

### **Terms and Conditions for Axis Bank Overseas Spend Campaign**

**Offer Validity:** 17th November 2025 (00:00 hrs) to 31st January 2026 (23:59 hrs) (the “Offer Period”)

**Qualifying Spends:** To qualify for the voucher, monthly spend milestones must be achieved in foreign currency. Eligible spends will be calculated at the individual card level only

**Applicable cards:** All Axis Bank Retail Credit Cards

#### **Campaign Registration:**

- To participate in the offer, cardholders must complete the registration process by giving a missed call on **9152972125** from their registered mobile number.
- The registration will remain valid until 31st January 2026, unless otherwise communicated by Axis Bank.
- Cardholders must ensure that international transactions (online and/or offline) are enabled on their credit card prior to making eligible spends during the Offer Period. **Please follow the path below to enable the international transactions:**  
Axis Bank Mobile Banking app, open - Log in → Credit Card → Control Center → Enable international transaction
- In case a customer holds multiple Axis Bank Credit Cards, opt-in via missed call will register all the cards for the campaign period.

#### **Offer details:**

##### **A. Monthly spend milestone-based rewards**

Cardholders who make eligible international transactions (online or offline) in foreign currency during the offer period, will earn MakeMyTrip (MMT) vouchers every month, based on the total value of qualifying spends.

The voucher value will be determined as per the monthly international spend milestones outlined below:

<b>Monthly International Spends (INR)</b>	<b>Eligible MakeMyTrip Voucher Value (INR)</b>
<b>Above 4,00,001</b>	18,000
<b>2,00,001 - 4,00,000</b>	6,000
<b>1,00,000 - 2,00,000</b>	2,500

The spends for the period will be considered post campaign registration.

##### **B. Earn bonus rewards on international in-store transactions**

Cardholders who complete **at least three international in-store transactions** in a calendar month will receive an additional **MakeMyTrip voucher worth INR 2,000**, in addition to the spend-based reward earned for that month.

### C. Exclusive offers on Duty-Free Transactions, shopping, dining and more

Cardholders can visit the website here and avail additional benefits on international duty-free stores abroad, shopping, dining, experiences and more.

Note:

- For the purpose of this campaign, a “month” is defined as a calendar month (for example, 1st January to 31st January).
- Each cardholder will be eligible for the highest applicable spend slab only during a given month. Lower slabs will not be rewarded in addition to the higher one.

### Illustrative Example:

Cardholder A during the campaign period makes following international purchases (Consent received on 19<sup>th</sup> November):

- **November 20 – 30, 2025:** INR 1,30,000 spent on international merchants in foreign currency.
- **December 1 – 31, 2025:** INR 2,50,000 spent on international merchants, with 2 in-store international transactions in foreign currency.
- **January 1 – 31, 2026:** INR 4,20,000 spent on international merchants, with 5 in-store transactions in foreign currency.

Month	International Spends (INR)	In-store transactions	Eligible Voucher Value (INR)	Voucher Fulfilment
Nov 2025	1,30,000	0	2,500	Within 90 days from 30 <sup>th</sup> Nov
Dec 2025	2,50,000	2	6,000	Within 90 days from 31 <sup>st</sup> Dec
Jan 2026	4,20,000	5	20,000 (18,000 + 2,000)	Within 90 days from 31 <sup>st</sup> Jan

### Offer terms:

- This offer is valid only on Axis Bank Credit Cards (retail cards only)

- Only cardholders who have successfully registered for the campaign by giving a missed call on 91529 72125 from their registered mobile number will be eligible for the offer benefits.
- Campaign participation will be effective from the month of registration onwards. For example, if a cardholder registers on 15th December 2025, they will be eligible for the December (1st – 31st December) and January (1st – 31st January) campaign periods, but not for November 2025, regardless of whether spend targets were met in November.
- Eligible spends will include successful international online and offline transactions made during the Offer Period, net of any refunds, chargebacks, or fraudulent / cancelled transactions
- The following types of transactions will not be considered for the offer: ATM withdrawals, card-to-card transfers, internet banking transactions, cash withdrawals at POS terminals, etc.
- Exclusions: Transactions conducted under the following Merchant Category Codes (MCCs) will not be considered valid spends under this campaign:

The following transaction categories will not count toward your eligible spends:

Category	Merchant Category Codes (MCC)
Education	5111, 5192, 5942, 5943, 8211, 8241, 8244, 8249, 8299, 8220, 8351, 8999
Fuel	5172, 5541, 5542, 5983
Transportation	4111, 4121, 4131, 4784
Telecom	4814, 4899
Government	9211, 9222, 9311, 9402, 9405
Gold & Jewelry	5094, 5944
Insurance	5960, 6012, 6051, 6300, 6381
Rent	6513
Utilities	4816, 4900
Wallet	6540
Gaming	5816, 5818, 7841
Subscription	5815, 5968
Software Stores	5734, 5817, 7372
Advertisement	5967, 7311
Charity	8398
Fund Transfer	4829
Miscellaneous	5699, 7333, 7392, 8699

- This campaign is structured as a monthly redemption program, and rewards will be issued to cardholders based on qualifying spends within each respective calendar month as outlined below:
  - November 2025: 17th November (00:00 hrs) to 30th November (23:59 hrs)
  - December 2025: 1st December (00:00 hrs) to 31st December (23:59 hrs)
  - January 2026: 1st January (00:00 hrs) to 31st January (23:59 hrs)
- Vouchers will be issued within 90 days after each campaign month ends. After 90 days of the voucher fulfilment by the Bank, no further customer requests and escalations will be entertained.
- Spends made using add-on credit cards will be consolidated under the primary cardholder's account for the purpose of determining eligibility and reward calculation
- If a customer qualifies for reward eligibility under the same campaign across multiple Axis Bank credit cards held by such customer, only the card with the highest eligible spend during the campaign period shall be considered for the purpose of reward computation for the given month.

#### **Axis Bank Standard Terms & Conditions**

- If you do not have an Axis Bank Credit Card, [Click Here](#).
- The decision of The Merchant & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Any and all cashbacks will be posted within 90 days of an offer/campaign end date.
- The offer is not transferable, non-negotiable and cannot be En-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- Axis Bank will not be responsible or liable in case the offer is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
- The Merchant and Axis Bank reserve the right at any time, without notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, entire or in part, this offer, by another offer, whether similar to this offer or not, or to withdraw it altogether.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- The Merchant & Axis Bank reserves the right to modify / alter the offer or all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.

- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- Axis Bank only offers discount on purchase of goods and services of The Merchant by using Axis Bank Credit & Debit Card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by The Merchant. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with The Merchant directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and Credit card.
- Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.
- Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of The Merchant or any third party and is not intended to create any rights and obligations.
- The offer by Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- Bank may use the services of agents for sales / marketing of the products. Copy Rights of Axis Bank Limited. All rights are reserved.
- Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and /or services under the offer.
- The Merchant & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of The Merchant & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- The Merchant & Axis Bank reserve the right to disqualify any cardholder from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer or otherwise by use of the Card.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the cardholder and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card / Debit Card issued by Axis Bank
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Logos/trademarks used are owned by respective entities. Axis Bank has been authorised to use these logos/trademarks for offer promotion purposes.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.

- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only. Merchant Terms & Conditions applicable
- This offer is valid only for existing cardholders of Axis Bank and is not transferable/applicable to any cards issued by any other bank. To be eligible for this offer, customer is required to only use a valid Axis Bank Credit or Debit card to make the qualifying purchase. Purchases made with any other cards, or any other bank credit or debit cards, will not be eligible for this offer
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