

TERMS & CONDITIONS

Prestige Account: Lifestyle Benefits Terms and Conditions

Benefit	Annual Monetary value in INR
Cashback on Debit card	6,000
Lounge access and BOGO Offers	4,900
Everyday Debit card offers through Grab deals	6,000
Everyday Banking services	5,100
Complimentary Products and Services	3,300
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) **Lounge access and BOGO offer:**

- o Enjoy Airport lounge access of 1 per quarter based on eligible minimum spends of Rs. 10,000 in previous 3 calendar months. Visit- [debit-card-lounge-list.pdf](#) for detailed terms and conditions.
- o BOGO offer on Movie Ticket on debit card- Buy one get one with up to 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 Debit card offers through Grab deals**

- o Enjoy up to 30% cashback or instant discounts on 40+ brands across apparel, sports, travel, medicine and gifting [maximum cashback ₹1,000 per month per card]]. Assuming, customer earns Rs. 500 cashback or instant discounts a month, savings of Rs. 6,000 per year. Visit <https://grabdeals.axis.bank.in/home> for detailed terms and conditions.

d) **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.

e) **Complimentary 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 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

- 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 axisbank.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