

## Revision of **MILES & MORE AXIS BANK** Credit Card Terms and Conditions

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

### Changes to the spend exclusion approach for reward earns calculation

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

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