on the designated travel platform used by the bank at the time that the reservation is confirmed and not at the time of quotation. Blackout dates may apply. Cardholder's preferred dates cannot be guaranteed.
5. If more than two bookings are made per outward-bound trip, the first two bookings based on check-in date will be eligible for the free night benefit, unless otherwise specified.

Cancellation and Charges

1. Cancellations and amendments must be made through Axis Bank PRIMUS Lifestyle Relationship Manager.
2. Cancellation and amendment fees may apply subject to the cancellation and amendment policies of the respective Participating Hotels.
3. Any amendment to dates within the hotel-defined penalty window is treated as cancellation, triggering non-refundable charges.
4. Complimentary night is non-amendable and non-transferable once booking enters penalty window.
5. Cancellation fees and No-Show fees will be charged to the Axis Bank PRIMUS Card account.
6. Cancellation and amendments must be made at least **7 days (168 hours)** before date of arrival by 3pm local hotel time by calling an Axis Bank Primus Lifestyle Relationship Manager, or where available, the Axis Bank Primus Concierge. Where the Participating Hotels has a different cancellation or amendment policy requiring more than 7 days (168 hours) notification, the request is subject to the policy of the Participating Hotel.
7. A maximum of 2 eligible reservations are allowed at the same property under the same name with overlapping dates.
8. Different hotels, overlapping dates – Any attempt to make a reservation at a different property with overlapping dates will not be allowed.
9. After reservation dates are confirmed, Cardholder is responsible to inform the Axis Bank PRIMUS Lifestyle Relationship Manager or where available, Axis Bank PRIMUS Concierge to cancel the ineligible existing reservation.
10. Existing ineligible reservation will not be automatically cancelled and must be cancelled by Primary member with prior intimation to LRM. An ineligible existing reservation would refer to one of the two bookings with overlapping dates at the same property, on which the One (1) night benefit has been quoted but will not be applicable at the time of Primary member check out and is subject to prior cancellation by the Cardholder via intimation to the PRIMUS Lifestyle Relationship Manager.
11. In the event, the ineligible overlapping reservations are not cancelled, and Cardholder does not show up, the card used to secure the reservation will be charged and Cardholder will bear the cost of the 1 Free Night.
12. Any change or modification of reservations will be considered a new booking and subject to current rates and availability. To process a modification Axis Bank PRIMUS Lifestyle Relationship Manager must request to cancel existing reservation and re-book new requirements basis current room availability and rates.
13. Once reservations are confirmed, all associated cost (amendment fee, cancellation fee, taxes and surcharges and room price difference) will be borne by Cardholder.

Miscellaneous

1. Complimentary one night stay is based on accommodation for a maximum occupancy per room type and is exclusive of all applicable tax and service charges for such accommodation. Applicable taxes, service charges, meals and all other incidentals will be charged to Cardholder directly by the respective Participating hotel.
2. Complimentary night is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts, internet room rates or privileges.
3. The bank and Participating Hotels reserve the right to amend and exercise the final interpretation of the terms and conditions of this offer.

10. Luxury Hotel Collection Benefits

About the offer:

Axis Bank Primus Primary & add-on Cardholders are eligible to avail premium benefits across 900 luxury hotels around the world.

Best available rate guarantee

1. Automatic room upgrade upon arrival, when available
2. Complimentary in-room Wi-Fi, when available
3. Complimentary continental breakfast
4. \$25 USD food & beverage credit
5. VIP Guest status
6. 3PM check-out upon request, when available

Detailed Terms and Conditions:

1. Offer is valid at all Participating Properties.
2. Offer is valid for Primary and add-on Axis Bank Primus Cardholders ("Cardholders")
3. Offer valid only when Axis Bank Primus Cardholder pays with his or her Axis Bank Primus Card.
4. Best Available Rate applicable. Not applicable on discounted rates or combined with other offer at time of enquiry/booking.
5. One daily breakfast per person during stay.
6. Exclude all applicable taxes, services, gratuities, and charges, and must be paid by Axis Bank Primus Cardholder.
7. Void where prohibited, taxed or restricted by law.
8. Bookings and cancellations must be done through Axis Bank PRIMUS Lifestyle Relationship Manager.
9. Reservation is subject to availability at time of confirmation.
10. For cancellations, Axis Bank PRIMUS Cardholders must inform via email to their Axis Bank PRIMUS Lifestyle Relationship Manager at least 7 calendar days (168 hours) by 3pm local hotel time prior to date of arrival and will be subject to cancellation policies and applicable cancellation fees of the Participating Property.
11. Axis Bank and participating properties reserve the right to amend the terms and conditions of this offer. For updated list of participating properties, please call Axis Bank PRIMUS Lifestyle Relationship Manager for details.

Room Upgrade Terms

1. Room upgrades are based on a one-category room upgrade and are subject to availability at the time of check-in.
2. Room categories available for upgrades are determined by the hotel and are subject to change.
3. Upgrades cannot be guaranteed prior to arrival.
4. Certain room categories may not be eligible for upgrade.
5. Upgrades have no monetary value.
6. The Hotel reserves the right to charge additional fees for room upgrades higher than one category above reserved room type.
7. Hotel discretion for room upgrades may apply and is basis availability at the time of member check in.

11. Airport Meet and Greet Service

About the offer:

Primus cardholders are entitled to complimentary two-way luxury airport Meet & Assist Service per itinerary at participating airports across the world on the purchase of business class & above ticket settled with his/her Axis Bank PRIMUS Card.

The service is available for Cardholders who are travelling on business class and above for full fledged carriers only. Cardholders who travel on budget carriers will not be eligible to this benefit.

Detailed Terms & Conditions

1. Booking is accepted from 01st January till 31st December of that year, for service to be completed within 6 months from the booking date. For instance, bookings made on 31st December 2025 must be availed no later than 30th June 2026.
2. Offer is available to both Primary Axis Bank PRIMUS Cardholders ("Cardholder") and Add-on Cardholders
3. Cardholder is entitled to complimentary airport Meet & Assist service at participating airports with the purchase of a first or business class ticket made on his/her Axis Bank PRIMUS Card.
4. The service is available for Cardholders who are travelling on business class and above for full fledged carriers only. Cardholders who travel on budget carriers will not be eligible to this benefit.
5. Proof of eligibility in the form of e-tickets, flight booking confirmation and/or charge slips is required at the time of request.
6. All charges must be made on Axis Bank PRIMUS Card.
7. The complimentary service is applicable for a single traveller. Cardholder will be charged for additional travellers.
8. Complimentary service is subject to the security protocol and guidelines of the respective participating airport and may vary.
9. Complimentary services do not apply if the airline ticket is procured through complimentary tickets, complimentary upgrades, or airline reward tickets.
10. Cardholders who travel on budget carriers will not be eligible to this benefit. For the full list of budget carriers that are not eligible, please reach out to your Primus Lifestyle Relationship Manager.

Reservations:

1. Bookings must be made via an e-mail to the Axis Bank PRIMUS Lifestyle Relationship Manager.
2. All bookings are subject to availability.
3. Minimum 72-hour advance reservation is required prior to commencement of travel. The bank reserves the right to reject booking of services in less than 72 hours before commencement of travel.
4. In the event additional passengers are presented to the service agent without prior notification of travel to Axis Bank Primus, then the Cardholder's PRIMUS card will be charged accordingly after the service is delivered.
5. If, Cardholder comes in a group or arrive with additional passengers without prior booking, Cardholder must sign 'the change of service form' which indicates the agreement for additional charge. If Cardholder refuses to sign the change of service form, the participating local agent reserves the right to reject servicing the additional passengers (even if they are family members of the Cardholder).

Cancellation and Amendments

1. There is no charge for any cancellations or amendments made at least 48 hours in advance of the services.
2. For any cancellations and amendments made less than 48 hours prior to the scheduled

service, the charges are as follow:

3. Cancellations: Cancellation fee equivalent to 100% of the published retail cost of the service.
Amendments: Applicable amendment or change fee varies by airport.

Miscellaneous

1. Complimentary services are not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts, or privileges.
2. The bank and participating partner reserve the right to amend the terms and conditions of this offer.
3. For departure services, it is the responsibility of the Cardholder to allow enough travelling time to get to the airport and check-in before the airline check-in counter closes. Cardholder may no longer be eligible for the complimentary service if he/she arrives at the airport with less than the recommended time before flight time and may be considered to have consumed the service because of "no show".
4. Cardholder acknowledges that Meet & Assist services are provided by third party suppliers and not by the bank. The bank is not responsible for the acts or omissions of such suppliers, or for any deficiency in the facilities and services offered. In particular, the bank has no liability for loss, personal injury, or death incurred during the use of such facilities and services unless:
 - a. such loss, personal injury or death is/are caused solely by the bank's negligence; or
 - b. such liability cannot be excluded under law (in which case it is limited to the maximum extent permitted under the law).
5. In some countries, services may come with a non-excludable guarantee or warranty that they will be provided with due care and skill. The nature and application of these guarantees or warranties will depend on the relevant country.
6. Other terms and conditions may apply.

12. Luxury Airport Transfer Service

About the Benefit:

Each Primus Cardholder is entitled to complimentary one-way luxury airport transfer service per itinerary at participating airports across the world on the purchase of business class & above ticket settled with his/her Axis Bank PRIMUS Card.

The service is available for Cardholders who are travelling on business class and above for full fledge carriers only. Cardholders who travel on budget carriers will not be eligible to this benefit.

Detailed Terms and Conditions:

1. Booking is accepted from 01st January till 31st December of that year, for service to be completed within 6 months from the booking date. For instance, bookings made on 31st December 2025 must be availed no later than 30th June 2026
2. Offer is available to both Primary and Add-on Axis Bank PRIMUS Cardholders.
3. An itinerary is defined as either a one way or return (to and from) from the destination country back to the Cardholder's country of issuance. This is inclusive of itineraries with more than 1 stopover e. g. Singapore Cardholder travelling to Thailand, from Thailand to Taiwan and Taiwan back to Singapore will be able to enjoy the limo service in Thailand.
4. The service is available for Cardholders who are travelling on business class and above for full fledge carriers only. Cardholders who travel on budget carriers will not be eligible to this benefit.

5. For the full list of budget carriers that are not eligible, please reach out to your PRIMUS Lifestyle Relationship Manager.
6. Proof of eligibility in the form of e-tickets, flight booking confirmation and/or charge slips is required from the Cardholder at the time of request.
7. Luxury airport transfer service is subject to complimentary transfer allowance depending on the arrival city, which may be based either on driven kilometres or a capped radius in each city. Any excess charges beyond the complimentary transfer allowance will be advised to the Cardholder upon confirmation of the booking. Excess charges per kilometre shall be borne by the Cardholder and charged to the Axis Bank Primus Card.
8. Additional charges for extra-stops, cancellation/amendment fees and waiting time charges will apply and are to be borne by Cardholder.
9. For safety reasons, luxury airport transfer service imposes limits on the number of passengers per car and/or the amount of luggage per passenger. This service is limited to a maximum of 2 large suitcases (check-in luggage size) or 3 passengers per car. Additional charges apply for additional luggage, a larger vehicle, or child/infant car seat requested.
10. Complimentary services cannot be offered if the airline ticket is procured through complimentary tickets, complimentary upgrades, or airline reward tickets.
11. The luxury airport transfer service pick-up time, once confirmed, should be strictly adhered to, barring flight delays or cancellations. Drivers will wait for maximum of 15 minutes from the confirmed pickup time after which the driver will be released to the next assignment.

Reservations

1. Bookings must be made through Axis Bank PRIMUS Lifestyle Relationship Manager or where available, Axis Bank PRIMUS Concierge.
2. Cardholder must provide the number of passenger and luggage during booking.
3. All bookings are subject to availability.
4. Minimum 72-hour advance reservation is required prior to commencement of travel. The bank reserves the right to reject booking of services if the request is received less than 72 hours before commencement of travel.

Cancellation and Amendments

1. There is no charge for any cancellations or amendments made more than 48 hours in advance of the services.
2. For any cancellations and amendments made **within 48 hours** prior to the scheduled service, the charges are as follow:
 - a. Cancellations: Cancellation fee equivalent to 100% of the published retail cost of the service. ii. Amendments: The existing booking will be cancelled, and a new booking will be made subject to standard T&C, any additional fees as applicable will be charged to Cardholder.
3. Additional charges apply for additional luggage, a larger vehicle or child or infant car seat is required. Cardholder to provide number of passengers, luggage and number of infant seats required during booking. Please note that some destinations have made it mandatory to provide infant seats.

Miscellaneous

1. Complimentary services are not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts, or privileges.
2. The bank and participating partner reserve the right to amend the terms and conditions of this offer.
3. It is the responsibility of the Cardholder to allow enough travelling time to get to the airport and check-in before the airline check-in counter closes. Local traffic conditions and unforeseen circumstances may affect travel time, and the Cardholder accepts these risks when using the airport transfer service.

4. Cardholder acknowledges that luxury airport service is provided by third party suppliers, and not by the bank. The vehicle used shall be an executive-type sedan. Vehicle make and model are subject to supplier's fleet availability and may vary by country of arrival. The bank is not responsible for the acts or omissions of such suppliers, or for any deficiency in the facilities and services offered. In particular, the bank has no liability for loss, personal injury, or death incurred during the use of such facilities and services unless:
 - a. such loss, personal injury or death is/are caused solely by the bank's negligence; or
 - b. such liability cannot be excluded under law (in which case it is limited to the maximum extent permitted under the law). In some countries, services may come with a non-excludable guarantee or warranty that they will be provided with due care and skill. The nature and application of these guarantees or warranties will depend on the relevant country.
5. Other terms and conditions may apply.

13. Domestic Airport Transfer Service:

About the Benefit:

Each Primus cardholder is entitled to complimentary two-way airport transfer service per itinerary at participating airports within India on the purchase of air ticket settled with his/her Axis Bank PRIMUS Card. The service is available for Cardholders who are travelling across domestic carriers only.

Detailed Terms and Conditions:

1. Valid for Axis Bank Primus Primary and Add-on Cardholders..
2. An itinerary is defined as either a one way or return to and from the destination city within the Cardholder's country of issuance.
3. The service is available for cardholders who are travelling any carriers purchased with Axis Bank Primus card at participating airports within India.
4. Luxury airport transfer services have a complimentary transfer allowance, which is based on driven kilometres in each city. Any excess charges beyond the complimentary transfer allowance will be advised to Cardholder upon confirmation of the booking. Cardholder will be charged for excess charge per kilometre.
5. Additional charges for extra-stops, cancellation/amendment fees and waiting time charges will apply and are to be borne by Cardholder. All charges must be made on Axis Bank Primus card.
6. Luxury airport transfer imposes limits on the number of passengers per car and/or the amount of luggage per passenger. This service is limited to a maximum of 2 large suitcases and 4 passengers per car.
7. For all other Terms and Conditions for Reservations, Cancellation and Charges, and Miscellaneous should refer to Luxury Airport Transfer Service Offer details as above.
8. For availing this benefit, the primary cardholder will need to reach out to their Lifestyle Relationship Manager.

13. Domestic Lounge Access About the benefit:

All Primus cardholders, primary and add-on, are eligible for unlimited domestic lounges at select airports in India. The cardholders are eligible for 12 complimentary guest visits per calendar year.

Offer validity: The customer can avail this benefit if the card is active.

How to Avail:

- a. Upon reaching a domestic airport lounge covered in Dreamfolks Lounge Program, present your Primus credit card at the entry.
- b. An authorization for an amount (Rs. 2/-) will be taken on the card for validation purposes.

- c. Access at the lounge would be given upon successful authorization of the card on the electronic terminals placed at the lounges.
- d. The updated list of lounge access is available [here](#).

14. Golf Services

About the Benefit:

- This offer is applicable only for select Axis Bank cardholders holding Axis Bank Primus Credit Cards.
- The Axis Bank golf program is a green fee players arrangement and the offer, as provided to eligible Axis Bank Primus Credit Cards is in conjunction with Apexlynx ("Merchant"), the Service Provider for the golf program. It enables eligible Cardholders to enjoy complimentary golf rounds/lessons that are specially hosted for them.
- Axis Bank Cardholders shall make all enquiries and bookings only through via their Lifestyle Relationship Manager.
- This golf program is not a golf club membership and does not purport to be a golf club membership and the benefits under this golf program are not to be regarded as a golf club membership at any time.
- Cardholders may enjoy specially hosted complimentary rounds of golf/golf lessons at specified locations on weekdays/weekends and holidays according to the specific golf benefit entitlements available on their cards as mentioned below:

Axis Bank Primus Credit Card Golf Benefits and Entitlement

International Golf Benefits	4 complimentary golf rounds with one guest
Domestic Golf Benefits	Unlimited complimentary golf rounds and lessons along with one guest in a year
Benefits to add on cardholders	10 complimentary golf rounds or lessons at domestic golf clubs
Inclusions for Golf rounds	Green Fee, caddy fee, cart fee as applicable and as available as per local club rules.
Inclusions for Golf lessons	Entry fee to the driving range, Instructor fee, club rental and 50 range balls

- Axis Bank will host the complimentary green fee, cart fee and caddy fee across domestic and international golf courses for eligible Primus cardholders (as applicable and/or available/as per local club rules) and as specified for each card variant in the golf benefits entitlement table given above.
- Wherever applicable, post the specified complimentary rounds/lessons, cardholders may further avail of golf rounds/golf lessons on a payment basis by paying the fee at the time of placing the booking. The fees vary across each location depending on the time of the week (weekend/ weekdays/ public holidays) and the season. The pay and play charges will always include the green fee, cart and caddy fee.
- The usage count for guests joining on a complimentary basis will be deducted from the requesting cardholder's complimentary or additional golf rounds/lessons entitlement as defined in the entitlement table given above.

Reservations

- Axis Bank Primus Credit may place their booking for a golf round/golf lesson via their Lifestyle Relationship Manager.
- Cardholders will be required to share their mobile numbers registered with Axis Bank to access the golf booking portal and will not be able to access /login into the portal.
- Cardholders may bring 1 (one) guest on a complimentary basis. They will be allowed to bring a maximum of 3 (three) guest(s) per booking for golf rounds provided however that the additional guests must be paid for by the cardholder. Any guest(s) must play in the same group as the cardholder.
- All game bookings for guests of cardholders will only be confirmed if the cardholder makes advance payment of the applicable guest charges through their entitled credit card at the time of placing the request on the portal. The fees vary across each location depending on the time of the week (weekend/ weekdays/ public holidays) and the season.
- The guest charges will always include the green fee, cart and caddy fee, irrespective of whether the requesting cardholder is entitled to complimentary cart and caddy benefits under the golf program.
- The number of carts and caddies provided will be as per the availability at the club on date of play and will solely be at the club's discretion in accordance with its local club rules.
- For golf lessons, Axis Bank Primus Credit may bring 1 (one) guest per golf lesson on a complimentary basis.
- Cardholders who wish to play in the same flight with another Axis Bank Primus Cardholder must provide the registered mobile number and email address of the accompanying Axis Bank Cardholder to their LRM without which the request will not be processed.
- Cardholders who wish to play in the same flight with a club member must inform the exact tee-time held by the club member which will be verified with the golf club prior to processing the cardholder's booking. If the tee-time is not found, the booking will not be processed.
- A club member cannot make a booking directly at the golf club/golf learning facility/with a golf coach and transfer the confirmed booking over to the cardholder.
- A cardholder may only request a domestic golf booking for a game/lesson, whether on a weekday/weekend or public holiday at least 3 (three) calendar days in advance and for a maximum of 10 (ten) days in advance. The date of the booking and the date of play will not be counted in the advance notice.
- A cardholder may only request an international golf booking for a game, whether on a weekday/weekend or public holiday at least 10 (ten) calendar days in advance and for a maximum of 30 (thirty) days in advance. The date of the booking and the date of play will not be counted in the advance notice.
- Requests for golf games will only be accepted for daylight timings to ensure that the start of the golf game must enable completion of 18 (eighteen) holes of play. Golf booking requests for golf lessons will be accepted as per the local rules and timings available at the club/ driving range/ golf lesson facilities.
- Golfers must have at least a valid golf handicap or in lieu thereof at clubs/golf course where permissible, a certificate of golfing proficiency issued by a certified and approved golf instructor may be acceptable. All golfers must produce their handicap certificate upon request including as may be requested by the golf concierge prior to the requested date of play.
- Axis Bank and/or Apexlynx will not be responsible or accountable to get a handicap certificate issued to the benefit of any cardholder from any golf club.
- Golf lessons at the various golf clubs/ learning facilities are undertaken by certified golf instructors. Cardholders may provide their preference for instructors however the instructor will only be assigned as per the availability and arrangement between Apexlynx and the golf club/ learning facility.
- Golf clubs/golf learning facilities and/or golf coaches are neither obliged nor will they entertain any correspondence/enquiries and/or attempts for bookings, whether initial or repeat requests, directly from cardholders.

- Acceptance of all golf booking requests and/or golf lessons timings will be at the discretion of the golf club/golf instructors/driving ranges and subject to availability. All domestic golf bookings may be processed by Apexlynx at a minimum of 4 days in advance of the intended date of play in line with the processing requirements of the participating golf clubs and golf learning facilities.
- Cardholders will not be granted access rights to the stipulated clubs without booking through the designated online golf booking portal or through the designated Axis Bank concierge.

Number of bookings and minimum flight conditions

- Any golf benefits as applicable to a cardholder that remain unutilized will not be carried forward. There will be no "rain check" i.e., no carry forward of credit for any golf round due to any inclement weather or for any other reason and there will be no refund made of any guest charges or any other prepaid charges.
- A cardholder may only hold 1 (one) booking on a single day whether for a golf round or a golf lesson. Duplicate and/or multiple golf bookings at one club for a golf round/golf lesson on a single day will not be processed.
- A cardholder may not book for more than four (4) players in total including self for any one golf game. Group bookings are not allowed.
- Unless otherwise prescribed by local club/golf course rules/seasonal rules the minimum flight conditions for weekday rounds of golf is a minimum of two (2) golfers per flight.
- Unless otherwise prescribed by local club/golf course rules/seasonal rules the minimum flight conditions for Weekend/Holiday rounds of golf is a minimum of three (3) players per flight.
- Cardholders may also request for a golf round as an individual request i.e., the cardholder may request only for themselves at the clubs where individual requests are accepted.
- The responsibility to pair an individual golfer will solely be at the discretion of the golf club. Neither Apexlynx nor Axis Bank will have any control on the golfers, the individual is paired with and whether the request will be fulfilled on time and in every instance.
- Other than individual golf game requests, it will be the responsibility of the cardholder to fulfil the minimum flight conditions in respect of each booking request, and Axis Bank/ Apexlynx will not be responsible to help the cardholder make up the minimum flight condition numbers.

Golf Club/ Golf Learning Facility Rules & Regulations

- Cardholders will not be permitted to enter into any direct correspondence or communication with any golf club/golf learning facility or with any golf coach for any matters related to this special golf benefits offer.
- A cardholder shall always abide by all local club rules including health & safety protocols, club rules, etiquette, playing and handicap restrictions at each golf club/golf learning facility.
- A cardholder shall always abide by the golf club's dress code. In general, golfers are not permitted to wear round neck shirts, sleeveless shirts/t-shirts/tops without collars, track pants/joggers, jeans, gym shorts, or sandals/heels/flip flops on the golf course.
- It will be the responsibility of the Axis Bank Cardholder to verify and report within time at the correct address and location of the respective golf clubs and/or golf learning facility at which the golf booking has been confirmed for the cardholder.
- This golf program is valid only for golf course/ driving range/ practice area access for cardholders with confirmed bookings. Cardholders and/or their guest(s) may not have access to the other facilities at the club. A cardholder may not request for a booking to visit a golf club for any other purpose except to play or learn golf in accordance with the terms and conditions of this golf program.
- All consumables and any other extras as consumed/utilized at any golf course/golf learning facility are to be paid for directly by the cardholder(s) and their guest(s).

Payments

- All bookings for guests of cardholders will only be confirmed if the cardholder makes the advance payment as required, of the applicable guest charges via their Axis Bank card at the time of placing the request on the golf booking portal or via the payment link sent by the concierge.
- All payments required for guest(s) will be charged to the Axis Bank card at the applicable rates and are neither transferable nor refundable.
- It will be the sole responsibility of the cardholder to comply with any other applicable regulatory provisions or operational golf program requirements to ensure timely payment as and when required.
- Cardholders may request Apexlynx to send an invoice for any amounts paid under the golf program. Invoices will be sent upon request only and will be sent within 7 days' time of receiving such request.
- In case of payment-based bookings, cardholders will have to pay the applicable fee at the time of placing the request on the portal or via the payment link shared by Apexlynx/concierge.

Cancellations and Amendments

- Cardholders can cancel their domestic golf bookings for games/lessons only within the cancellation window which is 24 hours prior to the date of game or lesson. Full refunds will be initiated in case of in-time cancellations for any charges paid at the time of placing the booking.
- Cardholders can cancel their international golf bookings for games only within the cancellation window which is 4 calendar days prior to the date of game. Full refunds will be initiated in case of in-time cancellations for any charges paid at the time of placing the booking.
- Cardholders will not be allowed to cancel their booking outside of the cancellation window and the golf round or golf lesson will be considered as a "used" golf round or "used" golf lesson and no refund will be initiated for any charges paid.
- In the event that cardholders do not turn up to play their confirmed golf round or golf lesson then, it will be treated as a "no show" and the golf round or golf lesson would be taken as a "used" golf round or "used" golf lesson.
- Any refunds as applicable, will be initiated by Apexlynx within 24-48 hours of receiving the refund request. It may further take 7-10 working days for the refund to be processed, depending on the bank.

Miscellaneous

- This is an offer exclusively provided to eligible cardholders. Axis Bank/Apexlynx reserve the right to deny and permanently withdraw the benefits of the offer to any cardholder found to indulge in impersonation or be in breach of any of the terms and conditions of the offer.
- The golf benefits/golf bookings as a part of this offer are not applicable and cannot be availed of in conjunction with or as a part of any private event or any form of club or other tournament or for any group bookings.
- Private event/private tournament refers to any request(s) from series of multiple cardholders and or multiple groups for adjacent/consequential tee times on the same date which will not be processed.
- The Axis Bank Golf Program cannot be used by cardholders or their guests in conjunction with any other promotions or other golf program(s) or to join other golfers who are availing the benefits of any other golf program.
- Neither Axis Bank nor Apexlynx is responsible or liable in any way whatsoever for any loss or damage that may be suffered, or for any personal injury sustained to a customer directly or indirectly by use or non-use of the services availed of as a part of this offer, whether provided directly or provided by the golf club/driving range or golf coach, and neither Axis Bank nor Apexlynx will entertain any claim from any cardholder in connection with their

- participation or lack thereof in the program.
- Axis Bank and Apexlynx do not underwrite or warrant the services performed by the golf courses/driving ranges/golf coaches and shall not have any liability for any deficiency, delay or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury to a customer directly or indirectly by use or non-use of the services provided by the golf club/driving range or golf coach.
- Neither Axis Bank nor Apexlynx is responsible or liable in any way whatsoever for any claim from any golf club/golf learning facility towards loss or damage to a golf cart or any other property of the golf club/golf learning facility that is incurred/caused by the Axis Bank cardholder by way of participation under this Axis Bank Golf Program. In any such event, the cost, damages, loss etc. for the same will be borne by the Axis Bank cardholder.
- These terms and conditions including the available golf courses/golf lesson facilities and golf coaches are subject to change.
- For any concerns or support, please reach out to your Lifestyle Relationship Manager

15. Priority Pass Lounge Access

Benefit Details:

Unlimited Priority Pass Lounge Access for Primary & supplementary Cardholders. Guest visits complimentary up to 12 visits per year.

Detailed Terms and Conditions

1. Offer is open to Primary and supplementary Axis Bank Primus Cardholders only.
2. The Priority Pass Card is not transferable and is only valid up to its date of expiry and when it has been signed by the Cardholder.
3. The Priority Pass Card is not a payment Card nor is it proof of creditworthiness and attempts to use it as such could constitute fraud.
4. Admittance to the lounges is conditional upon presentation of a valid Priority Pass Card only. Payment Cards will not be accepted as substitutes for the Priority Pass Card.
5. Axis Bank Primus Priority Pass Cardholders accompanied by guest(s) will be subject to a Lounge Visit Fee per visit once they have exhausted their complimentary guest access, which will be automatically charged to their Axis Bank Primus Card.
6. Axis Bank Primus Cardholders must show a valid Priority Pass membership card to gain entry to the lounge.
7. For the full list of valid airport lounges, please refer to www.prioritypass.com.

Miscellaneous

Standard terms and conditions governing the use of Priority Pass Membership apply. Please visit <https://www.prioritypass.com/en/conditions-of-use> for more information.

15. Complimentary Membership of Epicure Program ("Merchant"):

Detailed Terms & Conditions:

Complimentary membership of Epicure Program

Customers will be eligible to complimentary access to the new Epicure program. This program provides recurring benefits like:

1. 25% discount on Food & Beverage (on dine-in & takeaway at participating restaurants across hotels for up to 10 persons).
2. 20% discount on Food & Beverage at Banquets (at participating hotels for up to 30 persons).
3. 20% discount on Qmin (for food deliveries ordered via Qmin mobile application).
4. 20% discount on Spa Treatments (at Jiva Spas across participating hotels).
5. 20% discount on salon experiences (at participating salons across hotels).

It also includes unique one-time vouchers like:

1. 20% Discount on best available rate for room/suite Stay at Taj Palaces (on direct bookings, for stays lasting up to five consecutive nights, once a year).
2. 20% Discount on best available rate for room/suite Stay (on best available rate on direct booking of room/suite stay for unlimited consecutive nights).
3. 20% Discount on best available rate for room/suite Stay at Taj Safaris (on direct bookings, for stays lasting up to five consecutive nights, once a year).

Detailed Terms and Conditions

1. This membership is valid only for the Axis Bank Primus Primary Cardholder.
2. To avail this offer, Axis Bank Primus Cardholder must reach out to their respective Lifestyle Relationship Manager.
3. The complimentary Epicure Program membership is valid for one year from the start of membership. The Membership card is only valid for the period indicated on it. Epicure Program membership is not available from second year onwards.
4. Membership and benefits of Epicure program are offered at the sole discretion of The Indian Hotels Company Ltd.
5. The membership is applicable only at participating Taj, SeleQtions, and Vivanta hotels. Certain restaurants at participating hotels may not be part of the Epicure program.
6. Enrolment into the Epicure program must be in the individual's full legal name, and proof of identification will need to be provided on request.
7. Epicure program has no predetermined termination date and may continue until such time as IHCL decides to terminate the program, at any time, with or without notice to the members. Accumulation of points will cease immediately on termination of the program. IHCL reserves the right to add, modify, delete, or otherwise change any of the rules, conditions, privileges and benefits pertaining to the program at its sole discretion, with or without notice, even though changes may affect the privileges or benefits. E.g., IHCL may change the list of participating hotels or participating restaurants in the program.
8. IHCL reserves the right to grant, refuse or discontinue the membership of the Epicure program to any member who appears to be using the program in a manner inconsistent with the terms and conditions, or intent of the program, or any portion of the program, including, but not limited to utilization of benefits and privileges. IHCL also reserves the right to discontinue the membership for any member who acts in a manner inconsistent with local or state laws, statutes or ordinances. Discontinued membership may result in the loss of all accumulated benefits and privileges.

16. Lost Card Liability

Insurance is the subject matter of the solicitation. For more details on risk factors, please read the policy terms, conditions and exclusions.

Insurance Details: Lost card liability of INR 25,00,000.

- a. Fraudulent usage of card due to Lost or Stolen Card, and Skimming, Counterfeit Cards is covered to an extent of 2 days prior to card block date. Lost and stolen transactions authenticated through PIN would not be covered.
- b. Any negligence on part of customer like sharing card or card details or delay in reporting of fraud to bank or delay in blocking the card, etc. are not covered.
- c. Frauds done by person(s) known to the cardholder are specifically excluded.
- d. Police complaint or First Information Report filed with police authorities is mandatory.
- e. Exclusions: The Company shall not be liable to pay any benefit in respect of any Insured Person(s):

- i. Any loss or damage arising out of any Card transactions which have occurred after the loss of Card has been reported to the Bank.
- ii. Losses sustained by the Card member resulting directly or indirectly from any fraudulent or dishonest acts committed by Card member(s)'s employee, acting alone or in collusion with others in respect of the Card.
- iii. Losses sustained by the Card member (s) through forgery or alteration of or on or in any written instrument required in conjunction with any Card.
- iv. Losses arising out of use of the Card by the Card member(s) with intent to defraud the Bank.

Claim Procedure:

- If your Credit Card is used fraudulently, using Axis Mobile or Internet Banking, follow the below path to block your Card:
 - Axis Mobile: Login > More > Other Services > Block Credit Card
 - IB: Login > Cards > Credit Cards > Select card > Block Credit Card
 - Call Phone Banking or visit the nearest Axis Bank branch to block your Credit Card.
- The Credit Card must be immediately blocked. The channels available to block a Credit Card are PBO, IB, MB, Branch, SMS, through phone, email or chat, report the scam, etc.
- During investigation, if any documents need to be submitted, the concerned team will ask for the necessary documents via email, SMS.
- Note: TAT to block the card
- Blocking done within 0 to 3 days from the 1st date of fraud – No customer liability.
- Blocking done from 4 to 7 days – Customer liability up to INR 25,000.00
- Blocking done beyond 7 days – Full customer Liability.

No of days taken to report a Fraud	Amount of fraud transaction	Customer Liability
Within 3 working days	Any	Zero Liability
Within 4 to 7 working days	Credit cards with a limit up to INR 5 lakh	INR 10,000/-
	Credit cards with limit above INR 5 lakh	INR 25,000/-
Beyond 7 working days	Any	Full amount consumer liability.

Report: You must notify the relevant authorities of the unauthorized transaction within three working days to avoid accountability for any violations by third parties.

Documents required:

- **Customer Dispute Form (CDF)** duly signed by the customer with transaction details.
- **Incident Letter** addressed to Axis Bank Ltd with date & signature of customer. Incident letter must contain below information -
- Account number, Card number, Date of loss
- Details about Possession of card at the time of fraud transaction (Whether it was in possession of customer or not) & information about

- how did customer come to know about the fraud transactions in his/her account.
- Any other additional information about the fraud incident.
 - Original FIR / Online FIR / Incident Letter addressed to Police authorities with police acceptance stamp (Stamp must be clear & visible) mandatory for total transaction amount equal to or more than INR 20,000.00. The letter must mention the card details & transaction details. Please note below points –
 - When fraud location is outside India (International transactions), & customer is present in India at the time of fraud then FIR is not required.
 - If customer is in same country (outside India) as the location of fraud, then FIR from local authority of that country will be required. In such cases Police intimation to local police of that country through email will be acceptable.
 - **Complete visible Passport copy** (all pages including blank pages) for International transactions, is mandatory. In case the passport is not available, a signed declaration by customer confirming that he/she does not hold passport & he/she was not in the city of fraud needs to be obtained. If the branch is not able to identify whether the transaction is international or domestic, please obtain the complete visible passport copy including blank pages.
 - Please contact 24x7 Bank helpline number to initiate the claim procedure.
 - Subject otherwise to terms, conditions and exclusions of the Policy.
 - Insurance cover policy is purely a matter of solicitation and does not provide any liability on Bank.

Disclaimer:

Insurance products are obligations only of the Insurance Company. They are not bank deposits or obligations of or guaranteed by Bank. All claims under the policy will be solely decided upon by the Insurance Company. Bank holds no warranty and do not make any representation about the insurance, the quality of claims processing and shall not be responsible for claims, recovery of claims, or for processing of or clearing of claims, in any manner whatsoever. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.

Cover with the Axis Bank Credit Card, Cardholder confirms to have read, understood and agreed to the following terms and conditions set out below:

1. Cardholder hereby provides explicit consent to Axis Bank to share his/her Personal Data with Axis Bank's authorized service providers and/or the tie-up insurance companies for the purpose of calling and reaching out to offer the relevant insurance cover on Cardholder's Axis Bank Credit Card and for processing Cardholder's Personal Data for availing such Insurance Cover ("Purpose").
2. Axis Bank is committed to protecting Cardholder's privacy and any Personal Data will be shared only with Axis Bank's authorized service providers and/or the tie-up insurance companies in accordance with the applicable data protection laws and regulations. Axis Bank and its authorized service providers/the tie-up insurance companies shall implement reasonable security measures to safeguard Personal Data while sharing the Personal Data for the Purpose.

3. Axis Bank confirms that it shall ensure that the frequency of such callings for the Purpose will be reasonable and in compliance with relevant regulations. Axis Bank strives to provide Cardholder with valuable information without causing inconvenience.
4. Axis Bank reserves the right to modify these terms and conditions. Any changes will be communicated to the Cardholder through appropriate channels.

17. Axis Bank Primus Concierge Services

Definitions

1. "Axis Bank PRIMUS Concierge Services" means the concierge services offered to Axis Bank Primus Cardholders by Axis Bank in accordance with these Terms and Conditions.
2. "Representatives" means Axis Bank, its affiliates, employees, agents, service providers and representatives.
3. "Supplier" means any third-party supplier of products and/or services.

About the offer:

1. Axis Bank PRIMUS Concierge Services are offered to Axis Bank Primus Cardholders only. Axis Bank shall be entitled at its discretion to use the services of any representatives in the provision of Axis Bank PRIMUS Concierge Services.
 2. Axis Bank PRIMUS Contact details
 - i. Axis Bank PRIMUS Concierge Services include but are not limited to the following: Concierge and Lifestyle assistance.
 - ii. Reservation assistance: Arranging for bookings/reservations at restaurants, limousines, car rentals, yachts, private jets, helicopters.
 - iii. Travel Assistance: Arranging for hotel stays, cruises, flights.
 - iv. Travel Management: Customized itineraries, packaged tours, unique travel experiences
 - v. Arrangement of access to closed-door events.
 3. Flower and Gift Deliveries: Arrangement of gifts. Business Assistance: Sourcing of audio/visual rental equipment, service offices, translation services (over the phone/accompanying translator), private secretarial services.
- You may only make requests for Axis Bank PRIMUS Concierge Services by calling your Axis Bank PRIMUS Lifestyle Relationship Manager.

18 Bloomberg Membership:

About the offer:

All primary Cardholders of Axis Bank Primus Credit Card are eligible for availing an annual membership of Bloomberg.

Bloomberg membership will provide real-time news delivery mechanism along with added exclusive offerings listed below:

1. Bloomberg TV: Unrestricted access to worldwide, 24-hour financial TV network.
2. Newsletters: Premium access to Subscriber Only newsletters. Insights, on topics that customers care about.
3. The Watchlist: Timely and accurate information on chosen market indicators, companies, competitors, and portfolio.
4. Personalized News: Up to date on the news, topics, and authors.
5. Audio: Unlimited and centralized access to live radio, podcasts and narrated articles
6. Businessweek: Digital versions of investigative magazine featuring game changing interviews with industry leaders.

How to Avail:

Customer must contact the designated Lifestyle Relationship Manager (LRM)

1. LRM will share the membership code with customer for activation along with the validity of the code.
2. Customer needs to first register with Bloomberg & then needs to enter the promo code in subscription module.

Detailed Terms and Conditions:

The benefit is applicable only to primary Cardholders of Axis Bank Primus Credit Card

1. The benefit is applicable only to primary Cardholders of Axis Bank Primus Credit Card
2. Membership to the program will be renewed on credit card anniversary date, if the card is active.
3. Any queries/ complaints related to membership issuance/renewal/activation or any issue pertaining to membership benefits / service, the customer can contact the dedicated LRM for redressal.
4. Users are subject to the Bloomberg Privacy Policy <https://www.bloomberg.com/notices/privacy> and Subscription Terms which are included in the Terms of Service <https://www.bloomberg.com/notices/tos/>
5. Bloomberg & Axis Bank reserve the right to disqualify any participant/s from the benefits of the offer under reasonable grounds. In case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the offer.
6. Bloomberg & Axis Bank reserve the right at any time, without notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, entire or in part, this offers by another offer, whether similar to this offer or not, or to withdraw it altogether.
7. Bloomberg & Axis Bank also reserve the right to discontinue the offer without assigning any reason or without any prior intimation, whatsoever.
8. Cardholders whose accounts are not active and/or are closed or have a credit freeze will not be eligible for membership issuance/renewal.
9. The decision of Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
10. The participation in the offer is entirely voluntary and it is understood that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
11. In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
12. Offer provided by Axis Bank is solely for promoting usage of Axis Bank Primus Credit card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Bloomberg.
13. The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card issued by Axis Bank
14. Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.
15. Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of any third party and is not intended to create any rights and obligations.
16. The offer by Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
17. Axis Bank reserves the right to disqualify any Cardholder from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer or otherwise by use of the Card.
18. The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
19. Logos/trademarks used are owned by respective entities. Axis Bank has been authorized to use these logos/trademarks for offer promotion purposes.

20. Any dispute relating to the offer, or the terms and conditions shall be subject to the jurisdiction of the courts in New York and/or Mumbai.
21. Any person taking the advantage of this offer shall be deemed to have read, understood, and accepted these terms and conditions.
22. The decision of Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.

19. Other Terms & Conditions:

1. Qualifying purchase value for miles earning will exclude all EMIs about Loan on credit card, 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. Merchant refunds/reversals will be considered as a negative adjustment in qualifying purchase value computation.
2. Axis Bank reserves the right to revise/modify/alter the Terms mentioned in this document at any time by providing a 30 days prior notice to the Cardholder.
3. All disputes if any, arising out of or in conjunction with or as a result of this offer(s) provided with the Credit Card from time to time or otherwise relating to the Card shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.
4. 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 Cardmember Terms & Conditions and Most Important Terms & Conditions (MITC) available on axisbank.com
5. Only Axis Bank Primus Credit Card customer ("Cardmember") whose Axis Bank Primus Credit 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 the miles. During block period of a card, no miles shall be awarded for any Transaction posted on the Customer Card account. Once the Card status is restored and in good standing, the reward miles shall be awarded or reversed for the spend or reversal transaction respectively, as per the applicable reward earn rate.
6. Axis Bank's computation of miles shall be final, conclusive and binding on Cardmembers and will not be liable to be disputed or questioned, save and except in case of manifest error.
7. Axis bank holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability or quality of the products made available to Cardholder by participating Merchants under the respective offer.
8. Axis Bank is not liable or responsible for any claim(s), dispute(s) regarding delivery, service, suitability, merchantability, availability, quantity or quality made available to the Cardholders under the offer on the products/services (shortly referred as "Claims").
9. In reference to any Claims under the offer, it must be addressed in writing, by the Cardholder directly to participating Merchants and that Axis Bank shall not entertain any communication in this regard. Any query/ contention/ dispute raised by any Cardholder to Axis Bank shall be forwarded to the Merchant who shall be solely responsible for resolving such queries/ contentions/disputes within reasonable time.
10. Any offer on the Card is valid only if the Cardholder's account continues to be in good standing and payment continues to reach Axis Bank before the payment due date.
11. Neither anything contained in these Terms, nor the running of these offers to which they apply, shall be construed as an obligation on Axis Bank to continue any offer up to, on or after the offer termination date. Nothing herein amounts to a commitment or representation by Axis Bank to conduct further such offers.
12. Any taxes or liabilities or charges payable to the Government or any other regulatory authority or body, if any, shall be borne directly by Customer and/or billed to the account of the Customer.

- 13.** If the offer and/or anything to be done by Axis Bank or any other entity in respect of the offer is prevented or delayed by causes, circumstances or events beyond the control of Axis bank or any other entity, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of Axis Bank or the other entity/ies, then Axis bank and/or the other entity/ies shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences. Axis Bank shall in no way be liable if any Cardholder is unable to login to merchant website/app due to incompatibility of device, internet usage plans, or any other reason whatsoever.
- 14.** 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 Cardmember Agreement and Most Important Terms & Conditions (MITC) available on axisbank.com.