

TERMS & CONDITIONS

Prestige Account: Lifestyle Benefits Terms and Conditions

Benefit	Annual Monetary value in INR
Cashback on Debit card	6,000
Dining Delights and BOGO Offers	8,000
Everyday Banking services	5,100
Complimentary/Discounted Products and Services	3,500
Axis Edge Rewards Program	2,400
Total Benefits Value	25,000

The **annual monetized value** as mentioned above is only applicable for Prestige Customers, who have a Prestige Account, along with the Prestige Debit Card. The annual monetized value illustrated is based on the following assumptions:

a) **Cashback on Prestige Debit card:** This benefit is available on the debit card. Enjoy 1% discount on Fuel, 2% discount on Shopping (offline and online), 3% on Travel (on a minimum per transaction size of Rs.1,000 & monthly cap of Rs 500 i.e. yearly cap of Rs. 6,000)

b) **Dining Delights and BOGO offers:**

- o Enjoy a minimum 15%* discount with Axis Bank Exclusive Dining Program with EazyDiner. This benefit is available on both the debit and the credit card in India and is valid once per card per month. The minimum order value required is Rs. 2500 with a monthly cap of Rs. 500 i.e. yearly cap of Rs. 6000. Visit- [Axis.bank.in/dining-delights-terms-and-conditions](https://www.axis.bank.in/dining-delights-terms-and-conditions) 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/> > Forex> Forex Card> Multi-Currency Forex Card.

- o BOGO offer on Movie Ticket on debit card- Buy one get one with upto Rs 200 off per month on second movie ticket booked through INOX website, app and theaters through for debit cards (yearly benefit of Rs. 2,400)

c) **Everyday Banking Services:**

- o Savings of Rs. 300 per year- Usage of 3 Free Cheque books yearly @ cost Rs 100 per cheque book (25 leaves @Rs.4).
- o Savings of Rs 300 per year- Usage of 5 IMPS Transactions monthly which would cost Rs. 5 per transaction (IMPS Charge of transactions between INR 1000- INR 1 Lakh has been considered).
- o Savings of Rs. 2000 per year- No Fees levied for Cash Transactions up to First 5 transactions or Rs.2 lakhs, whichever is earlier per Month, assuming a cash transaction of Rs. 2 lacs twice a year fee of Rs 5 per 1000.
- o Savings of Rs. 2500 per year- No fees levied on DD/PO creation, assuming 2 DD/PO creations in a year with a total value of INR 5,00,000 @fee of Rs. 5 per 1000.

d) **Complimentary/Discounted services:** The value depicted is based on the following assumptions:

- o **Discount on Locker:** Enjoy a 25% discount on annual Locker charges for the first year and 15% discount for the second year onwards upon maintaining the eligible balance. Get an additional 10% on family banking. The illustration has assumed the annual rent of a medium locker at Rs 7,500 to which the second year and family annual discount has been applied.
- o **1st Year AMC Fee:** Enjoy the benefit of no annual maintenance charge for the first year on Demat Account worth Rs 750.
- o **Complimentary Prestige Debit card** for the first time worth Rs. 500
- o My zone credit card **annual fee waiver** worth Rs. 500
- o Complimentary Personal Accident cover of Rs. 10 lacs, Accident cover of Rs. 1 Crore and Price protection cover assuming average age of 40 years, premium of Rs 1,000 for a PA for 10 Lakhs

e) Axis Edge Rewards Program:

Earn points under the Bank's Loyalty Rewards program. Points earned can be redeemed against a catalogue of rewards. The value depicted in the illustration is basis the following assumption:

The monetary value of points redeemed (accumulated across Bank's Loyalty Rewards program-Worth Rs 2,400) i.e. 2 EDGE Points for every Rs 200 spent on Debit card every month assuming Rs 100000 spends a month or 4 EDGE rewards on credit cards for every Rs 200 spent assuming Rs 50000 spends a month and earning 1000 points.

A maximum of 1200 edge reward points can be earned in a month by using Prestige Debit card.

The above T&C is in addition to the edge loyalty rewards program-[Terms & Conditions | EDGE REWARDS](#)

- For terms and conditions on the Debit card products mentioned above please visit [Debit Cards Terms and conditions](#)

. The aforesaid T&C's are in addition to T&C's of respective offers, if any.

- For terms and conditions on the products mentioned above please visit <https://www.axis.bank.in>. The aforesaid T&C's are in addition to T&C's of respective offers, if any

- To write to us please visit [axis.bank.in/support](https://www.axis.bank.in/support). In case of any dispute pertaining to the 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