

## TERMS & CONDITIONS

### ***Liberty Savings Account: Lifestyle benefits terms and conditions***

<b>Benefit</b>	<b>Annual monetary value in Rs.</b>
5% weekend cashback	6,000
<b><i>EazyDiner</i></b>	4,800
Banking privileges	2,820
<b>Total benefits value</b>	<b>13,620</b>

The annual monetized value as mentioned above is only applicable for **LIBERTY** Savings Account, who have a **LIBERTY** Account, along with the **LIBERTY** Debit Card. The annual monetized value illustrated is basis the following assumptions:

#### **a) Cashback on LIBERTY Debit card:**

This benefit is available on the debit card. Enjoy 5% FEST Weekend Cashback on Food, Entertainment, Shopping and Travel categories. Weekend includes Saturday and Sunday only. Cashback is capped at Rs. 500 per month and Rs. 1000 for the Birthday month.

#### **b) *EazyDiner*:**

Enjoy minimum 15%\* discount at 4000+ partner restaurants in India. You can earn cashback up to Rs. 500 per month. Visit - <https://www.axisbank.com/grab-deals/online-offers/offer-detail/offer-dining-delights-axis-bank-exclusive-program-with-eazydiner> for detailed terms and conditions.

Dining discounts abroad can be availed through **MULTI-CURRENCY** Forex Card. For more details visit <https://www.axisbank.com>

#### **c) Banking privileges:**

Flexibility to spend^ of Rs. 25,000 or maintain Rs. 25,000

- Get a waiver on your minimum balance requirement by spending Rs. 25,000 per month through your account.

Everyday banking transactions

- Assuming three free ATM transactions per month, each typically costing Rs. 20 (over and above the mandatory transactions stipulated by the regulator). This benefit amounts to an annual saving of Rs. 720.
- Assuming one cash transaction fee every two months, normally Rs. 150 per transaction, is waived off, resulting in annual savings of Rs. 900.
- Higher number of ATM transactions at any Bank ATM.

**d) Gift voucher (Quarterly):**

- **Important communication with respect to quarterly gift voucher benefit:**
  - Quarterly gift voucher benefit linked to **LIBERTY** Savings Account shall be discontinued from 15<sup>th</sup> November, 2025 for all existing as well as new customers.
  - Customers who qualify for this benefit basis the transactions done till 15<sup>th</sup> November, 2025 shall be considered eligible and awarded voucher as applicable basis terms laid out herewith.
- **Benefit details:** Spend^ Rs. 60,000 and above in a quarter to enjoy a gift voucher worth Rs. 750 of your choice. Gift voucher available for Amazon Pay, Croma, Lifestyle, Ola, Spencer's and many more. One voucher per financial quarter for primary account holder. Assuming customer gets 2 gift vouchers in a year. Savings of Rs. 1,500 per year. The eligible customers will receive an email from 'axisbankspends@gyftr.com' to claim and redeem the voucher.

**^ Spending criteria for non-maintenance of balance and quarterly gift voucher:**

- Only successful merchant transactions will be considered and reversals on any transactions will not be considered as successful merchant transactions.
- ATM transactions or withdrawals will not be considered under successful debit card transactions.
- Payments made through the account (Internet Banking/ Mobile Banking/ UPI) and through debit card (online or offline) made at the following merchants will be excluded from spend calculation:
  - a. Cash withdrawals (6010, 6011)
  - b. Insurance/Financial Institutions/Wallet Load + Top-up (4829, 6012, 6050, 6051, 6211, 6300, 6381, 6399, 6531, 6532, 6533, 6534, 6535, 6611, 6760, 7276)
  - c. Education (8211, 8220, 8241, 8244, 8249, 8299, 8493, 8494)
  - d. Fuel (5172, 5541, 5542, 5983)
  - e. Government Services (8111, 9211, 9222, 9223, 9311, 9312, 9313, 9314, 9399, 9402, 9405, 9411)
  - f. Telecom (4812, 4814)
  - g. Visa (9700, 9701, 9702)
  - h. Charities (8398)

For terms and conditions on the products mentioned above please visit <https://www.axisbank.com>

- To write to us please visit [www.axisbank.com/support](http://www.axisbank.com/support). In case of any dispute pertaining to assumptions/ illustrations, Axis Bank's decision shall be final and binding on Customers. All disputes shall be subject to Indian Laws and subject to jurisdiction of Mumbai Courts.
- Any person taking advantage of these benefits through valid and active Axis Bank products in good standing shall be deemed to have read, understood and accepted these terms and conditions.
- Termination of Offers: Axis Bank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel any offer, without assigning any reasons thereof. In case of any dispute or discretion, Axis Bank's decision shall be binding and final.
- The aforesaid Offers are subject to applicable law, regulations and regulatory guidelines issued by regulatory bodies and would be modified / discontinued based on the prevailing law / regulation at any point of time and neither party shall be under any liability or obligation or continue implementation of the said Offers till such time the terms are modified by the Parties as per the prevailing/ amended law/guidelines at that point of time.
- In the event, that the Offer/'s cannot be continued without total compliance of the prevailing law or guidelines at any point of time, the said Offer shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Offer comes into force.