

TERMS & CONDITIONS

Liberty Savings Account: Lifestyle Benefits Terms and Conditions

Benefit	Annual Monetary Value
5% Weekend Cashback	Rs. 6,000
Dining Delights	Rs. 4,800
Banking Privileges	Rs. 2,820
Total Benefits Value	Rs. 13,620

The annual monetized value as mentioned above is only applicable for Liberty Customers, who have a Liberty Savings Account, along with the Liberty Debit Card. The annual monetized value illustrated is based on 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.

More T&C [here](#)

b) Dining Delights:

Enjoy minimum 15%* discount at 4000+ partner restaurants in India. You can earn cashback up to Rs. 500 per month.

Visit- <https://www.axis.bank.in/docs/default-source/default-document-library/dining-delights-terms-and-condition.pdf> for detailed terms and conditions.

Dining discounts abroad can be availed through multi-currency forex card. For more details visit <https://www.axis.bank.in>

c) Banking Privileges:

Flexibility to spend up to Rs. 25,000 or maintain Rs. 25,000 or invest with FD of Rs 1 lakh

- Get a waiver on your minimum balance requirement by spending Rs. 25,000 per month through your account or booking an FD of at least Rs 1 lakh for 12 months or more

Everyday Banking Transactions

- Usage of 3 Free ATM transactions monthly which would have costed Rs 20 per transaction (this will be over and above the mandatory transactions stipulated by the regulator). Savings of Rs. 720 per year.
- One Cash transaction fees in 2 months of minimum of charge Rs. 150 per transaction waived, Savings of Rs. 900 per year.
- Higher number of ATM transactions at any Bank ATM.

^ Spending criteria for non-maintenance of balance:

- 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.axis.bank.in>

- To write to us please visit www.axis.bank.in/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.
- Quarterly Gift Voucher benefit is discontinued from 1st January 2026. Customers who spent Rs 60,000 through eligible transactions between 1st October 2025 and 31st December 2025 will qualify for gift vouchers worth Rs 750.