

Revision of *AXIS BANK SHOPPERS STOP* Credit Card Terms and Conditions

While you continue to enjoy the benefits on your ***AXIS BANK SHOPPERS STOP*** Credit Card, effective 20th June 2025, the following revisions will be applicable on your credit card

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

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

For more details, please visit axisbank.com/mitnc.