AXIS BANK

Revision of Axis Bank E-Debit Card Terms and Conditions

With effect from 01-September-2026*, following revisions will be applicable to your Axis Bank Axis Bank E-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. BookMyShow Offer

- BookMyShow benefits will be based on Debit Card spends. To access movie / non-movie benefits minimum spends required will be Rs. 10,000 over the previous 3 calendar months.
- In case of a newly issued Debit Card, the minimum spend criteria is waived for the month of issuance followed by the next 3 calendar months (as illustrated below)

Card issuance date	**Benefit usage period**	**Min. spends (Rs.)**	**Min. spend period**
12th May 2026	12th May to 31st July 2026	NA	NA
12th April 2026	1st to 31st August 2026	10,000	1st May to 31st July 2026

- On the **1st day of any month**, eligibility continues based on the **previous month's eligibility status**.
- The card holder's eligibility is **updated on the 2nd of every month** based on spends made in the **last 3 calendar months**.

Day of lounge visit	Spends Considered for Complimentary Access	Eligibility Status
1st day of June	Feb, Mar and Apr	Status carried forward from previous month
2nd day to end of June	Mar, Apr and May	Status Updated
1st day of June	Mar, Apr and May	Status carried forward from previous month
2nd day to end of June	Apr, May and Jun	Status Updated

- Spends from the billed transactions in previous 3 calendar months can be checked through Net Banking and Mobile Banking App, ***open***
- Transactions done under the following categories will not be considered for calculating the minimum spends requirement from 1st October 2026 onwards:

Category	
UPI Transactions	Wallet Reloads
Credit card bill payments	Cash Withdrawals

In case of queries, please contact us at any of our touch points given below:

- Call on the toll-free number 18604195555 / 18605005555
- Alternatively, you may also check the details at www.axis.bank.in

***Terms and Conditions apply**