AXIS BANK

# Revision of *MYZONE* Credit Card Terms and Conditions

While you continue to enjoy the benefits on your ***MYZONE*** Credit Card, the following revisions will be applicable on your credit card:

**Effective 1st April 2026:**

## 1. Changes in features and benefits

Renewal of Sony LIV subscription on spends of INR 1,50,000* in a card anniversary year offer will be discontinued from 1st Apr 2026.

Starting 1st April 2026, you will be eligible to earn 1,000 ***EDGE REWARD*** Points on achieving annual spends of INR1.5 lakhs in your card anniversary year.

How it works:

- Spends will be evaluated 60 days after your card anniversary date to ensure any reversals or cancellations are excluded.
- Eligible customers will be automatically credited with 1,000 ***EDGE REWARD*** Points.

*Note: Spends on Movie, Fuel, Insurance, Utility, Rent, Wallet, Jewelry, Education, Government Institutions will be excluded from this calculation.*

**Effective 20th June 2025:**

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

- There is no change to the spend categories excluded from earning rewards and spend based fee waiver calculation. However, to simplify, such transactions will be identified based on the spend category (Utility & Telecom, Rent, Wallet, etc.) rather than the assigned 4-digit Merchant Category Code (MCC).
- Excluded spend categories for reward earn: Transactions made on Utility & Telecom, Rent, Wallet, Government spends, Insurance, Gold & Jewellery, Fuel, Cash advances and Repayments.

**Effective 1st October 2025:**

## 3. Revision to *EDGE REWARD* Points Terms & Conditions for closed and outstanding overdue cards

- The Bank will reserve the right to forfeit unredeemed ***EDGE REWARD*** Points / ***EDGE*** Miles post 30 days of your credit card closure or if the minimum amount due on your credit card is outstanding for more than 90 days. In case of card closure, we would encourage you to redeem your ***EDGE REWARD*** Points / ***EDGE*** Miles within 30 days of closure.

For more details, please visit axis.bank.in/mitnc.