

Terms and Conditions – IndiGo Axis Bank Credit Card

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.

“IndiGo Axis Bank Credit Card” or “Credit Card” or “Card” - A Co-brand credit card issued by Axis Bank

“Credit Cardholder” – A person who is holding the 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.

“Activation” – Enablement of code via Internet Banking / Mobile Banking / IVR and setting up PIN and Manage Usage setting will be considered as “Activation” and the date of the enablement 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.

Standard Terms & Conditions

- IndiGo BluChip issuance shall not be eligible for following spends/transactions on **excluded categories** defined in the document.
- Non-customer-initiated payment/credit such as merchant refund /charge reversals etc. received into the credit card account will not be considered as a payment towards the outstanding of the card. However, such credits will be considered to compute the subsequent month's dues.
- IndiGo BluChips earned for the purchases during a billing cycle will be credited within 30 working days from the statement generation date of that billing cycle.
- IndiGo BluChips earned will be computed based on spends during the statement period minus any returns or refunds during the same period. BluChips earned through the month will be communicated to IndiGo by the Bank which will be credited by IndiGo in the IndiGo BluChip account.
- If the customer is unable to view their points in their IndiGo BluChip account, or for any other issue pertaining to IndiGo BluChips, customer may reach out to IndiGo
- In case the purchase / transaction is returned / canceled / reversed post statement generation date, IndiGo BluChips toward such transactions will be adjusted in the respective billing cycle
- Transactions converted to EMI will not be eligible to earn IndiGo BluChips. In case of conversion of a transaction to EMI at a later date, IndiGo BluChips earned on such transaction will be adjusted during the same billing cycle as EMI conversion
- If the total IndiGo BluChips to be credited for a month's cycle is negative, due to any refunds/cancellations/returns, then the negative balance shall be adjusted against the future IndiGo BluChip issuance into the customer's account.
- Earns from UPI spends will be capped at 750 IndiGo BluChips per statement month. Any earns over and above 750 IndiGo BluChips shall not contribute towards Milestone spends calculation.
- The milestone spends calculation will be based on cumulative spends (net of any reversals) across eligible categories & transactions within a card anniversary year
- Redemption of IndiGo BluChips & Vouchers is governed by IndiGo and the bank does not have any role in the same
- To ensure customer data privacy, IndiGo does not share with Axis Bank any details of BluChips & Vouchers available in the customers IndiGo BluChip account. For any queries/complaints pertaining to IndiGo BluChips, the card member may reach out to IndiGo customer service

1. Credit Card Application Tracking

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

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

2. Card Activation:

The Cardholder can activate the IndiGo Axis Bank Credit Card in various ways. They are as follows:

- i. 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.
- ii. Call 1860 419 5555/ 1860 500 5555 to activate the Credit Card by providing personal details and 6-digit activation code.

The details about activating the Credit Card are mentioned in the welcome letter.

3. Joining and Annual Card Fee:

- i. There is a joining fee of INR 799+GST ("Joining Fee") along with an annual card fee of INR 799 + GST ("Annual Card Fee") to be levied on the Credit Card.
- ii. Joining Fee will be billed on the first statement post card issuance. Annual Card Fee to be billed on the first statement date, post completion of each card anniversary year.
- iii. All Transactions will be considered as on settlement date.

4. Welcome/Renewal Benefit:

- i. Card members will earn a Welcome/Renewal benefit voucher of 1200 IndiGo BluChips on successful joining/annual fee payment.
- ii. Voucher of 1200 IndiGo BluChips will be issued in customer's IndiGo BluChip Membership account within 30 days of Joining/Annual fee payment.
- i. Vouchers will be issued only if the Joining/Annual fee is paid within 120 days of being charged

- iii. Lifetime free and First year free card members will not be eligible for Welcome/Renewal benefits vouchers.
- iv. Add-on card members will not be eligible for additional Welcome/Annual benefits
- v. The Welcome/Renewal benefit voucher is provided in accordance with IndiGo BluChip Program rules governed by IndiGo
- vi. The Welcome/Renewal benefit voucher is valid for a period of six months from the date of issuance
- vii. Redemption related terms and conditions are mentioned separately in the document.
- viii. Customer to ensure timely redemption of the vouchers. Axis Bank will not be able to support extension of voucher validity. For voucher related T&Cs, kindly visit - <https://www.goindigo.in/loyalty/terms-and-conditions.html>

5. Milestone Benefit:

- i. Card Member will earn voucher worth 1200 IndiGo BluChips on achieving below milestone spends within a card anniversary year.

Milestone no-	Milestone spends	IBC voucher
1	INR 1,50,000	1200 IndiGo BluChips
2	INR 3,00,000	1200 IndiGo BluChips

- ii. The milestone spends calculation will be based on cumulative spends (net of any reversals) across eligible categories & transactions within a card anniversary year.
- iii. Spends towards Excluded categories shall not be eligible for IndiGo BluChips and will not contribute towards Milestone spends calculation
- iv. Voucher of 1200 IndiGo BluChips will be issued in customer's IndiGo BluChips Membership account within 30 days of next credit card statement after the milestone spends are achieved
- v. Eligibility of a card member for achieving milestone spends will only be checked on statement generation.
- vi. Vouchers will be issued only if the fee is paid for the card anniversary year for which the milestone benefits are being provided. Not applicable for Lifetime free & First year free card members.
- vii. Milestone benefit issued once for achieving the required spends shall not be issued again in any scenario.

- viii. UPI transactions not eligible for points due to statement month capping of 750 IndiGo BluChips shall not contribute towards milestone spends.
- i. The IndiGo BluChips Voucher is valid for a period of six months from the date of issuance.
- ix. Milestone spends and associated benefit will be reset at the end of each card anniversary year.
- x. Redemption related terms and conditions are covered separately in the document.

6. Excluded Categories:

Spends towards Excluded category defined below shall not be considered for Milestone spends calculation-

- Purchase transactions performed on Merchant Category Codes (MCC) detailed below shall not be considered for milestone benefit spends calculation
 - i. Government services
 - ii. Insurance services
 - iii. Utility Services (Including telecom)
 - iv. Rental payments
 - v. Wallet
 - vi. Fuel
 - vii. Jewelry
 - viii. Bridge Fees, Road Fees & Tolls
 - ix. Gift cards
- Below transactions shall also not be considered for milestone benefit spends calculation
 - I. All EMI transaction types - Loan on credit card, Dial an EMI, Balance conversion and Balance transfer programs, Merchant EMI, Balance on EMI
 - II. ATM Cash withdrawals,
 - III. Fees, charges and Goods and Services Tax (GST)
 - IV. Temporary credit and reversal of temporary credit for a disputed transaction
 - V. Any UPI spends over and above monthly capping (excluding Indigo channel spends)

4. Base & Accelerated earn:

- i. Card Member will earn 1 IndiGo BluChip for every Rs.100 spent on all eligible non-accelerated categories

- ii. Card Member will earn 2 IndiGo BluChips for every Rs.100 spent on all Grocery & Dining categories
- iii. Card Member will earn 3 IndiGo BluChips for every Rs.100 spent on all IndiGo Channels
- iv. Card Member will only earn IndiGo BluChips on eligible spends defined in the below terms & conditions
- v. Accelerated earn on Grocery & Dining category will be provided for transactions performed on below Merchant Category Codes (MCCs)-

Grocery MCCs	Dining MCCs
5399	5812
5422	5814
5441	5813
5411	
5451	
5462	
5499	
5999	

- vi. Accelerated earn on IndiGo channels will be considered for transactions performed on the below Merchant Category Code (MCC) with the following merchant name description:
MCC- 4511
MCC description - Airline
Merchant Name (Keywords)- Indigo, Interglobe
- vii. IndiGo BluChips will be issued in customer's IndiGo BluChip Membership account every billing cycle, within 30 working days from the statement generation date.
- viii. IndiGo BluChips earned will be computed based on transactions settled during the statement period minus any returns or refunds
- ix. IndiGo BluChips will be issued only if the fee is paid for the card anniversary year. Not applicable for Lifetime free & First Year free customers
- x. Eligible spends transactions are defined as spends excluding reversals, fraud transactions, fee payments, cash withdrawals, interest charges, transactions converted to EMI, Fee & other charges, Temporary credit against dispute transaction.
- xi. In case of any reversal or conversion of transaction to EMI, the IndiGo BluChips provided for the transaction will be reversed/adjusted

- xii. In case the purchase/transaction is returned/cancelled/reversed post statement cycle completion, then the equivalent IndiGo BluChips will be reversed/adjusted in the next statement cycle
- xiii. In case of EMI cancellation, the point shall get adjusted (credited back). However, in case of EMI foreclosure, the points shall not be credited back.
- xiv. Earns from CC on UPI spends are capped at 750 IndiGo BluChips per statement month (excluding IndiGo channel spends)
- xv. Any fee or financial charge levied by the Bank is not considered as an eligible transaction for crediting of IndiGo BluChips
- xvi. The validity & redemption value of the IndiGo Bluchips governed by IndiGo & IndiGo BluChip Terms and Conditions.. The bank has no role in determining the validity or the redemption value of the IndiGo BluChips
- xvii. The following MCCs (Merchant Category Codes) will not be eligible for earning IndiGo BluChips:
 - i. Government services
 - ii. Insurance services
 - iii. Utility Services (Including telecom)
 - iv. Rental payments
 - v. Wallet
 - vi. Fuel
 - vii. Jewelry
 - viii. Bridge Fees, Road Fees & Tolls
 - ix. Gift cards
- Below transactions will also not be eligible for earning IndiGo BluChips:
 - i. All EMIs transaction types - Loan on credit card, Dial an EMI, Balance conversion and Balance transfer programs, Merchant Emi, Balance on EMI
 - ii. ATM Cash withdrawals,
 - iii. Fees, charges and Goods and Services Tax (GST)
 - iv. Temporary credit and reversal of temporary credit for a disputed transaction
 - v. Any UPI spends over and above monthly capping (excluding Indigo channel spends)

5. Other Benefits:

- i. Card Member will be eligible for 1 domestic lounge access per quarter
- ii. The eligibility of Lounge access is based on a minimum eligible spends of Rs. 50,000 in the previous 3 calendar months
- iii. For more information, kindly [click here](#) for detailed terms and conditions

6. UPI Capping:

- i. IndiGo BluChips earned from CC on UPI transactions will be capped per statement month across base & accelerated earn categories i.e. Grocery & Dining. (Excluding Indigo channel spends)
- ii. In case of reversal of any UPI transaction, the IndiGo BluChips will be adjusted in accordance with the capping criteria.
- iii. Cumulative spends across base and accelerated (Grocery & Dining) categories will be capped together and not individually.
- iv. IndiGo channel spends will remain Uncapped

IndiGo BluChip Program Specific Terms and Conditions

1. IndiGo BluChips are loyalty points and do not hold any monetary value. They are not legal tender, cannot be exchanged for cash, and are non-transferable except as permitted under the IndiGo BluChip Program's terms and conditions ("**IBC T&Cs**"). All capitalized terms used herein but not defined shall have their meanings ascribed to them under the IBC T&Cs, available at <https://www.goindigo.in/loyalty/terms-and-conditions>.
2. It is each Member's responsibility to read and understand the IBC T&Cs prior to undertaking participation in the IndiGo BluChip Program, or undertaking any Accrual Activity, including by way of transacting with the co-branded credit card issued by Axis Bank Limited ("**Bank**") ("**Co-Branded Card**").
3. Subject to the Bank's policy(ies) relating to credit card issuance, a Co-Branded Card shall only be issued to such individuals who are Members. "**Cardholder**" shall refer to an individual who is a Member and holds a Co-Branded Card.
4. In addition to the MITC, Cardholder Agreement and other ancillary documents shared by the Bank, the IBC T&Cs, and these terms and conditions, shall also be binding on you, by virtue of being a Member.
5. **Enrollment:** On applying to join the IndiGo BluChip Program, the prospective Member is deemed to have accepted all the IBC T&Cs, with effect from commencement of the Membership. In order to be a Cardholder, one may apply to enroll into the IndiGo BluChip Program in the following manner:
 - 5.1 Registration while applying for the Co-Branded Card
 - 5.1.1 Where a customer is not a Member, such customer, on providing their consent, will be enrolled in the IndiGo BluChip Program parallelly when they apply for the Co-Branded Card by providing a unique combination

of their email address and mobile number, which will be authenticated at the time of application.

5.1.2 Once the customer is approved to be a Cardholder, they will receive an email confirmation from both the Bank and IndiGo. Such customer, now a Member and Cardholder, will need to activate their Co-Branded Card (in the manner as may be intimated by the Bank) and their IndiGo BluChip Account.

5.1.3 The application procedure for the Co-Branded Card for customers who are already Members shall remain the same, except that such Members will not be required to undergo the enrolment procedure for the IndiGo BluChip Program.

6. All accrual of IndiGo BluChips will be in the manner as set out in terms and conditions. Regardless of the currency in which the transactions may be made when using the Co-Branded Card, all accrual of IndiGo BluChips shall be based on the INR value of such payment.
7. In addition to the Base IndiGo BluChips that a Member earns, a Member may also from time to time be eligible for additional benefits such as Joining benefits, Activation benefits, Milestone benefits, or other benefits as per the specific variant of the Co-Branded Card. These benefits can be in the form of IndiGo BluChips, IndiGo BluChips Vouchers, or Add-on Vouchers such as 6E Eats and 6E Prime, as set out in the card proposition. All vouchers have a validity of 6 (six) months from the date of their accrual.
8. Members may be eligible for additional or enhanced benefits depending on the specific variant of the Co-Branded Card held by them. IndiGo and/or the Bank may, from time to time, modify, amend, or supplement the benefits available to Members, in accordance with these terms and conditions, the IBC T&Cs, and Applicable Laws. Any such changes may be notified through appropriate channels and shall be deemed incorporated herein by reference.
9. **Redemption of IndiGo BluChips, IndiGo BluChips Vouchers & Add-on Vouchers:**
 - 8.1 An IndiGo BluChip Voucher can be redeemed only on the IndiGo website and/or on the IndiGo mobile application by a Member and/ or their Nominee against the value of the Base Fare of the ticket. Redemption of an IndiGo BluChip Voucher can be done on the Payments page at the time of booking a flight on the IndiGo website and/or IndiGo mobile application.

- 8.2 An IndiGo BluChip Voucher can only be used in a single journey and cannot be clubbed with another IndiGo BluChip Voucher. The IndiGo BluChip Vouchers are valid for booking and travel within 6 months of issuance. An IndiGo BluChip Voucher cannot be applied for a return journey or a multi-segment journey.
- 8.3 An IndiGo BluChip Voucher, at the option of the Member, can be clubbed with Cash + IndiGo BluChips. If a flight booking is made using an IndiGo BluChip Voucher, the voucher value will be utilized first, followed by other forms of payment. In case of multiple vouchers, the Member will have the option to choose which voucher to utilize. IndiGo BluChip Vouchers & IndiGo BluChips will be visible separately in the dashboard. IndiGo BluChip Voucher can be clubbed with any other 6E add-on like 6E Eats Voucher and/or 6E Prime.
- 8.4 An IndiGo BluChip Voucher once used for a booking, will be consumed in full, irrespective of the actual value of the ticket, and any unutilized voucher balance will be forfeited. IndiGo BluChip Voucher will be applicable on economy and business (Stretch) class air fare. Calculation of eligible spends for milestone benefits will be done by the Bank. Spends milestone benefits counter will reset on each anniversary year to calculate thresholds.
- 8.5 In case of cancellation of any bookings made using an IndiGo BluChip Voucher, the entire IndiGo BluChip Voucher amount will be forfeited. Modification of bookings made using an IndiGo BluChip Voucher is not allowed.
- 8.6 A 6E Eats Voucher can be used in a single journey i.e. if a Member books a round trip flight, a singular 6E Eats Voucher would be applicable only in one segment of the journey where the Member applies the voucher. A maximum of two 6E Eats Vouchers per journey is allowed. 6E Eats Voucher can be clubbed with an IndiGo BluChip Voucher. A 6E Eats Voucher shall remain valid for booking and travel within 6 (Six) months of issuance. In case of any cancellation or modification of bookings where a 6E Eats Voucher was used, the 6E Eats Voucher will be transferred back to the Member's IndiGo BluChip Account with the voucher's original validity.
- 8.7 6E Prime Vouchers can be used in a single journey i.e. if a Member books a round trip flight, the 6E Prime Voucher would be applicable only in the segment of the journey where the Member applies the voucher. 6E Prime Vouchers can be clubbed with IndiGo BluChip Vouchers. 6E Prime Vouchers are valid for booking and travel within 6 (Six) months of issuance. In case of cancellation or modification of bookings where 6E Prime Voucher used, 6E Prime Voucher will

be transferred back to the IndiGo BluChip Account of the Member with the voucher's original validity.

- 8.8 Add-on vouchers including 6E Prime & 6E Eats can be redeemed on the Add-on page on the IndiGo website or IndiGo's mobile application.

10. Reporting of discrepancies

- 9.1 IndiGo BluChip Members can check their IndiGo BluChip Membership Account statements by logging into their IndiGo BluChip Account online at www.goIndiGo.in or through IndiGo's mobile application. The summary indicates the IndiGo BluChips earned on the Co-Branded Card transactions and from all other Program Partners of the IndiGo BluChip Program, if any.
- 9.2 All discrepancies in the amount of IndiGo BluChips earned must be reported to the Bank customer care center through email by logging on <https://www.axisbank.com/contact-us>, through the Member's internet banking account, by calling on 1800 209 5577, 1800 103 5577, by contacting the IndiGo BluChip customer care center at customer.experience@goindigo.in, or by calling on +91 124 6173838, within sixty (60) days from the credit, or failure thereof, of such IndiGo BluChips in the Member's IndiGo BluChip account.
- 9.3 IndiGo BluChip Members are advised to retain original receipts for amounts spent on their Co-Branded Card till such IndiGo BluChips appear in their IndiGo BluChip Account statement and report any omissions in their IndiGo BluChip Account to the IndiGo BluChip Contact Centre via e-mail or online at www.goIndiGo.in.
11. IndiGo BluChips earned will be credited to the Member's IndiGo BluChip Account as per the TAT listed above
12. IndiGo and The Bank may, at their discretion, amend the number of IndiGo BluChips earned by an IndiGo BluChip Member under this offer.
13. Any dispute that may arise shall be subject to the IBC T&Cs, and the decision of IndiGo in this regard shall be final and binding on all parties to the dispute and shall not be subject to further challenge or appeal.
14. IndiGo reserves the right to modify, discontinue, or terminate this offer at any time without prior notice and shall not be liable to any IndiGo BluChip Member or any other person for any such modification, discontinuation, or termination. Furthermore, neither IndiGo nor the Bank shall be responsible to any IndiGo BluChip Member for

any losses, whether direct, indirect, incidental, consequential, or otherwise, arising from or in connection with such modification, discontinuation, or termination of the arrangement.

15. The Cardholder acknowledges that IndiGo does not endorse, control, or guarantee the quality or fitness of any products/services associated with the Co-Branded Card. Any dispute in relation to the Co-Branded Card must be referred by the Cardholder directly to the Bank.
16. IndiGo is not an agent or intermediary of the Bank, and under no circumstance shall IndiGo be construed as such.
17. IndiGo will not be liable for any direct, indirect, special, incidental, or consequential loss/damages, bodily injury, or death arising from the use by the Member(s) of the Co-Branded Card.
18. By applying for the Co-Branded Card or transacting therewith, or by registering the IndiGo BluChip Membership ID, or by making any transaction where the IndiGo BluChip Member subsequently accrues any IndiGo BluChip(s), the IndiGo BluChip Member acknowledges and accepts all the terms and conditions mentioned above, the IBC T&Cs, the terms and conditions stipulated by the Bank, and any terms and conditions stipulated on the respective web portals of IndiGo and the Bank.