AXIS BANK

Revision of Axis Bank Debit Card Terms and Conditions

With effect from 10-December-2026, following revisions will be applicable to your Axis Bank ***Online Rewards*** Debit Card:

1. Annual Fee

- Annual Fee will be revised from Rs. 500 to Rs. 650 on ***Online Rewards*** Debit Card effective from 10th December 2026. The fee will be applicable in the anniversary month.

2. Joining Fee

- Joining Fee will be revised from Rs. 500 to Rs. 650 on the issuance of ***Online Rewards*** Debit Card effective from 10th December 2026.
- No change in Joining Fee for the existing customers

With effect from 01-September-2026*, following revisions are applicable to your Axis Bank Debit Card:

1. 3.5% mark-up fee on Dynamic Currency Conversion (DCC) transactions

A Dynamic Currency Conversion (DCC) markup fee of 3.5% plus GST will be applicable on each international transaction done in Indian currency at international location or transactions done in Indian currency with merchants located in India but registered in a foreign nation using your Axis Bank Debit Card.

DCC is applicable on international transactions made through Swipe Machine or online, either at international location or with a merchant located in India but registered in a foreign nation.

Example - If a purchase is made at a store in an international country and payment is made using your Axis Bank Debit Card in INR on Swipe Machine, a DCC mark-up fee of 3.5% plus taxes will be levied on the transaction amount. Similarly, if a purchase is made in India from a merchant registered overseas and payment is made using your Axis Bank Debit card in INR, a DCC Mark-up fee of 3.5% plus taxes will be levied on the transaction amount.

2. Revision in Debit Card Insurance Eligibility Criteria

- The eligibility criteria for complimentary insurance benefits available on your Axis Bank Debit Card shall be revised.

  Existing Criteria:
  Customer required to perform at least one eligible debit card transaction within 90 days prior to the insurance event date to be eligible for insurance cover.

Revised Criteria:
Customer will be required to perform at least one eligible debit card transaction within 30 days prior to the insurance event date to remain eligible for insurance cover

- All other terms and conditions and features on Insurance remains the same.

In case of queries, please contact us at any of our touch points given below:
- Call on the toll-free number 1800 8911 / 1800 4030
- Alternatively, you may also check the details at www.axis.bank.in

*__Terms and Conditions apply__