

Frequently Asked Questions – Revision in Edge Rewards Structure on Debit Cards

1. What is the revised proposition for earning Edge Reward Points?
Reward points have been discontinued on select merchant categories as mentioned in point 2 below.
2. What are the categories on which Edge reward points have been discontinued?
Transactions done on **all Axis Bank Debit card** (except Burgundy & Burgundy Private) will not be eligible for Edge reward points on the following categories

| Category | MCC Codes |
|-------------------------------|--|
| Insurance/FI/Foreign Currency | 4829 , 6012 , 6050 , 6051 , 6211 , 6300 , 6381 , 6399 , 6531 , 6532 , 6533 , 6534 , 6535 , 6611 , 6760 , 72726 |
| Charities | 8398 |
| Govt. Services | 8111 , 9211 , 9222 , 9223 , 9311 , 9312 , 9313 , 9314 , 9399 , 9402 , 9405 , 9411 |
| Jewellery | 5094 , 5944 |
| Education | 8211 , 8220 , 8241 , 8244 , 8249 , 8299 , 8493 , 8494 |
| Cash Withdrawals | 6010 , 6011 |
| Fuel | 5172 , 5541 , 5542 , 5983 |
| Transport | 4111, 4119, 4121, 4131, 4214, 4789,4784 |
| Wallet | 4814 , 6540 |
| Visa | 9700 , 9701 , 9702 , 9950 |

3. Will this change have an impact on my earned Edge reward points?
No, this change will not impact the earned Edge reward points. Your earned points will remain unchanged and you may choose to redeem them over various categories on the Banks Edge Platform.
4. How to redeem the earned Edge reward points?
 - a) Log on to Internet Banking or Mobile App with your Customer ID & Password
 - b) Click on EDGE REWARDS on the Account Summary page
 - c) Accept the Terms & Conditions and then click Redeem Now to view the EDGE REWARDS
5. What is the validity of the existing Edge Reward points?
Edge Reward points have a validity of 3 years. The points expire after 3 years from the date of earning of points. This is in accordance with the terms and conditions of the program and is subject to changes. Redeem your points to save them from expiring. To know your Edge Reward points balance, log on to Internet Banking/ Mobile App or <https://edgerewards.axis.bank.in/lms/>

Revision of Axis Bank Debit Card Terms and Conditions

With effect from 01-May-2024, following revisions* will be applicable to your Axis Bank Debit Card:

1. 1% mark-up fee on Dynamic Currency Conversion (DCC) transactions

A Dynamic Currency Conversion (DCC) markup fee of 1% plus GST will be applicable on each international transaction done in Indian currency at international location or transactions done in Indian currency with merchants located in India but registered in a foreign nation using your Axis Bank Debit Card.

DCC is applicable on international transactions made through Swipe Machine or online, either at international location or with a merchant located in India but registered in a foreign nation.

Example - If a purchase is made at a store in an international country and payment is made using your Axis Bank Debit Card in INR on Swipe Machine, a DCC mark-up fee of 1% plus taxes will be levied on the transaction amount. Similarly, if a purchase is made 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 1% plus taxes will be levied on the transaction amount.

2. EDGE REWARDS Program

A. Transactions done with Debit Card towards rent payment and utility services will not be eligible for **EDGE REWARD** points.

| Category | MCC Codes |
|----------|------------------------|
| Rent | 6513 |
| Utility | 4814, 4816, 4899, 4900 |

Note: Any **EDGE REWARD** Points already earned on above stated categories before 01May-2024, will remain unaffected. For other terms and conditions regarding **EDGE REWARD** Points, please visit <https://edgerewards.axis.bank.in>

In case of queries, please contact us at any of our touch points given below:

- Call on the toll-free number 18604195555 / 18605005555
- Alternatively, you may also check the details at www.axis.bank.in

***Terms and Conditions apply**