

Axis Bank HORIZON Credit Card Terms and Conditions

These terms and conditions ("Terms") shall be applicable to the Cardholders (as defined hereinafter) and shall regulate the provisions of the specified products, services and offers made by the Axis Bank ("Axis Bank" or "Bank"). Any Cardholder 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.

"Axis Bank Horizon Credit Card" or "Credit Card" or "Card"- A travel focused credit card issued by Axis Bank

"Credit Cardholder" – A person who is holding the retail Axis Bank 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 Card to be eligible for a particular offer.

"Activation" – The first Transaction done on the Card is considered as Activation and the date of the 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 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.

1. Credit Card Application Tracking

The customer has to follow the given steps to track their Credit Card application status:

1. Click on the following link: <https://www.axis.bank.in/application-tracker>
2. Click on Credit Card
3. Input mobile number and application ID or PAN Number
4. Status of the Credit Card will be provided

2. Card Activation:

1. The Cardholder can activate the Axis Bank Horizon Credit Card by Axis Bank in various ways. They are as follows:
 - The Cardholder has to login to Axis Mobile/Internet Banking and navigate to the control center. To activate the Credit Card, input the 6-digit activation code/CVV, set the Credit Card PIN, and enable & set limits of online and contactless usage for domestic and international Transactions.
 - Call 1860 419 5555/ 1860 500 5555 to activate the Credit Card by providing personal details and 6-digit activation code.
2. The details to activate the Credit Card are mentioned in the welcome letter.
3. Applicable only for Cardholders who have applied for and been issued the Axis Bank Horizon Credit Card on or after 1st Jul 2024.

3. Joining and Annual Card Fee:

1. There is a joining fee of INR 3000+GST ("Joining Fee") along with an annual card fee of INR 3000 + GST ("Annual Card Fee") to be levied on the Credit Card.
2. Annual Card Fee to be billed on the first statement date, post completion of card anniversary year.
3. All Transactions will be considered as on settlement date.

4. Welcome Benefit:

1. 5000 EDGE Miles shall be credited if the first transaction from the card is greater than INR 1000 within 30 days of Credit Card issuance.
2. Customers are eligible for the 5,000 EDGE Miles welcome benefit only if the first transaction done on the card is of ₹1,000 or above AND is performed within 30 days of card issuance.
3. In the event that a customer's first transaction is below ₹1,000, and a subsequent second transaction is of ₹1,000 or above (even within 30 days), the customer will not be eligible for the welcome benefit.
4. Transaction date captured on Credit Card account is basis the Transaction date submitted by the Merchant /Association (i.e. Mastercard® & Visa). Axis Bank will not be held responsible if Merchant submits the Transaction date as different from the actual date when the Transaction was done.
5. The above-mentioned EDGE miles shall reflect in the cardholder's miles account within 7 days from the date of transaction. For Horizon Credit Cards issued from 1 September 2026 onwards, the welcome benefit shall reflect in the cardholder's miles account within 60 days from the date of transaction.
6. Welcome Benefit is applicable only for paid cards.
7. Welcome benefit is not applicable to the customers who have been swapped / migrated to the Axis Bank Horizon Credit Card from another credit card prior to 31st July 2024.

5. Renewal Benefit

1. 1500 miles are credited upon Credit Card anniversary every year ('Renewal Miles').
2. The Cardmember will be eligible for Renewal Miles from second anniversary year onwards.
3. Offer is valid only for Axis Bank Horizon Credit Card Primary Cardmember.
4. The renewal miles will be credited within 30 days from Credit Card anniversary date.

6. Earn EDGE Miles:

a) 5 EDGE Miles for every INR 100 spent:

1. Cardholder shall earn 5 EDGE Miles on every INR 100 spent on Axis Bank Travel Edge website and on airline spends using Axis Bank Horizon Credit Card
2. Airline spends refer to purchases made at airline owned websites, at airline counters, and airline helpline numbers.
3. Identification of airlines is based on Merchant Category Codes (MCC) allotted by Visa and Mastercard® to the Merchant where the purchase is made.
4. Please note that bookings made through any travel agents, including but not limited to any private travel agents, corporate travel agents, online travel agencies or their websites/IVR systems, shall be eligible for only 2 EDGE Miles for every INR 100 spent.
5. The miles earned against purchases made on the Credit Card shall reflect in the Cardholder's Card account on the Transaction posting date.

b) 2 EDGE Miles for every INR 100 spent on other spends:

6. Cardholder shall earn 2 EDGE Miles on every INR 100 spent for other spends on the Axis Bank Horizon Credit Card (except on Airline MCCs and Axis Bank Travel Edge website).
7. The miles earned against purchases made on the Credit Card shall reflect in the Cardholder's Card account on the transaction posting date.

Purchase transactions performed on these categories shall not earn rewards:

Excluded Categories
• Transportation & Tolls • Utilities and Telecom • Insurance • Educational Institutions • Govt. Institutions • Wallet/ Gift cards • Rent • Fuel

Example:Illustrative example on Horizon Earn:

For Axis Bank Horizon Credit Card with statement cycle on 10th of each Month, Card statement is generated on 10th Dec for spends between 11th Nov to 10th Dec consisting of below transactions.

Posting date	Transaction	Type	Amount	Miles category	Miles
11th Nov	Axis Travel EDGE website	Purchase	INR 4000	5 Miles/INR 100	200
18th Nov	Departmental store	Purchase	INR 500	2 Miles/INR 100	10
19th Nov	Airline Spend	Purchase	INR 9500	5 Miles/INR 100	475
20th Nov	Online travel agency	Purchase	INR 1000	2 Miles/INR 100	20
28th Nov	Utilities	Purchase	INR 25000	No Earn	0
02nd Dec	Airline Spend	Reversal	INR 600	5 Miles/INR 100	-12
04th Dec	Airlines Spend	Purchase	INR 4200	5 Miles/INR 100	210
Total					903

7. Redemption of Miles:

Category	Redemption rate for every 1 EDGE Mile	Minimum EDGE Miles to redeem
Partner Miles	Enjoy dynamic conversion ratios with our Miles Transfer program. For the latest partner benefits and rates, please visit the detailed Miles Transfer program terms and conditions	500
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
Catalogue	As per catalogue structure (Product and gift vouchers). Click here to know the applicable Terms and Conditions https://edgerewards.axisbank.co.in/lms/terms-conditions	500

Additional channels of redemption will be available as detailed below –

Category	Description	Effective Go-live Date
SMS Based Redemption	Instant redemption by SMS while shopping at select retail Merchants*	30 June 2024
Redemption at Partner Outlets	Instant offline redemptions while shopping at select retail outlets	30 June 2024

8. Complimentary Lounge access:

1. This offer is applicable to the primary Cardholder having Axis Bank Horizon Credit Card.
2. The lounge access is provided to Axis Bank Horizon credit Cardmembers to select domestic and international lounges.
3. The list of eligible lounges maybe updated without prior intimation to the Cardmembers.
4. International Lounge Access:
 - a. 2 complimentary lounge access per calendar quarter will be available on the Credit Card
 - b. A Transaction of USD 1 will have to be made by the Cardholder using Axis Bank Horizon Credit Card for accessing the airport lounge. The same will be reversed on the Cardmember's Credit Card upon successful authorization.
 - c. Card member can check the updated list of lounge access on the following link: [<click here>](#)
 - d. Please refer to the following link for the conditions of usage which all Cardholders and their guests must adhere to when making a Lounge Visit: [<click here>](#)
5. Domestic Lounge Access:
 - a. 6 complimentary visits per calendar quarter for Mastercard® World Cardmembers.
 - b. 8 complimentary visits per calendar quarter for Visa Signature Cardmembers.
 - c. A Transaction of INR 2 on Visa and of INR 25 on Mastercard® will be made to Axis Bank Horizon credit card for accessing the airport lounge. The same will be reversed by Visa/Mastercard® on the Cardmember's Credit Card.
 - d. The updated list of lounge access can be checked on the following link: [<click here>](#)

9. Fuel Surcharge:

1. 1% fuel surcharge waiver on all fuel Transactions between INR 400 to INR 5000 using the Credit Card, with a max cap of INR 400 on wavier in the statement month.
2. GST charged on fuel surcharge is non-refundable.

10. Lost Card Liability Cover:

1. Insurance is underwritten by The New India Assurance Co. Ltd. Insurance is the subject matter of the solicitation.
2. Insurance Details- Lost Card Liability cover up to a limit of INR 10 lacs card transaction frauds as specified in terms and conditions.
3. Insurance Terms & Conditions:
 - 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.
4. Claim Procedure:
 - a. All necessary documents like customer dispute form, police complaint/FIR copy/Full Passport copy and any other document are required to be submitted to the bank for submission to Insurance within 30 days from the date of disputed transaction
 - b. Please contact 24x7 Bank helpline number to initiate the claim procedure
 - c. Subject otherwise to terms, conditions and exclusions of the Policy.
 - d. Insurance cover policy is purely a matter of solicitation and does not provide any liability on Bank.
5. 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:

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

11. Other Terms and Conditions:

- a. 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.
- b. 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.
- c. 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.
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 axis.bank.in/mitnc.
- d. Only Axis Bank Horizon Credit Card customer ("Cardmember") whose Axis Bank Horizon 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 points shall be awarded or reversed for the spend or reversal transaction respectively, as per the applicable reward earn rate.

- e. 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.
- f. 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.
- g. 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").
- h. 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.
- i. 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.
- j. 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.
- k. 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.
- l. 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.
- m. Use of the Card at Merchant establishment will be limited by the credit limit assigned to each Card Account by the Bank.