MOST IMPORTANT TERMS AND CONDITIONS OF DEBIT CARD

An understanding, an agreement

TERMS AND CONDITIONS GOVERNING THE AXIS BANK DEBIT CARD

Important: Please make sure you have read these Debit Card terms and conditions carefully before using the Axis Bank Debit Card. By using the Debit Card you are unconditionally accepting the terms and conditions listed hereunder and will be bound by them and you accept the onus of ensuring compliance with the relevant Reserve Bank of India (RBI) Regulations, Exchange Control Regulation of the RBI, Foreign Exchange Management Act 1999 ("The Act"), all the rules and regulations framed under the Act and as amended / modified / applicable from time to time and any other corresponding enactment in force from time to time. You will also continue to remain bound by the terms and conditions of operation of your Savings Bank Account / Current Accounts with Axis Bank.

DEFINITIONS

1. "The Bank", "Axis Bank", means Axis Bank Limited and its successors and assignees.
2. "Card" or "Debit Card", refers to the Axis Bank MasterCard / Visa / RuPay Debit Card issued by Axis Bank to a Cardholder.
3. "Cardholder", "you", "your", "him" or similar pronouns shall where the context so admit, refer to a customer of Axis Bank to whom an Axis Bank Debit Card has been issued by Axis Bank to operate on a nominated account(s). All references to the Cardholder in the masculine gender will also include the feminine gender.
4. "Account(s)", refers to the Cardholder's Savings or Current Accounts that have been designated by Axis Bank to the eligible account(s) for the valid operation of the Debit Card. The Cardholder should be either the accountholder or sole signatory or authorised to act alone when there is more than one accountholder / signatory.
5. "Primary Account", shall mean in case of multiple accounts linked to the Card, the account that has been designated as being the main / first account of operation i.e., the account from which purchase transactions, cash withdrawals charges and fees related to the Card are debited.
6. "Nominated Accounts", includes the Primary Account as described above, and it indicates the Cardholder's account(s) nominated in writing by him to be accessed by his Debit Card and PIN.
7. "ATM", refers to Automated Teller Machine whether in India or overseas, whether of Axis Bank, or of any other bank on a shared network, at which amongst other things, the Cardholder can use his Debit Card to access his funds in his account(s) held with Axis Bank.
8. "PIN", means the Personal Identification Number (required to access ATMs) allocated to the Cardholder by Axis Bank, chosen by him from time to time.
9. "Transaction", means by instruction given, by a Cardholder by using his Card directly or indirectly, to Axis Bank to effect action on the account. (Examples of transactions can be retail purchases, cash withdrawals, cash / cheque deposits, etc.).
10. "International Transactions", refers to the transactions performed by the Cardholder through his internationally valid Debit Card, outside India, Nepal, and Bhutan.
11. "Statement", means a periodic statement of account sent by Axis Bank to a Cardholder setting out the transactions carried out by the Cardholder(s) during the given period and the balance on that account. It may also include any the information that Axis Bank may deem fit to include.
12. "Merchant" or "Merchant Establishments", shall mean establishments wherever located which accept / honour the Card and shall include amongst others: stores, shops, restaurants, airline organizations etc. advertised by Axis Bank or MasterCard / Visa / RuPay International.
13. "EDC" or "Electronic Data Capture", refers to electronic Point-of-Sale swipe terminals whether in India or overseas, whether of Axis Bank or any other bank on the shared network, that permit the debiting of the account(s) for purchase transactions from merchant establishments.
14. "MasterCard / Visa / RuPay", means a trademark owned by a normally associated with MasterCard / Visa / RuPay International.
15. "MasterCard / Visa / RuPay ATM Network", means ATMs that honour the Debit Card and that display the MasterCard / Visa / RuPay symbols. The Debit Card ("the Card") is issued by Axis Bank Limited, ("Axis Bank Ltd.") having its registered office at 'Trishul, Opposite Samartheswar Temple, Law Garden, Ellis Bridge, Gujarat, Ahmedabad-380006, India" on the following terms and conditions:

CARD VALIDITY AND CARDHOLDER OBLIGATIONS

1. The issue and use of the Card shall be subject to the rules and regulations in force from time to time as issued by the Reserve Bank of India, Axis Bank and FEMA 1999.
2. The Card shall be valid only for transaction options, as permitted by the Bank from time to time in India and abroad, at Axis Bank ATMs, ATMs of other banks, which are members of the MasterCard / Visa / RuPay ATM network and Master Card / Visa / RuPay Point-of-Sale swipe terminals at merchant establishments.
3. The Card is and will always be the property of Axis Bank and shall be returned to Axis Bank unconditionally and immediately upon Axis Bank's request. The Cardholder is requested to ensure that the identity of the Bank Officer is established before handing over the Card.
4. The Debit Card is not transferrable or assignable by the Cardholder under any circumstance.
5. You must sign the Card immediately upon receipt. You must not permit any other person to use it and should safeguard the Card from misuse by retaining the Card under your personal control at all times.
6. The Personal Identification Number (PIN) issued to the Cardholder for use with the Card or any number chosen by the Cardholder as a PIN, should be known only to the Cardholder and are for the personal use of the Cardholder and are non- transferable and strictly confidential. A written record of the PIN number should not be kept in any form, place or manner that may facilitate its use by a third party. The PIN should not be disclosed to any third party, either to staff of the Bank or to merchant establishments, under any circumstance or by any means whether voluntary or otherwise. The Bank shall exercise care while issuing the PINs and shall be under obligation not to disclose the cardholder's PIN, except to the cardholder.
7. The Cardholder's account will be debited immediately with the amount of any withdrawal, transfer and other transactions effected by the use of the Card. The Cardholder should maintain sufficient funds in the account to meet any such transactions.
8. The Cardholder shall not be entitled to overdraw the Cardholders' account(s) with Axis Bank or withdraw funds by use of the Debit Card in excess of any agreed overdraft limit.
9. The Cardholder will be responsible for transactions effected by use of the Card, whether authorised by the Cardholder or not, and shall indemnify Axis Bank against any loss or damage caused by any unauthorised use of the Card or related PIN, including any penal action arising therefrom on account of any violation of RBI guidelines or rules framed under the Foreign Exchange Management Act, 1999 or any other law being in force in India and / or any other country / state / continent / territory wherever located in the world at the time, notwithstanding the termination of this agreement. Debit Card usage is also prohibited for overseas forex trading through electronic / internet trading portals.
10. At the time of account opening, customers' Savings or Current account nominee will be considered as the default nominee for Debit Card application. Bank will not accept any separate Debit Card nomination except the one given at the time of opening an account with us.
11. You are requested to note that the Debit Card is valid up to the last day of the month / year indicated. In case of OD accounts, the card validity is subject to the validity of linked OD account. You hereby undertake to destroy the Debit Card when it expires by cutting it into several pieces. Your renewed Debit Card shall be sent to you before the expiry of the Card and after prior intimation to customers, at the discretion of Axis Bank, upon evaluation of the conduct of your account. Axis Bank reserves the sole right of renewing your Card account on expiry and debit any renewable charges to your account.
12. The Cardholder will inform Axis Bank in writing within 15 days from the statement date of any irregularities or discrepancies that exist in the transaction details at an ATM / merchant establishment on the statement of account sent by Axis Bank. If no such notice is received during this time, Axis Bank will assume the correctness of both the transaction and the statement of account.
13. Your card comes activated with facility of using at domestic contact-based ATMs and POS merchant outlets within India only.
14. The card not present (domestic and international) and card present (international) transactions on your card can be enabled / disabled through various channels such Axis Bank Mobile Banking App, open, internet banking or Axis Bank branches. The debit card by default will have the contactless option, however, basis your preference, the same can be enabled / disabled through various channels such as Axis Bank Mobile Banking App, open, internet banking or Axis Bank branches. The contactless option is also applicable to RuPay Debit cards.
15. The limits for Online, POS, Cash and Contactless will be a cumulative limit and not an individual limit.
16. The transaction limits (within the overall card limit) for all types of transactions can be set / modified through either of the channels mentioned above.
17. For Online / POS / Cash withdrawal limits kindly refer link https://www.axis.bank.in/cards/debit-card, applicable to your respective card type Explore more option.
18. The debit card should be used only for genuine personal transactions and legitimate purchases. The cardholder must not undertake any anomalous, artificial, fabricated or non-genuine transactions with the intent of generating undue financial gains, rewards or other benefits. Transactions that are undertaken solely to derive personal gains without an underlying genuine purchase or payment requirement are strictly prohibited.

INTERNATIONAL USAGE

1. Utilisation of the Card must be in strict accordance with the Exchange Control Regulations of the Reserve Bank of India (RBI). In the event of your failure to comply with the same, you are liable for action under the Foreign Exchange Management Act, 1999 and may be debarred from holding the Debit Card from Axis Bank either at the instance of Axis Bank or the RBI. You shall indemnify and hold harmless Axis Bank from and against any / all consequences arising from you not complying with Exchange Control Regulations of the RBI.
2. The Debit Card is not valid for foreign currency transaction in Nepal and Bhutan (i.e., in any other currency that is not the Indian, Nepali & Bhutan Rupee),
3. Axis Bank shall be under no liability whatsoever and shall be deemed to be indemnified in respect of a loss or damage arising directly or indirectly out of the decline of a charge caused by the Cardholder having exceeded the foreign exchange entitlements as prescribed by the Reserve Bank of India (RBI) as issued from time to time, on Axis Bank becoming aware of the Cardholder exceeding his entitlements.
4. Non-Resident Indians can hold an internationally valid Debit Card, provided all dues arising out of its use in India / overseas are met out of an NRE / NRO account held with Axis Bank
5. International transactions are not permissible on Debit Cards linked to Overdraft accounts.
6. As per the Reserve Bank of India ("RBI") Master Directions / Circular RBI / 2017-18 / 204 dated 19-06-2018, it shall be mandatory to provide Permanent Account Number ("PAN") for the resident individuals to make remittance under the Liberalised Remittance Scheme (LRS). Accordingly, PAN details of the resident individual (transacting party) are mandatory for every remittance transaction under the Scheme. In line with the regulation, Bank will not offer facility of international transactions on Debit Card, if Customer fails to furnish his / her valid PAN details at the time of account opening or subsequently.
7. You undertake not to use the Card for making payment for any illegal purchases i.e., purchases of items / Services not permitted by the RBI as per extant regulations.
8. International Debit Cards cannot be used on internet or otherwise for purchase of prohibited items, like lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for callback services, and / or such items / activities for which no drawable of foreign exchange is permitted".
9. Any resident in India collecting and effecting / remitting payments directly / indirectly / outside India in any form towards overseas foreign exchange trading through electronic / Internet trading portals would make himself / herself / themselves liable to be proceeded against with for contravention of the Foreign Exchange Management Act (FEMA) 1999, besides being liable for violation of regulations. relating to Know Your Customer (KYC) norms. Also, if any such prohibited transaction is observed on your Debit Card (for online banking account), the Card (or account) shall be closed with immediate effect & the same reported to regulatory authorities.
10. As per the Income Tax Bill 2025, Cardholder who is Resident Individual, will have to pay TCS (Tax Collection at Source) to the bank, on international transactions of Liberalized Remittance Scheme at the prevailing rate mentioned under this act and under the conditions mentioned in it.
11. Debit Card International access will be blocked by the Bank upon breach of permissible limit at PAN level for existing financial year for Resident Individual account transactions of LRS nature. The same will be unblocked in subsequent financial year. This is in accordance with RBI Master Direction, RBI / FED / 2017-18 / 3 FED Master Direction No. 7 / 2015-16.
12. Any breach in LRS (Liberalised Remittance Scheme) transactions over and above the limit mentioned by RBI in Master Direction, will be subject to recalling of the funds and completion of contravention formalities as suggested by RBI from time to time. Customer may refer RBI sites for detailed process of compounding. Bank will not be liable for any such breach or completion of compounding formalities.

MASTER DIRECTION – LIBERALISED REMITTANCE SCHEME (LRS):

1. The total amount of foreign exchange purchased from or remitted through, all sources in India, during this financial year including through Debit Card shall be up to USD 2,50,000 (USD two lakh fifty thousand or as per the annual limit prescribed by Reserve Bank of India ('RBI') towards international transactions from time to time.
2. Transaction details of which are specifically mentioned in the Schedule is not designed for the purpose of any contravention or evasion of the provisions of the Foreign Exchange Management Act, 1999 and any rule, regulation, notification, direction or order made there under ('FEMA Rules and Regulations').
3. Any refusal to comply with any requirement or make unsatisfactory compliance therewith of the FEMA Rules and Regulations, the Bank has the right to refuse in writing to categorise the transaction and shall, if it has reason to believe that any contravention / evasion is contemplated report the matter to RBI. Further, the Cardholder shall have to apply for compounding in case of any contravention of the provisions of FEMA Rules and Regulations and can refer link for queries:
   - https://rbi.org.in/Scripts/BS_ViewMasDirections.aspx?id=12839&Mode=0
   - https://www.rbi.org.in/commonperson/English/Scripts/FAQs.aspx?Id=835
4. The customer will liable and responsible to repatriate the LRS transactions amount which exceeds $250,000. Failure to comply with same can lead necessary action from RBI.
5. Any payments directly / indirectly shall not be remitted outside India in any form towards overseas foreign exchange trading through electronic/internet trading portals. It is understood that effecting such transactions would make the Cardholder liable to be proceeded against in contravention of the FEMA Rules and Regulations besides being liable for violation of regulations relating to Know Your Customer (KYC) norms / Anti Money Laundering (AML) regulations and standard.
6. Customer should not undertake capital account transactions using debit cards.

7. Customer should not be making payment to any entity / country under OFAC / EU / UKHMT / UN sanctions.
8. Payment should not be made for any purpose prohibited under FEMA, 1999.

9. Any remittance made under the Liberalised Remittance Scheme (LRS) is subject to Tax Collected at Source (TCS). With effect from April 1, 2025, TCS is applicable on the portion of remittances that exceeds ₹10 lakh in a financial year. As per Section 394(1) of the Income-tax Act, 2025, the revised TCS rates are as under and will be applicable from April 1, 2026.
TCS on LRS transactions is applicable only for Resident Individuals.

Transaction Type	TCS Rate	Conditions
Education & Medical remittances (via Debit Card)	2%	Applicable on total remittances exceeding ₹10 lakhs.
Education & Medical remittances with inoperative PAN / PAN not linked with Aadhaar	5%	Higher rate applicable if PAN is inoperative or Aadhaar linking is pending.
All other categories of remittances	20%	Applicable on amount exceeding ₹10 lakhs

Important Notes:
- TCS is collected only on the amount exceeding ₹10 lakh in a financial year.
- The TCS amount can be adjusted against the taxpayer's overall income-tax liability while filing the Income Tax Return (ITR).
- Customers must maintain proper records of all remittances and TCS paid to ensure correct credit during tax filing.

MERCHANT ESTABLISHMENT USAGE

1. The Card is accepted at all electronic Point-of-Sale terminal at merchant establishments in India and Overseas which display the MasterCard / Visa / RuPay logo.
2. The Card is Electronic Use only and will be accepted only at merchant establishments that have an electronic Point-of-Sale swipe terminal. Any usage of the Card other than electronic use will be deemed unauthorised and the Cardholder will be solely responsible for such transactions. Please note that as per RBI guidelines, w.e.f. 01-12-2013 all Debit Card transactions at retail outlets as well as the electronic Point-of-Sale (PoS) swipe terminals at merchant establishments will need to be validated using the existing ATM PIN.
3. When a merchant swipes or inserts your Debit Card in a PoS machine, he / she will first enter the amount. Then the PoS machine will prompt for a PIN, which you will have to enter to complete the transaction. This PIN is the same one that you use at ATMs. If you don't punch in your PIN, Axis Bank will decline the transaction. You get three chances to enter the right PIN. If the third attempt is also wrong, your card will get blocked. This is similar to the process at ATMs.
4. Always enter Debit Card PIN yourself at the merchant establishment. Never share your Debit Card PIN with anyone, including the merchant. While using your card on PoS machine, if you suspect something unusual, do not use the machine and report it to Axis Bank immediately. Usage of PIN for Debit Card transaction has been introduced as a security measure that acts as Two-Factor Authentication.
5. Bank prohibits withdrawal of cash using Debit Card at the POS, unless specifically permitted by us for specific accounts and amounts.
6. In case of the Cardholder already has an Axis Bank Debit / ATM Card, on his acceptance of the Debit Card through the first utilisation of the PIN at any Axis Bank ATM or MasterCard / Visa / RuPay ATM, the same will be deactivated by Axis Bank subsequently.
7. You must sign the charge slip and retain your copy of the charge slip whenever the Card is used at merchant establishments. Axis Bank will not furnish copies of the charge slip. Any charge slips not personally signed by you but which can be proven, as being authorised by you will be deemed to be your liability.
8. The Debit Card is accepted at all MasterCard / Visa / RuPay merchant outlets having electronic point-of-sale terminals worldwide. Axis Bank will not accept any responsibility for any dealing the merchant may have with you, including but not limited to the supply of goods and services so availed or offered. Should you have any complaint relating to any MasterCard / Visa / RuPay merchant establishment, you should resolve the matter with the merchant establishment and failure to do so will not relieve you from any obligations to Axis Bank. If you decide to cancel your purchase and not accept the goods after the card is swiped, ensure that the merchant cancels the transaction immediately and the slip is handed over to you. Any cancellation thereafter will be routed as a "chargeback" on the merchant through the acquiring bank and will take the time required to complete the process. There can be no guarantee of full / partial return of the amount. Axis Bank accepts no responsibility for any charge levied by any merchant establishment over and above the value / cost of transactions and debited to your account along with the transaction amount.
9. A purchase and a subsequent credit for cancellation of goods / services are two separate transactions. The refund will only be credited to your account (less cancellation charges) after it is received from the merchant. If the credit is not posted to your card account within 30 days from the day of refund, you must notify Axis Bank, along with a copy of the credit note from the merchant. For detailed process please refer link https://www.axis.bank.in/docs/default-source/default-document-library/grievance-redressal/grievance-redressal-policy.pdf,
10. In case of Cards linked to multiple accounts, transactions at merchant establishments will be affected only on the primary account. In case, there are insufficient funds in the said account, Axis Bank will not honour the transactions even if the necessary funds are available cumulatively or severally in the other accounts linked to the Card.
11. The Card should not be used at hotels during check-in and also at other locations where payment is made before completion of the purchase transaction or service. Please note that in case such a transaction is affected, your funds will be temporarily blocked.
12. The Card should not be used for any Mail / Phone Purchases and any such usage will be considered as unauthorised.
13. Debit card cannot be issued to Cash Credit / loan account holders except PMJDY accounts & Kisan Credit Card accounts with a debit card.
14. The Cardholder would be solely liable for all unauthorised acts and transactions.

ATM USAGE

1. The Card is accepted at the Axis Bank ATMs and MasterCard / Visa / RuPay enabled ATMs worldwide.
2. Cash withdrawals and balance inquiry performed by the Cardholder at MasterCard / Visa / RuPay enabled ATMs in countries other than India will be subject to a fee, as per prevailing tariff of charges. Cash withdrawals and balance inquiry at MasterCard / Visa / RuPay ATMs (non-Axis Bank) in India may also be subject to a fee (as decided by Axis Bank from time to time) and will be debited to the account at the time of such cash withdrawal and balance inquiry transactions. All transactions at non-Axis Bank ATMs are subjected to charges as determined by Axis Bank from time to time. The charge schedule is updated on Axis Bank website.
3. For all cash withdrawals, cheque / cash deposits at an Axis Bank ATM, any statement / receipt issued by the ATM at the time of deposit or withdrawal shall be deemed conclusive, unless verified and intimated otherwise by Axis Bank. Any such verification shall likewise be final and conclusive, and this verified amount will be binding on the Cardholder.
4. Axis Bank will not be liable for any failure to provide any service or to perform any obligation thereunder where such failure is attributable (whether directly or indirectly) to any malfunction of the ATM or the Card, temporary insufficiency of funds, any dispute or other circumstance beyond its control.
5. Axis Bank will not be liable for any consequential or indirect loss or damage arising from or related to the loss / use of the Card and related PIN, how so ever caused.
6. The availability of ATM services in a country other than that in which the Card was issued is governed by the local regulations in force in the said country. Axis Bank shall not be liable if these services are withdrawn without notice thereof.
7. Cash withdrawal facility is not available on Debit Cards linked to Overdraft accounts.

Please Note: You will have to use your Business Platinum Debit Card for at least 1 purchase transaction to get free transaction at Non-Axis Bank ATM's.

FEES & CHARGES

1. Transaction fees for cash withdrawals / balance inquiry and / or wherever applicable, will be debited to the account at the time of posting the cash withdrawal / balance inquiry or wherever applicable.
2. For details of Joining fee, Issuance Fee, Annual membership fee, Replacement fee, please refer link https://www.axis.bank.in/docs/default-source/default-document-library/cards/fees-and-charges-for-debit-card.pdf
3. All transactions in foreign currency will be billed in the Cardholder's Bank Account Statements in Indian Rupees. You hereby authorize Axis Bank and MasterCard / Visa / RuPay to convert the charges incurred in the foreign currency into the Indian Rupee equivalent thereof at such rates as Axis Bank / MasterCard / Visa / RuPay may from time to time designate.
4. The Charges / Fees applicable on the usage of the Debit Card may be revised / changed by Axis Bank from time to time with prior information to the Cardholder(s).
5. Charges in foreign currency: If a transaction is made in a currency other than Indian Rupees, that transaction will be converted into Indian Rupees. The conversion will take place on the date the transaction is settled with Axis Bank, which may not be the same date on which the transaction was made. If the transaction is not in US Dollars, the conversion will be made through US Dollars, by converting the charged amount into US Dollars and then by converting the US Dollar amount into Indian Rupees. Unless a specific rate is required by applicable law, the conversion rate from US Dollar to Indian Rupees will be at the rates provided by VISA / MasterCard, as the case may be, on the settlement date, increased by a Currency Conversion Factor assessment (currently 3.50%) on such transactions.
6. A refund of such a foreign transaction initiated by the customer will also attract an additional 3.5% fee.
7. Dynamic Currency Conversion mark-up**:** With DCC, a customer can make an international transaction using Indian currency. However, while making payment in INR to an overseas merchant, a DCC mark-up fee of 3.5% plus taxes will be levied on the transaction amount. DCC is applicable on international transactions made through POS or online, either at international location or with a merchant located in Indian but registered in foreign nation. Example - If you have made a purchase at a store in an International Country and payment is made using your Axis Bank Debit card in INR on POS machine, a DCC Mark-up fee of 3.5% plus, taxes will be levied on the transaction amount. Similarly, if you made a purchase in India from a merchant registered overseas and payment is made using your Axis Bank Debit card in INR, a DCC Mark-up fee of 3.5% plus taxes will be levied on the transaction amount.
DCC charges are not applicable for RuPay and Burgundy Private Debit Card.

***EDGE REWARD* Points**.

The *EDGE REWARDS* Program from Axis Bank allows eligible members to accumulate points for transactions and other actions, as may be specified by Axis Bank from time to time. Points accumulated through such transactions may be redeemed for a wide variety of rewards offered under the *EDGE REWARDS* Program from time to time.

- For detailed terms and conditions, visit: https://edgerewards.axis.bank.in/lms/terms-and-conditions
- In case a cardholder has negative *EDGE REWARD* Points/Miles balance, the equivalent value of such negative reward points/miles may be converted to statement debit as per bank's discretion and is required to be paid by the cardholder along with any other dues.
- Effective 1 September 2026, EDGE Reward Points will be applicable only on Online Rewards Debit Card, Value+ Debit Card (Activation benefit) and Burgundy Private Debit Card. Other Debit Card variants will not be eligible for earning *EDGE Reward* Points.

FEATURES OF THE DEBIT CARD

The Bank may, from time to time, at its discretion, tie-up with various agencies to offer various features on your Debit Card. The Bank does not guarantee or warrant the efficacy, efficiency, usefulness of any of the products or PIN Services offered by any service providers / merchants / outlets / agencies. Disputes (if any) would have to be taken up with the merchant / agency, etc. directly, without involving the Bank.

UNAUTHORISED ELECTRONIC BANKING TRANSACTIONS

The liability of the Bank or Customer for any unauthorised transaction shall be:

1. Zero Liability of a Customer - A customer's entitlement to zero liability shall arise where the unauthorised transaction occurs in the following manner:
   a. Contributory fraud / negligence / deficiency on the part of the bank (irrespective of whether or not the transaction is reported by the customer)
   b. Third party breach where the deficiency lies neither with the bank nor with the customer but lies elsewhere in the system, and the customer notifies the bank within three working days of receiving the communication from the bank regarding the unauthorised transaction.
2. Limited Liability of a Customer- A customer shall be liable for the loss occurring due to unauthorised transactions in the following cases:
   a. In cases where the loss is due to negligence by a customer, such as where he has shared the payment credentials, the customer will bear the entire loss until he reports the unauthorised transaction to the Bank. Any loss occurring after the reporting of the unauthorised transaction shall be borne by the Bank.
   b. In cases where the responsibility for the unauthorised electronic banking transaction lies neither with the Bank nor with the Customer, but lies elsewhere in the system and when there is a delay (of four to seven working days after receiving the communication from the bank) on the part of the customer in notifying the Bank of such a transaction, the per transaction liability of the customer shall be limited to the transaction value or '10,000/- whichever is lower.
3. The Bank will not offer facility of electronic transactions, other than ATM cash withdrawals, to customers who do not provide valid mobile numbers.

In case the Customer notifies the Bank after seven working days of receiving the communication from the Bank regarding the unauthorised transaction, the customer liability shall be determined as per the Banks board approved policy. Bank shall evaluate and determine the same as per the Bank's board approved policy.
For escalation details, visit the Axis Bank website (www.axis.bank.in) and go through Bank's Grievance Redressal Policy or visit your nearest Axis Bank branch.

DISCLOSURE OF INFORMATION

1. When requested by Axis Bank, you shall provide any information, records or certificates relating to any

matter that Axis Bank deems necessary. You will also authorise Axis Bank to verify the veracity of the information furnished by whatever means or from whichever source deemed necessary. If the data is not provided or if the same is found incorrect, Axis Bank may, at its discretion, refuse renewal of the Card or cancel the Card forthwith.

2. Axis Bank reserves the right to disclose customer information in any court of competent jurisdiction, quasi-judicial authorities, law enforcement agencies and any other wing of Central Government or State Government.
3. Axis Bank reserves the right to disclose, in strict confidence, to other institutions, such information concerning the Cardholder's account as may be necessary or appropriate in connection to its participation in any Electronic Fund Transfer network.
4. Axis Bank reserves the right to report to the RBI expenditure undertaken by its Cardholder in foreign currencies to ensure that the Basic Travel Quota / other permissible entitlements are not exceeded by the Cardholder(s) and that the Foreign Exchange Management Act, 1999 is not contravened.

LOST OR STOLEN CARD

1. In the event that the Card is lost or stolen, the occurrence must be reported to any office of Axis Bank in India on the emergency contact number or to the MasterCard / Visa / RuPay Global Service Centers Helplines whilst abroad. You can Block your card using any of the following channels:
   - SMS "BLOCKCARD" and send it to 5676782 or +919717000002
   - Call on Emergency Helpline Number +91-22-67987700; to speak with customer executive who will assist customer.
   - Login to your Internet Banking account and select "Block Card" option in Debit Card section.
   - Login to Axis App Open. Visiting Banking>Services>Debit Cards> Block & Replace
2. The loss or theft of the Debit Card should be reported to Axis Bank immediately. Although loss or theft may be reported by means of the 24-Hour emergency Helpline Number, you must confirm the same in writing to Axis Bank branch or email id Axis Bank support as soon as possible. A copy of that acknowledged police complaint must accompany the said written confirmation.
3. Should transactions be received by Axis Bank after the Card has been lost or stolen but before receipt of your written confirmation, you shall be liable for all amounts debited to your account(s). However, if prior to the receipt of the written confirmation, if it can be proven that the Card was safeguarded, the loss / theft promptly reported and that you acted in good faith and with reasonable care and diligence, your lost Card liability for purchase transactions will be insured up to the specified limit (once the loss is reported in writing). There will be no such coverage provided on cash withdrawals done through ATMs, as such transactions require the use of a PIN, which is confidential to you.
4. You hereby indemnify Axis Bank fully against any liability (civil or criminal), loss, cost, expenses, or damages that may arise due to loss or misuse of the Card in the event that it is lost and not reported to Axis Bank or lost and misused before Axis Bank is informed.
5. Provided you have in all respects complied with the terms and conditions, a replacement Card may be issued at the sole discretion of Axis Bank at the applicable fee.
6. Should you subsequently recover the Card, it cannot be used. Please destroy the Card by cutting it into several pieces through the magnetic strip.

INSURANCE

1. You acknowledge that the insurance benefit provided on the Card will be available to you as per the terms of the relevant insurance policy in force and only so long as you are and remain as active Cardholder of Axis Bank with your account conduct being deemed satisfactory and in event of the Card and / or account facility being terminated for whatever reason, the benefit of such insurance cover shall automatically and ipso facto cease to be available from the date of cessation of membership.
2. Axis Bank reserves the right to discontinue the insurance facility so offered at any time. In such an event, the cardholders shall be informed about the cut-off date. Any decision of Axis Bank in this case shall be final.
3. The Zero Lost Card Liability / Purchase Protection / Personal Accident (Death Cover only) coverage is provided to Cardholders by New India Assurance Company Limited (or any other General Insurance Company as may be identified by Axis Bank from time to time), whose terms, conditions, and decisions, for which Axis Bank is not liable, will apply.
4. Axis Bank does not hold any warranty and / or make representation about quality, delivery of the cover, claims processing or settlement of the claim by the New India Assurance Company Limited (or any other General Insurance Company as may be identified by Axis Bank from time to time) in any manner whatsoever.
5. You may be asked to submit additional documents, as per the requirements of the case. Axis Bank shall not be liable for any delayed settlement of the claims.
6. As per the terms & conditions of the Insurance policy, to raise claim against Personal Accident Insurance cover, intimation and required document submission should be completed within 50 calendar days from the date of death of the customer.
7. To be eligible for Personal Accident coverage, customers should have done at least one POS transaction in last 30 days. Please note it is death only cover and any other medical conditions will not be covered. Death due to natural causes will also be outside the coverage of this cover.
8. To know more about the eligibility criteria, details of the Insurer, and the process for filling claim for RuPay Platinum and RuPay PMJDY Debit Card *click here*
9. The cardholder shall bear the loss sustained up to the time of notification to the bank of any loss, theft or copying of the card but only up to a certain limit as per the lost card liability limit mentioned in the usage guide, except where the cardholder acted fraudulently, knowingly or with extreme negligence.
10. Further queries or assistance regarding the policy, exclusions and claim settlements can be directed to:
    The New India Assurance Co. Ltd., D.0 112700, 22, 2nd Floor, Mittal Chambers, Nariman Point, Mumbai - 400 021
11. Available Insurance cover shall be entirely dependent on your card type wherever applicable. For details refer, https://www.axis.bank.in/cards/debit-card, as per your card type under Explore more option.
12. For claim process please refer link - https://www.axis.bank.in/docs/default-source/default-document-library/insurance/terms-and-conditions-for-insurance.pdf

Personal Accident (PA) Cover Eligibility

Personal Accident cover will be active only if the Debit Card has been used for at least one POS or e-commerce transaction within the prescribed period before the date of death.

For Debit Cards PA cover will be active only if there is POS/E-com transaction within 90 days before the date of death applicable up to 14th July 2026.

From 15 July 2026 onwards, the card must have been used within 30 days before the date of death.

Air Accident and Travel Benefits

Air Accident and other travel-related insurance benefits will be available only when the travel ticket is purchased using the **Axis Bank Debit Card**.

Multiple Debit Cards

If a customer holds multiple Axis Bank Debit Cards, the Personal Accident and Air Accident benefit will be restricted to the sum insured of a single eligible card.

For benefits other than Personal Accident and Air Accident cover, the insurance coverage will be available as per the sum insured applicable to each eligible Debit Card.

Other Conditions:

The Personal Accident Cover and Lost Card cover will be governed by the following:

1. In case of multiple accounts related to a single customer, ONLY ONE account will be taken into consideration. In case of customer eligible for Debit Card Claim and Salary PA, only the higher claim will be processed. Customer will not be eligible for both Cards and Salary PA accidental claim. Air accidents and normal PA will not be treated as separate incidents and thus a claimant can claim only in any one of the two if both are triggered simultaneously.
2. In case of the above, if the accountholder has been issued more than one Debit Card and such Debit Cards are of different categories e.g. Gold Card, VISA electron, etc. then the highest variant alone will be covered.

Exclusion under Personal Accident Insurance:

1. The Cover becomes operational only after the conditions laid out in the policy schedule are fulfilled.
2. No indemnity is available hereunder and no payment will be made by the Insurer for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:
3. Suicide, attempted suicide or self-inflicted injury or illness;
4. Whilst under the influence of intoxicating liquor or drugs;
5. Any deliberate or intentional, unlawful or criminal act, error, or omission of the Insured.
6. From war (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.
7. Any consequential losses of any kind, and/or any actual or alleged legal liability of the Insured.
8. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
9. Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
10. Payment of Compensation in respect of death of, or bodily injury or any disease or illness to the Insured person. (a) directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. (b) directly or indirectly caused by or contributed to by or arising from nuclear weapons Material.
11. Curative treatments or interventions that the Insured performs or has had performed on his body.
12. Venereal or sexually transmitted disease.
13. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.
14. Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing.
15. Absolute Exclusion for losses directly or indirectly arising out of, contributed to by, or resulting from Coronavirus (Covid-19 and / or Covid-2019) or any mutations or variation thereof - Not Covered under policy.

*Insurance benefits are subject to the terms, conditions, exclusions, and eligibility criteria of the applicable policy. Coverage may vary based on the Debit Card variant.

STATEMENT AND RECORDS

1. The records of Card transactions will be available on the account statement sent by Axis Bank. Such account statements shall be mailed to the Cardholder on a periodic basis to the mailing address corresponding to the primary account on record as indicated by the Cardholder. The Cardholder can also get the details of his transactions by calling Axis Bank Phone Banking Service or utilising the mini statement facility at Axis Bank ATMs. The Cardholder may also view his statement online by using the Internet Banking facility offered by Axis Bank. A separate application form available at Axis Bank branches has to be filled and submitted at an Axis Bank branch by the Cardholder to avail internet banking.
2. Axis Bank's record of transactions processed using the Card shall be conclusive and binding for all purposes.

DISPUTES

1. In case of purchase transactions, a sales slip of the Cardholder together with the Card number noted thereon shall be conclusive evidence between Axis Bank and the Cardholder as to the extent of the liability incurred by the Cardholder and Axis Bank shall not be required to ensure that the Cardholder has received the goods purchased / availed of the service availed to the Cardholder's satisfaction.
2. Axis Bank shall make bonafide and reasonable efforts to resolve an aggrieved Cardholder's disagreement with an applicable charge indicated in the account statement or as otherwise determined by the customer within two months of the receipt of notice of disagreement. If after such efforts Axis Bank determines that the charge is incorrect, it shall communicate the same to the Cardholder.
3. Axis Bank accepts no responsibility for the refusal of any establishment to honour the Card.
4. This agreement will be construed in accordance with and governed by the laws of India. All disputes are subject to the exclusive jurisdiction of the Courts of Mumbai, India irrespective of whether any other court may have concurrent jurisdiction in the matter.
5. The Cardholder will be liable for all the costs associated with the collection of dues, legal expenses (should it become necessary to refer the matter to any agent), or where legal resources have been utilised in the resolution of a dispute.
6. Bank shall be responsible for direct losses incurred by a cardholder due to a system malfunction directly within the bank's control. However, the bank shall not be held liable for any loss caused by a technical breakdown of the payment system which is beyond its reasonable control. Further, in case the breakdown of the system was recognisable for the cardholder by a message on the display of the device or otherwise known. The responsibility of the bank for the non-execution or defective execution of the transaction is limited to the principal sum and the loss of interest subject to the provisions of the law governing the terms.

GENERAL

1. You will promptly notify Axis Bank in writing of any change in your employment and / or office and / or residential address and telephone numbers.
2. Axis Bank reserves the right to add to, delete or vary any of the terms and conditions, policies, features, and benefits upon 30 days' notice to the Cardholder. Failure to withdraw within the notice period of 30 days, would be considered deemed acceptance by the Cardholder of the revised terms.
3. Any notice hereunder sent by post will be deemed to have been received by the Cardholder within 7 calendar days from the posting of the notification to the address last given to Axis Bank in writing by the Cardholder. Publication of changes by such means as Axis Bank may consider appropriate will constitute effective notice to the Cardholder thereof.
4. If an accountholder, by using the Card, draws an amount more than the balance available or overdraft limit permitted by Axis Bank, the accountholder will pay Axis Bank unconditionally the entire amount overdrawn with interest and penalties, if any, at a rate decided by Axis Bank. However, this should not be construed as an agreement, either expressed or implied that Axis Bank is bound to grant any overdraft facility whatsoever.
5. Axis Bank makes no representations about the quality of the goods and services of third parties providing benefits such as discounts to Cardholders. Axis Bank will not be responsible if the service is in any way deficient or otherwise unsatisfactory.
6. In all matters relating to the Debit Card, the decision of the Bank shall be final and binding in all respects.
7. Any person taking advantage of the Debit Card in good standing shall be deemed to have read, understood and accepted these terms and conditions.

TERMINATION

1. Axis Bank reserves the right to cancel / withdraw the Card or any of the other services offered at any

time without prior notice and without assigning any reason.

2. If the Cardholder decides to close his account with Axis Bank, the Card(s) issued with this account, as the primary account would automatically stand cancelled. The Cardholder(s) must immediately cease to use his Card and destroy and return all his / additional Cards that are linked to this account. In case of any outstanding Card transactions that have not yet been debited to the account the same will be netted off from the balance prior to Axis Bank returning funds to him.
3. In the event that the Cardholder decided to terminate the use if the Debit Card, the Cardholder shall give Axis Bank not less than 7 calendar days prior notice in writing at your respective Axis bank branch and forthwith return the Card and any additional Card (if not required) cut into several pieces through the magnetic strip, to Axis Bank. The Cardholder will be responsible for all the Card facilities and related charges incurred on the Debit Card after the Cardholder claims to have destroyed the Card, notwithstanding the termination of the applicability of these terms and conditions. The Cardholder will be responsible for all the charges incurred on the Debit Card whether or not the same are a result of misuse / fraudulent use and whether or not the Bank has been intimated of the destruction of the Card. Cardholder can block his / her card at link https://www.axis.bank.in/important-links/debit-cards/total-control?cta=debit-card-total-control. Cardholder can also call our customer care numbers.
4. The Card is the property of Axis Bank and must be returned to an Officer of Axis Bank immediately and unconditionally upon request. Please ensure that the identity of the Bank Officer is established by you before handing over your Card.
5. Axis Bank shall be entitled to terminate the Debit Card facility with immediate effect and the Card shall be returned upon occurrence of any of the following events: I. Failure to comply with the terms and conditions herein set forth ii. An event of default under an agreement or commitment (contingent or otherwise) entered with Axis Bank. iii. The Cardholder becoming the subject of any bankruptcy, insolvency proceedings or proceedings of a similar nature. iv. Demise of the Cardholder. v. Closure of the Cardholder's account or failure to maintain the minimum average balance in the said account. vi. If cardholder does a transaction on prohibited merchants as directed by RBI in circular RBI/2013-14/265.
6. The Debit Card should be returned to Axis Bank prior to the date upon which any changes are to take effect, in case of the Cardholder's rejection of any of the proposed changes to the features, changes or terms and conditions applicable to the Card.

Disclosure in the Card member agreement:

You further authorise the Bank to disclose such information to Reserve Bank of India (RBI), Income Tax Authorities, Credit Rating Agencies, or any other Government or regulatory authorities / bodies / departments as and when so demanded. You further authorise the Bank to verify, share and / or disclose your name to the aforesaid authorities including banks, financial institutions, credit bureau / agencies, data banks, third parties in the event you default in payment or compliance of the Terms and Conditions of this Agreement.

Axis Bank offers Debit cards with variety of features and benefits. For provision of the same, Axis Bank employs various service providers on contractual basis to provide product features / benefits / other value added services to Cardholder in terms of vouchers / discounts / cashbacks / memberships / insurance options like card protections plans, Cardholders has expressly consented to and authorised Axis Bank to obtain, collect, process, record, share and disclose Cardholder's personal data including personal information and sensitive personal information ("Personal Data") with the authorised service providers of Axis Bank , for the purpose of enrolment, card feature fulfilment, marketing, promotional activities, and benefit redemption. The Cardholder understands and agrees that such consent shall hold valid for all applicable Debit cards.

Consent to Third Party Calling

Axis Bank, in tie up with insurance companies, offers insurance cover with Axis Bank Debit Card to take care of the liabilities arising out of lost cards, card frauds etc ("Insurance Cover"). If the Cardholder wishes to opt in for availing any such Insurance Cover with the Axis Bank Debit 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 authorised 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 Debit 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 authorised service providers and / or the tie-up insurance companies in accordance with the applicable data protection laws and regulations. Axis Bank and its authorised 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.

Confidentiality

Card-issuers should not reveal any information relating to customers obtained at the time of opening the account or issuing the card to any other person or organisation without obtaining their explicit consent, with regard to the purpose(s) for which the information will be used and the organisations with whom the information will be shared.

Bank Contact details for queries, report loss of card, report fraud, block card:

- 1860 500 5555 or 1860 419 5555 accessible from any landline or cell phone in India
- +91 - 22-27648000 accessible from outside India.
- Call: 022 67987700
- SMS: +919951860002
- SMS: "BLOCKCARD" to 5676782
- Email: axis.bank.in/support
- WhatsApp 'Hi' to 7036165000

DISCLAIMER:

The Bank, its employees, agents or contractors shall not be liable for, and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to the loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the user or any person, howsoever, arising from or relating to any delay, interruption, suspension, resolution or error of the Bank in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the user and the network of any service provider and the Bank's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the user, the Bank's system or the network of any service provider and / or any third party who provides such services as is necessary to provide the facility. Axis Bank may at its sole discretion utilize the services of external service provider/s or agent/s and on such terms as required or necessary, in relation to its products.

- Axis Bank will communicate the status of application form within 21 working days.
- Axis Bank will never ask for card CVV, PIN, OTP or Internet password to offer any deals, gifts, vouchers, redemption of reward points, activation or cancellation of card. Kindly ignore such requests on call / email. Confirm Axis Bank contact numbers on the official website before any correspondence.
- Please ensure authenticity of the website and / or portal before initiating any online / e-com transactions. Be aware of fake websites that defraud you of your money.
- The card issued by the bank is for personal use of the customer. Bank does not encourage, or support transactions made on behalf of or benefit of a third party.
- In case of merchant refunds / disputes for international transactions, any rate difference arising out of currency fluctuation would be borne by the customer.

Contact Channels
GRIEVANCE REDRESSAL AND COMPENSATION FRAMEWORK:

Channels available to the customers for registering / lodgment of the complaints / concerns (Level 1 complaints):

a. The Bank has enabled the following front-end touchpoints to customers to register their grievances on any of the products and services rendered by the Bank:
   - Any of the Branches & Loan centers (for loan related complaints) of Axis Bank,
   - The phone bank center / call center of the Bank
   - Email / Webchat channels of the Bank,
   - Axis support – Webpage on Axis bank website where customer can lodge complaints.
   - Axis Bank Social media handles
b. The responses / resolution shall be provided as per the defined timeframes for various categories of transactions as covered in the Annexure hereto. The Bank uses appropriate system for tracking and reporting the grievances raised by customers. Interactions received through regulator are resolved as per timelines mandated by respective regulators.
c. All Level 1 complaints / disputes / concerns registered through the Bank's call center, email / chat & walk-in at loan centers and branches will acknowledge the customer issue and capture the same in the appropriate system designated by the Bank for the purpose.
d. Bank has a defined turnaround time of 10 days for a response related to Level 1 complaints / disputes / concerns.
e. The following are the details for various touchpoints at first level:

Sr.No	Channels	Details
1	Call Centres / Phone Banking Centres	1800 4030 1860 8911
2	Website Support	www.axis.bank.in/support
3	Branches / Loan Centres	Please visit www.axis.bank.in to locate the nearest branch / loan centre

To access NRI Phone Banking service call us on your country's number.

Phone Banking Service for NRIs:

Asia Pacific
- Australia - 1800 153 861
- Hong Kong - 800 938 924
- India - 1800 108 5577
- India - *040 6717 4100
- Malaysia - 1800 811 261
- Singapore - 800 120 6355
- Thailand - 1800 013 895

Middle East
- Kuwait - *96522069104
- Oman - 9688 007 4362
- Qatar - 00 800 100 348
- Saudi Arabia - 800 850 0000
- UAE - 8000 3570 3218

UK / Europe
- France - 338 009 60244
- Germany - 800 183 3674
- Italy - 398 0072 7440
- Netherlands - 800 022 9110
- UK - 0808 178 5040

US/Canada
- Canada - 001855 436 0726
- USA - 001855 205 5577

*Chargeable

You can also reach us on our non-toll-free number to India +91-40-6717-4100 or write to us at www.axis.bank.in/support.

In case of emergencies, like needing to block your debit card, you can call our 24-hour Emergency Helpline Number, +91 40 6717400 (This number is not toll free.)

Timeframes & Compensation:

Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions using authorised Payment Systems

Sl. no.	Description of the incident	Framework for auto-reversal and compensation	
		Timeline for auto-reversal	Compensation payable
I	II	III	IV
1	**Automated Teller Machines (ATMs) including Micro-ATMs**		
a	Customer's account debited but cash not dispensed.	Pro-active reversal (R) of failed transaction within a maximum of T + 5 days.	₹ 100/- per day of delay beyond T + 5 days, to the credit of the account holder.
2	**Card Transaction**		
a	Card to card transfer Card account debited but the beneficiary card account not credited.	Transaction to be reversed (R) latest within T + 1 day, if credit is not effected to the beneficiary account.	₹ 100/- per day of delay beyond T + 1 day.
b	Point of Sale (PoS) (Card Present) including Cash at PoS Account debited but confirmation not received at merchant location i.e., charge-slip not generated.	Auto-reversal within T + 5 days.	₹ 100/- per day of delay beyond T + 5 days.
c	Card Not Present (CNP) (e-commerce) Account debited but confirmation not received at merchant's system.		

1. Fraudulent / Unauthorised electronic banking transactions which includes remote / online payment transaction & proximity payment transactions (ATM / POS): 90 days
2. Non Fraud / Service Related (POS / Ecom) disputes: 120 days (Network defined timelines)
3. If customers issue remains unresolved after approaching Level 1 / Level 2 / Level 3 or if the bank has not provided a resolution within 30 days customer may choose to refer the matter to the Banking Ombudsman's office.

Mr. Jinit Thakkar, Nodal Officer – Grievance Redressal,
In case grievance remains unresolved or if the customer is not satisfied with the response, the customer can approach the Nodal Office of Axis Bank along with the ticket number shared by Working hours 9:30 AM to 5:30 PM (Monday to Friday except Bank holidays)
Postal address Nodal Officer, Axis Bank Ltd, NPC1, 5th Floor, "Gigaplex", Plot No I.T.5, MIDC, Airoli Knowledge Park, Airoli, Navi Mumbai-400708.
Registered Address Axis Bank Limited, 'Trishul', 3rd Floor, Opp. Samartheswar Temple, Near Law Garden, Ellisbridge, Ahmedabad - 380 006

Links for MITC available in regional languages:

हिंदी : https://www.axis.bank.in/docs/default-source/default-document-library/debit-card-mitc-hindi.pdf

मराठी: https://www.axis.bank.in/docs/default-source/default-document-library/debit-card-mitc-marathi.pdf

ગુજરાતી : https://www.axis.bank.in/docs/default-source/default-document-library/debit-card-mitc-gujrati.pdf

অসমীয়া: https://www.axis.bank.in/docs/default-source/default-document-library/debit-card-mitc-assamese.pdf

தமிழ்: https://www.axis.bank.in/docs/default-source/default-document-library/debit-card-mitc-tamil.pdf

বাংলা : https://www.axis.bank.in/docs/default-source/default-document-library/debit-card-mitc-bengali.pdf

മലയാളം : https://www.axis.bank.in/docs/default-source/default-document-library/debit-card-mitc-malayalam.pdf

ଓଡ଼ିଆ : https://www.axis.bank.in/docs/default-source/default-document-library/debit-card-mitc-odia.pdf

ਪੰਜਾਬੀ : https://www.axis.bank.in/docs/default-source/default-document-library/debit-card-mitc-punjabi.pdf

ಕನ್ನಡ : https://www.axis.bank.in/docs/default-source/default-document-library/debit-card-mitc-kannada.pdf

తెలుగు: https://www.axis.bank.in/docs/default-source/default-document-library/debit-card-mitc-telugu.pdf

اردو: https://www.axis.bank.in/docs/default-source/default-document-library/debit-card-mitc-urdu.pdf