

EDGE REWARDS - TERMS AND CONDITIONS

Definitions

- **EDGE REWARDS program:**

The **EDGE REWARDS** program from Axis Bank allows eligible members to accumulate **EDGE REWARD** Points / **EDGE** Miles for transactions and other actions as may be specified by Axis Bank from time to time. **EDGE REWARD** Points / **EDGE** Miles accumulated on such transactions may be exchanged for a wide variety of rewards as may be offered by **EDGE REWARDS** program from time to time.

- **Member:**

An **EDGE REWARDS** Member is an eligible customer of Axis Bank who chooses to avail the benefits of **EDGE REWARDS** program. An **EDGE REWARDS** Relationship means one or more of the Axis Bank products and services, listed in (How Can I Earn) that are eligible for inclusion in **EDGE REWARDS** and are availed by a member.

- **EDGE REWARD** Points / **EDGE** Miles:

EDGE REWARD Points / **EDGE** Miles are the reward **EDGE REWARD** Points / **EDGE** Miles credited to a member's **EDGE REWARDS** account, as a result of any **EDGE REWARDS** member's transactions that are eligible for the earning of **EDGE REWARD** Points / **EDGE Miles** as per the terms of the program. **EDGE REWARD** Points / **EDGE** Miles may also be debited from the member's account when redeemed or expired.

- **EDGE REWARDS Account:**

The **EDGE REWARDS** account means the account of transactions relating to **EDGE REWARDS** for a particular member and includes earned, less redeemed and expired **EDGE REWARD** Points / **EDGE** Miles.

- **Products:**

Products available in the **EDGE REWARDS** mean the Axis Bank products (banking products, services and transactions) on which the customers will be earning reward **EDGE REWARD** Points / **EDGE** Miles in the purview of the **EDGE REWARDS** program for their transactions / earn actions as defined by the program.

- **Rewards:**

The Reward Channels pertain to all items on the rewards catalogue in the Reward Store, Online at **TRAVEL EDGE** and Offline offered by the partner/s in exchange for **EDGE REWARD** Points / **EDGE** Miles accumulated during the program.

The above definitions would hold true for all transactions and communications pertaining to **EDGE REWARDS** program.

- **Mobile Banking App, *open*:**

"Mobile Banking App, *open*" or "App" shall mean and include 'Axis Bank Mobile Application- *open*' offered by Axis Bank to its Customers.

- **Internet Banking:**

“Internet Banking” shall mean and includes the Internet Banking facilities offered by Axis Bank to its Customers.

Eligibility

All Axis Bank customers holding eligible credit and debit cards, Current Account, Savings, NRI (including NRE and NRO) and Inaam account are eligible to be a part of **EDGE REWARDS** program except customers holding Corporate and Government Trust Savings Account, no frills and Basic Savings Account. Eligibility criterion will be reviewed from time to time. Only customers in good standing and with no amounts overdue will be eligible for **EDGE REWARDS** program.

For more details, please refer to the Axis Bank website <https://www.axis.bank.in/> respective product pages for earn rules and restrictions.

Program Access

The Member is required to set up a Username and Password as part of the registration process. In case the member forgets the Username, he can login using his Customer ID.

The Member can log in using the below mechanisms:

a) Access through Internet Banking:

i) Member can login through <https://omni.axis.bank.in/axisretailbanking/>

Please note, Current Account customers will not be able to access the **EDGE REWARDS** program via this feature.

b) Access through Mobile Banking App, *open*:

- i) Member can login to the Mobile Banking App, *open*.
- ii) Select Reward points -> **EDGE REWARDS** from the menu.

c) Access through **EDGE REWARDS website:**

i) Member can login through <https://edgerewards.axis.bank.in/lms/>

d) Access through Call Center

i) Customers can access the program by calling the call centers at 1860 419 5555, or 1860 500 5555 (chargeable), or 1800 103 5577 (toll free),

e) For e-Voucher redemptions on **EDGE REWARDS** website, relevant communication will be sent to the Bank registered email address and mobile number only and it is sole responsibility of the customer to avoid misuse of the voucher code.

f) Email address provided during the registration process will be treated as the email address specific to the **EDGE REWARDS** program and the member will receive all program related email communications on this email address. The email address provided would be used only for loyalty related communication and would not impact / update his / her bank registered email address.

g) It is the sole responsibility of the member to activate the account online. Axis Bank will not be responsible for activation of the accounts.

h) **EDGE REWARDS** members will benefit from special offers, promotions and privileges which may be provided by Axis Bank and their partners from time to time. Membership is subject to the program eligibility criteria and conditions (including annual points accrual limits) as determined by Axis Bank. Axis Bank reserves the right, at any time and without notice, to impose a validity period on membership.

i) Membership in **EDGE REWARDS** program is non-transferable.

j) In case of joint or multiple holders of **EDGE REWARDS** relationship, all authorized signatories will be automatically enrolled in **EDGE REWARDS** program; however, the use and redemption of the **EDGE REWARD** Points / **EDGE** Miles shall only be available to the primary **EDGE REWARDS** relationship signatory as identified in Axis Bank records and is limited, as described in these Terms and Conditions. However, each **EDGE REWARDS** account holder will accrue **EDGE REWARD** Points / **EDGE** Miles, within the program purview, with respect to his or her related accounts or services and the same will be credited to the **EDGE REWARDS** account.

k) Accounts are identified by the Customer Identification Number (Customer ID) of the primary signatory as established by the customer records maintained by Axis Bank.

l) In case an account signatory(ies) or a supplementary account holder(s) is/are removed from the qualifying **EDGE REWARDS** relationship, then such signatory(ies) or supplementary account holder(s) is/are no longer eligible to participate in **EDGE REWARDS** program.

m) Axis Bank reserves the right to withdraw/ discontinue any individuals membership in **EDGE REWARDS** program and revoke any accrued **EDGE REWARD** Points / **EDGE** Miles.

n) Membership in **EDGE REWARDS** program is automatically terminated upon death or bankruptcy of the primary **EDGE REWARDS** relationship-holder

o) Upon membership termination, all **EDGE REWARD** Points / **EDGE** Miles accrued in the **EDGE REWARDS** account (as defined below) shall expire immediately and the membership gets closed.

Program Structure and Points

- Axis Bank shall determine, from time to time, at its discretion, which **EDGE REWARDS** relationships or which Axis Bank Card/Bank transactions are eligible for inclusion/exclusion in the **EDGE REWARDS** program and how many **EDGE REWARD** Points / **EDGE** Miles to be earned and on what basis.
- Axis Bank will also determine from time to time the number of **EDGE REWARD** Points / **EDGE** Miles required for redemption of any reward. A member must be a customer in good standing, having earned a minimum number of **EDGE REWARD** Points / **EDGE** Miles (currently 300 points / 300 Miles) to be eligible for redemption.
- In case of a reversal of any eligible transaction, **EDGE REWARD** Points / **EDGE** Miles credited to the **EDGE REWARDS** account as a result of such eligible transaction will be deducted from the accrued **EDGE REWARD** Points / **EDGE** Miles balance.

- **EDGE REWARD** Points / **EDGE Miles** will be debited for credit card transactions which are converted to EMI. On cancellation of the EMI transaction, **EDGE REWARD** Points / **EDGE Miles** shall not be credited back for the original transaction.
- **EDGE REWARD** Points / **EDGE Miles** may be earned only as per the terms determined by Axis Bank. More specifically, during a promotion, special offer, cash-back or black-out period, Axis Bank may decide to disallow the earning of **EDGE REWARD** Points / **EDGE Miles** on already discounted transactions.

EDGE REWARD Points / **EDGE Miles** are earned for each of the **EDGE REWARDS** relationships or eligible transaction subject to the **EDGE REWARD** Points / **EDGE Miles** earning criteria and no **EDGE REWARD** Points / **EDGE Miles** shall be awarded retroactively. An indicative but not necessarily complete list of exceptions to earnings of **EDGE REWARD** Points / **EDGE Miles** per type of **EDGE REWARDS** relationship or eligible transactions is provided on Axis Bank website's <https://www.axis.bank.in/> respective product pages.

- Earned and redeemed **EDGE REWARD** Points / **EDGE Miles** will be credited and debited respectively at Individual CIF ID level and not at Family ID level.
- The **EDGE REWARD** Points / **EDGE Miles** are non-transferable within Family ID or among Individual CIF IDs
- Axis Bank shall determine, from time to time, at its discretion, which **EDGE REWARDS** relationships or actions are eligible for inclusion/exclusion in the **EDGE REWARDS** program and how many **EDGE REWARD** Points / **EDGE Miles** to be earned and on what basis.
- **EDGE REWARD** Points / **EDGE Miles** earned through eligible earn actions will be credited to the customer's **EDGE REWARDS** account by 7 working days of the following week.
- The customer can view these **EDGE REWARD** Points / **EDGE Miles** under the 'Earn Summary' Tab on the program website <https://edgerewards.axis.bank.in/lms/> or call the Axis Bank call center number at 1860-419-5555, or 1860-500-5555 (chargeable), or 1800-103-5577 (toll free),
- All redemptions will be fulfilled using the customer's Bank registered email ID, and mobile number. For physical delivery, Bank registered postal address will also be considered.
- The above TERMS AND CONDITIONS are in addition to the **EDGE REWARDS** program TERMS AND CONDITIONS's mentioned herein <https://edgerewards.axis.bank.in/lms/>
- The above program is subject to changes from time to time as per the policy of the Axis Bank Ltd and Axis Bank at its sole discretion has the right to amend the above conditions and eligibility norms during the currency of this facility.
- **EDGE REWARD** Points / **EDGE Miles** are calculated by rounding down the transaction value to the nearest integer and as per the criteria set for each Axis Bank product. For example, if the transaction value is INR. 259 it will be rounded down to the nearest integer INR. 200 for purpose of calculating **EDGE REWARD** Points / **EDGE Miles**.

- **EDGE REWARD** Points / **EDGE** Miles are not assignable and cannot be pledged.
- In case of a change to the status of the **EDGE REWARDS** relationship (such as an upgrade or downgrade thereof), the **EDGE REWARD** Points / **EDGE** Miles calculation may be adjusted according to the revised status of the **EDGE REWARDS** relationship.
- As per the program policy, **EDGE REWARD** Points / **EDGE** Miles are valid for 3 years from the earning date and will expire if not redeemed.
- **EDGE REWARD** Points / **EDGE** Miles will also expire if there is no earning transaction, no redemption, or no account login on the **EDGE REWARDS** account for a consecutive period of 365 days.
- Migrated **EDGE REWARD** Points/**EDGE** Miles will not expire. **EDGE REWARD** Points/**EDGE** Miles earned from migration date 15th July 2024 shall expire as per 1 year and 3-year expiry policy.
- For detailed transactions on Axis Bank **EDGE REWARDS**, log in using Mobile Banking App, **open** / Axis Bank Internet Banking or <https://edgerewards.axis.bank.in/lms/> Follow 3 simple steps:

Visit - <https://edgerewards.axis.bank.in/lms/> Login -> My Points -> My **EDGE REWARDS** Transaction.

- Upon expiry, unused **EDGE REWARD** Points / **EDGE** Miles will be deducted from the **EDGE REWARDS** account Terms and Conditions cannot be re-credited. It is the account holder's responsibility to be aware of the number of **EDGE REWARD** Points / **EDGE** Miles available in his/her account and their respective expiration date.
- Expiry of **EDGE REWARD** Points / **EDGE** Miles will run at every last day of the month. It will not run on daily basis.
- All the spends done under the Program purview shall be eligible to earn **EDGE REWARD** Points / **EDGE** Miles except what will be excluded by Axis Bank from time to time. Presently such exceptions include:
 - Balance transfers
 - Cash advances
 - Any onus transactions
 - Financial charges (e.g; late payment fee, dishonored cheque charges, service fee, transaction charges)
 - Disputed transactions
 - Any purchases made at petrol pumps/ service stations
 - Payment of enrolment fee for the program (If any)

Redemptions

- Redemption of **EDGE REWARD** Points / **EDGE** Miles is subject to:
 - Axis Bank approval and terms and conditions as relevant to the reward.
 - Availability of the reward at the time of redemption request.
 - Restrictions imposed by any supplier or issuer of the reward.

- Whenever deemed necessary, Axis Bank may, without notice, cancel the EDGE REWARDS order or substitute the reward with another, of comparable nature and value basis the stock availability, as determined by Axis Bank.
- Axis Bank reserves the right to introduce new products and replace the existing ones at any point in time without prior intimation to the member.
- Additional terms and conditions for each reward shall be set forth in the e-Vouchers issued to the member.
- Only customers having active **EDGE REWARDS** relationships can request for redemption of **EDGE REWARD** Points / **EDGE** Miles.
- The **EDGE REWARD** Points / **EDGE** Miles accrued can only be redeemed by the primary relationship-holder, and not by an additional account holder.
- Physical rewards redeemed will be delivered at addresses registered with Axis Bank and in India only, unless stated otherwise in the reward / product description.
- All e-Vouchers redeemed within the premises of the program will be redeemable only in India at the respective brand unless explicitly specified otherwise.
- The **EDGE REWARD** Points / **EDGE** Miles cannot be exchanged for cash or credit or be used to obtain cash advances or be used against payment for any charges incurred in the **EDGE REWARDS** relationship.
- Redeemed rewards are not exchangeable for other rewards or refundable, replaceable or transferable for cash or credit under any circumstances, nor can these be re-converted back to **EDGE REWARD** Points / **EDGE** Miles. Once exchanged for another partner loyalty program, if any, **EDGE REWARD** Points / **EDGE** Miles cannot be transferred back.
- Axis Bank makes no warranties or representations either expressed or implied, with regard to the type, quality or fitness of the gifts provided through the **EDGE REWARDS** program. Gifts will be accompanied by warranty information wherever applicable from the manufacturer and claims must be directed to the manufacturers directly.
- Axis Bank does not accept responsibility for the quality of goods or services provided by the merchant establishments participating in the **EDGE REWARDS** program. All disputes in this regard shall be taken up directly by the member with the participating establishment.
- Any additional costs incurred in connection with redemption of any reward shall be the sole responsibility of the member.
- Issuance of a redemption certificate for dining, travel or hotel accommodation does not constitute a reservation. The member is responsible for making all reservations and notifying the participating merchant establishments of the reward(s) he/she is going to redeem.

- Other Axis Bank benefits, which are activated by use of the **EDGE REWARDS** relationships, do not apply to goods or services received as rewards under the Program.
- Axis Bank may suspend redemption of **EDGE REWARD** Points / **EDGE** Miles where the Axis Bank Credit card account is not in good standing (overdue or in collection).
- Effective 1st Oct 2025, the bank shall forfeit any unredeemed **EDGE REWARD** Points / **EDGE** Miles 30 days after the customer's credit card closure or if the minimum amount due on the customer's credit card remains outstanding for more than 90 days.
- Axis Bank shall in no event be responsible or liable for the product and/or services redeemed from the **EDGE REWARD** Points / **EDGE** Miles, in any manner whatsoever including but not limited to any defect or deficiency in, or in respect to any claim arising out of non-use or use of the **EDGE REWARD** Points / **EDGE** Miles, or in usage of redemption certificate for dining, travel or hotel accommodation or in usage, durability of any product/service acquired by redemption of **EDGE REWARD** Points / **EDGE** Miles.
- Availability of stock and pricing for any reward in the **EDGE REWARDS** catalogue is subject to change. In case of failure to redeem owing to a technical or network issue, Axis Bank will not be liable for said change in the availability of stock or pricing in the interim period.
- Effective 10th September 2022, a nominal redemption fee will be charged to your Axis Bank Cards / Saving account on redemption of **EDGE REWARD** Points / **EDGE** Miles for Reward Store (Physical Products/ e-Vouchers), at Point of Sale (POS) partner store and **TRAVEL EDGE** transactions. [Click here](#) to know more on redemption fee policy update.

Redemption Fee charged to the customers for Products and Vouchers (or a combination of both in a particular order), on Point of Sale (POS) at merchant partners (Including redemption at Indian Oil Petrol Pumps), and on **TRAVEL EDGE** bookings will be as follows: -

Number of <i>EDGE REWARD</i> Points / <i>EDGE</i> Miles Redeemed	Redemption Fee
300 to 10,000 <i>EDGE REWARD</i> Points / <i>EDGE</i> Miles	₹ 49 plus GST
10,001 <i>EDGE REWARD</i> Points / <i>EDGE</i> Miles and above	₹ 99 plus GST

Delivery of Rewards redeemed from 'Rewards Store'

The requested gift(s)/gift vouchers and products will be delivered as per the below mentioned delivery timelines:

- i. Instant e-Vouchers will be delivered to your bank registered email ID and mobile number, instantly. In case of unforeseen situations, it will be delivered maximum within 24hours. If the Instant e-Vouchers are not delivered in your mailbox within 24 hours, please call our Customer Service Number at 1860 419 5555, or 1860 500 5555 (chargeable), or 1800 103 5577 (toll free).
- ii. e-Vouchers to be used abroad by NRI customers will be delivered to your bank registered email ID and consumption is solely depends upon merchant establishment presence in abroad. Please read the Terms and Conditions before redeeming the e-Voucher.

- iii. Instant e-Vouchers once redeemed cannot be cancelled.
- iv. All other products including multiple reward redemptions will be delivered in 9 working days for Metro* cities and in 9-13 working days for non-Metro cities. Products couriered through Speed Post will be delivered in 21 working days.
- vi. e-Voucher is sent from the edgerewards@axis.bank.com to your registered e-mail ID.
- vii. If the redeemed instant e-Vouchers / physical products are not received as per the stipulated delivery timelines mentioned above, then the member needs to intimate Axis Bank for non-receipt within 30 days from the date of redemption.
- viii. Axis Bank is not liable for any delay or loss in delivery of the physical product(s)/e-Voucher(s).
- a. Physical Products redeemed shall be dispatched only at the address registered with Axis Bank and within India only and in case of e-Voucher, it will be sent on the Axis Bank registered email ID and mobile number. In case the member has changed his address recently, he would need to visit the nearest Axis Bank branch to request for a change in address. The same holds true in case a change has to be made in the email ID registered with the bank. Only after the member receives a confirmation on change of address then he should place a request for redemption of **EDGE REWARD** Points / **EDGE** Miles.
- b. Under no circumstances would the physical product / e-Voucher be delivered to any address / email ID / mobile number other than registered with the Axis Bank-
- c. No dispatch shall be made to P.O. Box addresses or to addresses outside India.
- d. Axis Bank or a third-party service provider such as a courier company shall make three attempts to deliver the physical product ordered to the registered address. If the physical product is not delivered after three attempts, the redemption order stands cancelled, and the **EDGE REWARD** Points / **EDGE** Miles shall be returned / credited to members account as per due process.
- e. Customer details like name, address, mobile number will be shared with vendor for dispatch and delivery of product through courier.
- f. If a physical product received is damaged / defective / wrong, and
 - i. If the damage is evident from the condition of the packaging, the member should refuse to accept the shipment and obtain a refusal note from the courier company and inform our customer care center number at 1860 419 5555 or 1860 500 5555 within 3 days of the delivery attempted.
 - ii. If the damage is discovered after opening the package, the member should keep all packaging materials and cartons intact with him / her and call up Axis Bank call center number at 1860 419 5555, or 1860 500 5555 (chargeable), or 1800 103 5577 (toll free), and share damaged product images within 3 days of the delivery. The same shall be taken up with the merchant establishment and if applicable the merchant will pick up the damaged product, once the damaged product delivered at merchant facility the fresh product will be shipped and delivered to the customer.
 - lii. If the physical product found to be defective or not to comply with the description in the **EDGE REWARDS** Catalogue, then call up Axis Bank call center number at 1860 419 5555, or 1860 500 5555 (chargeable), or 1800 103 5577 (toll free), and share product video and images within 3 days of the delivery. The same shall be taken up with the merchant establishment and if applicable the merchant will pick up the product, once the product delivered at merchant facility the fresh product will be shipped and delivered to the customer.

- iv. In case of the above scenarios are true, the member should intimate the same to Axis Bank customer service within 3 working days of receipt of physical product and share the product video and images and merchant establishment shall endeavor to procure replacements for the items, if not then shall credit the **EDGE REWARD** Points / **EDGE** Miles back to the member's account. However, in case of failure to do so, the reward shall be considered as accepted and member's request shall not be entertained. The member shall thereafter have no claim whatsoever against Axis Bank.
- v. In case of receipt of incorrect or invalid vouchers, the member should intimate the same to Axis Bank customer service within 3 working days of such receipt. However, in case of failure to do so, the vouchers shall be considered as valid and accepted and member's request shall not be entertained.

Points Plus Pay

- i. 'Points Plus Pay' feature allows member the option to redeem rewards using a combination of **EDGE REWARD** Points / **EDGE** Miles and cash payment through Axis Bank Credit/ Debit card, subject to a minimum number of 300 **EDGE REWARD** Points and 300 **EDGE** Miles.
- ii. 'Points Plus Pay' can be used only for physical products displayed in 'Rewards Store' with the exception of instant e-Vouchers.
- iii. Payment of cash using 'Points Plus Pay' feature will only be allowed using Axis Bank payment gateway.
- iv. A minimum redemption of 300 **EDGE REWARD** Points and 300 **EDGE** Miles is applicable to use 'Points Plus Pay' feature.
- v. Cash payment can be made only using Axis Bank Credit/Debit card.
- vi. On cancelation of rewards redeemed, the **EDGE REWARD** Points / **EDGE** Miles and cash will be refunded in 15 working days. In case there is an error while redeeming the rewards, the **EDGE REWARD** Points / **EDGE** Miles will be refunded in 1 hour and cash will be refunded in 7 working days.
- vii. If the member doesn't cancel the order but raises a charge back on the cash payment done with Axis Bank, then it is the bank's discretion to allow or reject such requests.

TRAVEL EDGE Bookings and Miles Conversion, where can I get them resolved?

For travel bookings and miles conversion related TnCs, please click on traveledge.axis.bank.in/travel/common/termsandcondition

SMS Based Redemption

These Terms and Conditions ("Terms") shall be applicable to the Credit cardholders (as defined hereinafter) and shall regulate the provisions of the specified products and services provided by Axis Bank Ltd. ("Axis Bank" or "Bank") Any Credit cardholder using a Credit card (as defined hereinafter) shall be deemed to have read, understood, and accepted these Terms and these Terms shall be in addition to and not in derogation of other applicable terms and conditions of any account or any other facility / services offered by the Bank and / or such other terms and conditions as may be specified by the Bank.

Definitions: The following words and phrases shall have the meanings set out herein below in this document unless repugnant to the context:

- Credit cardholder: A person who is holding the retail Axis Bank Credit card i.e., Axis Bank **REWARDS** Credit card, **INDIANOIL PREMIUM** Axis Bank Credit card, Axis Bank **HORIZON** Credit card and Axis Bank **OLYMPUS** Credit card. Also, to be referred as “Cardholder” or “Card Member”.
 - **Credit card**: Refers to Axis Bank **REWARDS** Credit card, **INDIANOIL PREMIUM** Axis Bank Credit card, Axis Bank **HORIZON** Credit card and Axis Bank **OLYMPUS** Credit card.
 - **Eligible Transaction**: refers to a transaction where the SMS Based Redemption is applicable basis the Cardholder’s use of Credit card for purchase at select Merchants or MCC and subject to availability of Credit card reward points with Cardholder at the time of the transaction, required for redemption against the transaction.
 - **Merchant**: Any establishment where the Credit card having the eligible reward points has been used for making a purchase.
 - **MCC (Merchant Category Code)**: A Merchant Category Code (MCC) is a four-digit number assigned to a merchant / business by the merchant’s acquiring bank. The acquiring bank provides the Credit card payment facilities used by the merchant and it determines and applies (with respect to the account) the MCC, which, in its view, best describes the merchant activity.
 - **Full redemption**: Cardholder will get SMS only if the cardholder has Axis Bank **EDGE REWARD** Points / **EDGE** Miles equivalent to transaction amount done by the Cardholder on eligible MCC.
 - **Partial redemption**: Cardholder will get an SMS if the Cardholder does a transaction as per grid mentioned in point number 6 of the Terms and has Axis Bank **EDGE REWARD** Points / **EDGE** Miles to partially redeem the transaction till the equivalent value of minimum threshold amount.
 - **“SMS Based Redemption”**- SMS Based Redemption is an instant rewards redemption option that allows the Cardholder to redeem **EDGE REWARD** Points / **EDGE** Miles against the eligible transaction basis the available **EDGE REWARD** Points / **EDGE** Miles balance in the Credit card.
 - **“Communication”**-SMS / Email / Mobile App Push Notification sent by Axis Bank to the Cardholder’s registered mobile number / email ID mentioning the offer is referred to as “communication”. Only those Cardholders who receive the communication are eligible.
- [Detailed Terms and Conditions](#)
- 1. SMS Based Redemption is an instant rewards redemption option that allows the Cardholder to redeem **EDGE REWARD** Points / **EDGE** Miles against the eligible transaction basis the available **EDGE REWARD** Points / **EDGE** Miles balance in the Credit card.
 - 2. SMS Based Redemption is applicable to select Axis Bank Credit cardholders.
 - 3. SMS Based Redemption is applicable only on the eligible transactions performed by Cardholder on his / her Axis Bank Credit card.
 - 4. Eligible merchant and merchant category code refer to the Merchants and Merchant category code selected by Axis Bank where Cardholder will get an option for SMS Based Redemption.

- 5. Merchants and Merchant Category Codes which are eligible for this redemption program are mentioned in the below table:

Category	Merchant	MCC	Value of 1 <i>EDGE REWARD</i> Points/ <i>EDGE</i> Miles in INR for SMS Based Redemption			
			Axis Bank <i>REWARDS</i> Credit card (<i>EDGE REWARD</i> Points)	<i>INDIAN OIL PREMIUM</i> Axis Bank Credit card (<i>EDGE</i> Miles)	Axis Bank <i>HORIZON</i> Credit card (<i>EDGE</i> Miles)	Axis Bank <i>OLYMPUS</i> Credit card (<i>EDGE</i> Miles)
Travel	MakeMyTrip	4722 and 4511	0.15	0.25	1	1
	EaseMyTrip		0.15	0.25	1	1
	TRAVEL EDGE Portal		0.15	0.25	1	1
	Indigo		0.15	0.25	1	1
	Cleartrip		0.15	0.25	1	1
	Go Ibibo		0.15	0.25	1	1
	Yatra		0.15	0.25	1	1
Utility	Vodafone	4814	0.18	0.3	0.65	1
	Airtel	4814, 4900 and 7832	0.18	0.3	0.65	1
		4814, 4900	0.18	0.3	0.65	1

Category	Merchant	MCC	Value of 1 <i>EDGE REWARD</i> Points/ <i>EDGE</i> Miles in INR for SMS Based Redemption			
			Axis Bank <i>REWARDS</i> Credit card (<i>EDGE REWARD</i> Points)	<i>INDIAN OIL PREMIUM</i> Axis Bank Credit Card (<i>EDGE</i> Miles)	Axis Bank <i>HORIZON</i> Credit card (<i>EDGE</i> Miles)	Axis Bank <i>OLYMPUS</i> Credit card (<i>EDGE</i> Miles)
	Jio	and 7832				
	BookMyShow	4814 and 7832	0.18	0.3	0.65	1
Retail	Shopper Stop	5311, 5399 and 5651	0.18	0.3	0.65	1
	Westside	5699, 5944 and 5999	0.18	0.3	0.65	1
Fuel	IndianOil	5541	0.15	1	0.65	1
Dining	Dining merchants	5811, 5812, 5813 and 5814	0.15	0.25	0.65	1
Grocery and Medical	Grocery and medical merchants	8062, 5912 and 5411	0.15	0.25	0.65	1
Others	PayPal, Points for	Select	0.12	0.2	0.45	1

Category	Merchant	MCC	Value of 1 <i>EDGE REWARD</i> Points/ <i>EDGE</i> Miles in INR for SMS Based Redemption			
			Axis Bank <i>REWARDS</i> Credit card (<i>EDGE REWARD</i> Points)	<i>INDIAN OIL PREMIUM</i> Axis Bank Credit card (<i>EDGE</i> Miles)	Axis Bank <i>HORIZON</i> Credit card (<i>EDGE</i> Miles)	Axis Bank <i>OLYMPUS</i> Credit card (<i>EDGE</i> Miles)
	People, Old Sanawarian Society, Akshaya Patra foundation and PM Cares fund.	MCCs (Excl. above)				

Please note, IKEA Card holders are eligible for redemption at IKEA stores (including online) at conversion of 1 point = INR 0.2.

- 6. Cardholder will get Full redemption or Partial redemption option based on the below-mentioned grid:

Cards	Merchants / Merchant Category	Transaction Amount (in INR)	Redemption Type
Axis Bank <i>REWARDS</i> Credit card	Travel / Fuel / Dining / Grocery and Medical	<=45	No Redemption
		>45 and <=2 Lakhs	Partial Redemption*
		>2 Lakhs	Partial Redemption*
	Utility / Retail	<=54	No Redemption
		>54 and <=2 Lakhs	Partial Redemption*
		>2 Lakhs	Partial Redemption*

Cards	Merchants / Merchant Category	Transaction Amount (in INR)	Redemption Type
	PayPal, Points for People, Old Sanawarian Society, Akshaya Patra foundation and PM Cares fund	<=36	No Redemption
		>36 and <=2 Lakhs	Partial Redemption*
		>2 Lakhs	Partial Redemption*
IndianOil Axis Bank Premium Credit card	Travel / Dining / Grocery and Medical	<=75	No Redemption
		>75 and <=2 Lakhs	Partial Redemption*
		>2 Lakhs	Partial Redemption*
	Utility / Retail	<=90	No Redemption
		>90 and <=2 Lakhs	Partial Redemption*
		>2 Lakhs	Partial Redemption*
	Fuel	<=300	No Redemption
		>300 and <=2 Lakhs	Partial Redemption*
		>2 Lakhs	Partial Redemption*
	PayPal, Points for People, Old Sanawarian Society, Akshaya Patra	<=60	No Redemption
		>60 and <=2 Lakhs	Partial Redemption*

Cards	Merchants / Merchant Category	Transaction Amount (in INR)	Redemption Type
	foundation and PM Cares fund.	>2 Lakhs	Partial Redemption*
Axis Bank HORIZON Credit card	Utility / Retail / Fuel / Dining / Grocery and Medical	<=195	No Redemption
		>195 and <=2 Lakhs	Partial Redemption*
		>2 Lakhs	Partial Redemption*
	PayPal, Points for People, Old Sanawarian Society, Akshaya Patra foundation and PM Cares fund.	<=135	No Redemption
		>135 and <=2 Lakhs	Partial Redemption*
		>2 Lakhs	Partial Redemption*
Axis Bank HORIZON Credit card and Axis Bank OLYMPUS Credit card	Travel	<=300	No Redemption
		>300 and <=7,500	Full Redemption
		>7500 and <=2 Lakhs	Partial Redemption*
		>2 Lakhs	Partial Redemption*
Axis Bank OLYMPUS Credit card	Utility /Retail /Fuel	<=300	No Redemption
		>300 and <=1 Lakhs	Full Redemption
		>1 Lakhs and <=2 Lakhs	Partial Redemption*

Cards	Merchants / Merchant Category	Transaction Amount (in INR)	Redemption Type
	Dining /Grocery and Medical / PayPal, Points for People, Old Sanawarian Society, Akshaya Patra foundation and PM Cares fund.	>2 Lakhs	Partial Redemption*
		<=300	No Redemption
		>300 and <=2 Lakhs	Partial Redemption*
		>2 Lakhs	Partial Redemption*
IKEA**	IKEA	<=60	No Redemption
		>60 and <=2 Lakhs	Partial Redemption*
		>2 Lakhs	Partial Redemption*

Please Note: The minimum transaction amount specified in the above table is based on a minimum threshold of 300 Axis Bank **EDGE REWARD** Points or **EDGE** Miles.

*Partial redemption is allowed for lower of transaction amount or available equivalent reward points. For transaction greater than INR 2 lakhs, reward redemption can be done for Axis Bank **EDGE REWARD** Points / **EDGE** Miles worth up to INR 2 Lakhs only.

**Redemption at IKEA is applicable for IKEA Card holders only.

- 7. The SMS Based Redemption is applicable to the eligible card transactions incurred at above select Merchant Category Code and / or Merchant(s) and subject to Cardholder's available Axis Bank **EDGE REWARD** Points / **EDGE** Miles at the time of transaction. Cardholder will receive an SMS text instantly after an eligible transaction is performed, inviting the Cardholder to redeem the Axis Bank **EDGE REWARD** Points / **EDGE** Miles in full or in part of the eligible transaction amount charged to Cardholder's Axis Bank Card using the available **EDGE REWARD** Points / **EDGE** Miles. The SMS will be sent to Cardholder's mobile number registered with Axis Bank. Cardholder will receive instant SMS only if the Cardholder has performed an eligible transaction and has sufficient available Axis Bank **EDGE REWARD** Points / **EDGE** Miles at the time of such eligible transaction.
- 8. Link received in SMS will be valid for 24 hours for all eligible merchant categories. However, the Cardholder is suggested to redeem when the SMS is received. By clicking on the link, Cardholder will be routed to an Axis Bank's screen where Cardholder will be informed about the Card holder available Axis Bank **EDGE REWARD** Points / **EDGE** Miles balance on Axis Bank Credit card ("available points / miles balance") and the maximum number of Points / Miles that will be deducted from available points / miles balance if the Cardholder wishes to pay for the eligible transaction in full using available points / miles balance (maximum Points / Miles redemption). Further, the Cardholder will be invited to redeem any number of available points / miles balance up to the maximum Points / Miles redemption or Cardholder's available points / miles balance (whichever is lower), to pay for their eligible transaction.

- 9. On redemption, the Axis Bank **EDGE REWARD** Points / **EDGE** Miles redeemed will be automatically subtracted from the accumulated Axis Bank **EDGE REWARDS** available balance in Axis Bank **EDGE REWARDS** Account.
- 10. If the Points / Miles redemption is successful, the amount of the eligible transaction redeemed will be shown in the unbilled section of the Credit card in 4 working days. Successful redemption pop-up will be visible on mobile screen on completion of redemption journey and Axis Bank **EDGE REWARD** Points / **EDGE** Miles will be debited from the **EDGE REWARDS** Account.
- 11. While performing redemption through SMS received, if the **EDGE REWARD** Points / **EDGE** Miles have been debited and equivalent cashback is not credited in 4 days, the **EDGE REWARD** Points / **EDGE** Miles will be reversed to Cardholder's account in 10 working days.
- 12. Cashback for eligible transactions will be credited within 4 working days.
- 13. Cardholders are eligible for only one redemption via SMS per day, regardless of the number of transactions made at the eligible merchant.
- 14. Once the redemption request has been submitted, the redemption cannot be reversed, cancelled, or changed and the redeemed points / miles balance used in the redemption cannot be transferred back to available points /miles balance.
- 15. In case of Merchant disputes, and in the event that a transaction is reversed by the Merchant, the transaction amount of the transaction will get credited back. However, **EDGE REWARD** Points / **EDGE** Miles used to pay for the transaction, will not be credited back to Axis Bank **EDGE REWARDS** Account.
- 16. Inquiries with regards to the goods and / or services purchased or redeemed under the Points / Miles redemption transaction shall be directed to the respective merchant.
- 17. Should you have any queries, please call us on 1860 419 5555 / 1860 500 5555 (charges applicable) or 1800 103 5577 (toll-free).

Redemption at Merchant Stores/ Outlets:

- i. The minimum bill value should be greater than or equal to INR.300.
- ii. **Points only Redemption:** For redemption of your **EDGE REWARD** Points / **EDGE** Miles against the bill value of your purchases made at participating Outlets/Merchants, Rupee. 1/- will be debited from your Credit/Debit card and remaining bill value will be paid using your **EDGE REWARDS**, basis your request.
- Minimum **EDGE REWARD** Points / **EDGE** Miles *required for redemption at partner outlets is 300.* For e.g.: A bill value of INR. 300 at a partner store, 1495 **EDGE REWARD** Points / 299 **EDGE** Miles worth INR. 299/- will be debited from the point balance and Rupee. 1/- will be debited using the eligible Axis Bank credit card by the customer.
- Points redemption at Outlets/Merchants is restricted only to **EDGE** eligible Axis Bank Credit and Debit cards
- iii. The facility of redeeming **EDGE REWARD** Points / **EDGE** Miles for purchases at participating outlets/ merchants is available on **EDGE REWARDS** eligible Credit cards only.
- iv. The list of participating outlets/ merchants is subject to change and will be updated on **EDGE REWARDS** website from time to time. For the complete list of participating outlets/ merchants on **EDGE REWARDS** program, please visit <https://edgerewards.axis.bank.in/lms/merchant-rewards?channel=Desktop>

- v. Axis Bank reserves the right at any time, without prior notice, to add / alter / modify / change or vary all terms and conditions or to replace wholly, or in part, the Offer by other offers, whether similar to this facility or not, or to withdraw it altogether.
- vi. In case the card member cancels the purchases made at the participating outlets/ merchants, the corresponding refund will be governed by the terms and conditions of the participating outlets/ merchants.
- vii. For cancelled transactions, **EDGE REWARD** Points / **EDGE** Miles will not be credited back. However, a credit note/ gift voucher will be provided by the merchant/ outlet of equivalent value. Cashback will not be applicable for this facility at the merchant store-
- vii. Axis Bank will not entertain any cancellation request for **EDGE REWARD** Points / **EDGE** Miles redemption while availing this facility at the merchant store.
- viii. The facility of redeeming **EDGE REWARD** Points / **EDGE** Miles for purchases is available at participating merchant outlets/ stores ONLY, and not on the merchant website.
- ix. This facility is solely brought to you by the participating outlets/ merchants and Axis Bank holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability or quality either of the facility or the products/ services availed by you from the participating outlets/ merchants by the means of this facility.
- x. Axis Bank reserves the right to extend or terminate this facility without prior notice. Any disputes regarding delivery, service, suitability, merchantability, availability or quality of the products/services availed from the participating outlets/ merchant by means of this facility must be addressed in writing, by the Credit card customer directly to merchant. Axis Bank shall not entertain any communication in this regard.
- xi. Axis Bank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a card member, directly or indirectly, by use or non-use of products/services availed from the participating outlets/ merchants by the means of this facility.
- xii. Delivery of goods and services ordered through participating outlets/ merchants will be governed by terms and conditions of the participating outlet/ merchant and Axis Bank will not be liable in case of any disputes.
- xiii. For details on the terms and conditions of participating outlets/ merchants, Credit card customer can visit the official website of the participating outlets/ merchants. These terms and conditions are in addition to the terms and conditions on **EDGE REWARDS** program as agreed upon by Credit card customer with Axis Bank.
- xiv. Payment of fees/service charges/all other amounts due from a Credit card customer to Axis Bank from usage of the Credit card on using this facility and/or otherwise will be governed by the detailed Credit card terms and conditions.
- xv. Axis Bank may suspend redemption of **EDGE REWARD** Points / **EDGE** Miles where the Credit card account is not in good standing (overdue or in collection).
- xvi. These Terms and Conditions shall be governed by the laws of India and the parties to submit to the exclusive jurisdiction of courts of Mumbai.
- xvii. The Offer is subject to applicable law and regulations 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 Offer till such time the terms are modified by the Parties as per the prevailing/ amended law at that point of time. In the event, that the Offer cannot be continued without total compliance of the prevailing law at any point of time, this Offer shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Offer comes into force.

- xviii. All other terms and conditions of Axis Bank and related products apply.

Definition:

- '**EDGE REWARD Points / EDGE Miles**': Reward **EDGE REWARD Points / EDGE Miles** which an Axis Bank Customer earns on transactions undertaken across banking relationship with Axis Bank, as defined in **EDGE REWARDS** program.
- '**Credit card Customer**': A person who holds Credit card which is issued by Axis Bank Limited.
- '**Debit card Customer**': A person who holds Debit card which is issued by Axis Bank Limited. "**Merchant**" shall mean the business/organization from whom the customer purchases goods and services through such merchant's website or any third-party website.

Statement

- A record of **EDGE REWARDS** activity for each relationship will be mailed (electronically in the form of a statement to the **EDGE REWARDS** relationship-holder or primary signatory thereof by Axis Bank, on a regular basis, to those who have provided their email ID to Axis Bank. **EDGE REWARD Points / EDGE Miles** shall be transferred on a periodic basis from the Axis Bank relationship into the account (the "**EDGE REWARDS** account") for the purpose of accruing **EDGE REWARD Points / EDGE Miles** and all the **EDGE REWARD Points / EDGE Miles** shall accrue and expire as described in the terms and conditions stated here and the terms and conditions contained in the statement. An **EDGE REWARDS** member can access the transactions for the last three months online at <https://edgerewards.axis.bank.in/lms/>
- Any discrepancy on the statement must be reported to Axis Bank within fourteen (14) days of the statement date, and such reporting is subject to the terms and conditions contained herein and in the statement.

General

- Fraud and/or abuse relating to earning and redemption of **EDGE REWARD Points / EDGE Miles** in the program shall result in forfeiture of the **EDGE REWARD Points / EDGE Miles** as well as termination and cancellation of the **EDGE REWARDS** membership.
- Information supplied by a member on redemption of rewards may be used by Axis Bank for administrative and/or marketing purposes, without procuring any permission, written or otherwise, from the member.
- All communication related to **EDGE REWARDS** will be sent on the email ID registered on the **EDGE REWARDS** website only.
- By giving us the registered email ID, the member provides Axis Bank the permission to send communication and promotional offers related to the **EDGE REWARDS** program on the registered email ID. Please note: The registered email ID for the **EDGE REWARDS** program may or may not be

the registered email ID with Axis Bank. The **EDGE REWARDS** registered email ID will not be updated on the Axis Bank records.

- Any taxes or other liabilities or charges payable to the Government or any other authority/ body or any other participating merchant establishment which may arise or accrue to a member on redemption of **EDGE REWARD** Points / **EDGE** Miles as aforesaid or otherwise shall be to the sole account of the member.
- **EDGE REWARDS** program does not in any way amend the Agreement between Axis Bank and the member regarding any product, purchased by the member and mentioned within the **EDGE REWARDS** relationship and any term referenced, but not defined herein, may be interpreted in accordance with the agreement entered between the member and Axis Bank (the “member agreement”). Notwithstanding anything contained herein, in the event there is any contradiction between these Terms and Conditions and the member agreement, then terms of member Agreement shall prevail.
- **EDGE REWARDS** program acts in good faith in response to any oral or electronic instruction or inquiry by the member in respect of any matter in relation to this program and the fulfilment of any reward, the member shall not be entitled to claim or allege any loss, damage, liability, expense, etc. attributable, directly or indirectly, to any such good faith action of Axis Bank and the member shall indemnify and hold Axis Bank fully harmless in respect thereof.
- All queries in relation to the **EDGE REWARDS** program should be addressed to 1860 419 5555, 1860 500 5555.
- For NRI customers, the toll-free numbers are USA 1855 205 5577, UK 0808 178 5040, Singapore 800 1206 355, Canada 1855 436 0726, Australia 1800 153 861, UAE 8000 3570 3218, Saudi Arabia 800 850 0000, Qatar 00 800 100 348, Bahrain 800 11 300. Non-toll-free number to India - +91 40 6717 4100.
- One of the conditions on which **EDGE REWARDS** has agreed to allow the member to participate in the Program is that he/she confirms and accepts the Terms and Conditions as herein contained.
- **EDGE REWARDS** makes no representation and provides no warranty whatsoever, expressed or implied and undertakes and assumes no liability whatsoever, in respect of the quality or merchantability of any reward or the suitability or fitness thereof for any use or purpose. All **EDGE REWARDS** shall be accepted by the **EDGE REWARDS** relationship holder at his/her own risk.
- Axis Bank is not responsible for disputes involving **EDGE REWARD** Points / **EDGE** Miles, rewards or any other aspect of this program between joint signers of the account. Any personal liability arising out of the receipt or use of the program, or the **EDGE REWARDS** relationship is solely the member’s responsibility.
- The **EDGE REWARDS** program is subject to applicable law and regulations 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 the program till such time the terms are modified by the

bank as per the prevailing/ amended law at that point of time. In the event, that the program cannot be continued without total compliance of the prevailing law at any point of time, program shall be deemed to be discontinued forthwith from the date when the amended law restricting / prohibiting the program comes into force.

- **EDGE REWARDS**, India's only true bank-wide loyalty program, has been adjudged as winner of Best Rewards Program, for the 3rd time in a row, at the 10th Loyalty Summit Awards 2017, which is the most prestigious Loyalty Forum in the country, instituted by Kamikaze B2B media India. The program also won awards for the Best Use of Mobile and Best Use of Partnership in Loyalty.
 - i. The event gets together leading B2C brands across all vertical's durables, non-durables, retail, travel, financial services, healthcare, telecom to showcase innovation in customer engagement, analytics and customer experience.
 - ii. **EDGE REWARDS** was honored with the 3 awards from amongst some of the best global brands in the service sector, adjudged by a panel of eminent jurists.
 - iii. We have received these awards 3 years in a row. It is an affirmation of our steadfast commitment towards our customers.
- Axis Bank will never ask for your credit / debit card number, CVV number, UPI ID, OTP, Internet Banking PIN, account password or ask you to download any third-party app. Please do not share these details with anyone impersonating as a representative from the bank or offering a reward **EDGE REWARD** Points / **EDGE Miles** redemption, expiry of **EDGE REWARD** Points / **EDGE Miles**, etc.
- Please do not respond to emails asking for your account or contact details.
- If you notice a fraudulent transaction on your account, please reach out to our customer care on 1860 419 5555, or 1860 500 5555 (chargeable), or 1800 103 5577 (toll free) or reach us at <https://application.axis.bank.in/webforms/axis-support/index.aspx?complaintpopup=y>

Breach of terms and Conditions

- In the event of a breach by an **EDGE REWARDS** relationship-holder of these terms and conditions or of any applicable provisions in any policy incorporated by reference herein, or in the event of failure on part of an **EDGE REWARDS** relationship-holder to pay for any outstanding / dues within the prescribed time set by Axis Bank or for any other reason whatsoever, Axis Bank reserves the right, at its discretion, to:
 - o Terminate and close the **EDGE REWARDS** membership in the Program
 - o Refuse to award **EDGE REWARD** Points / **EDGE Miles**
 - o Withdraw **EDGE REWARD** Points / **EDGE Miles**; and/or
 - o Refuse to redeem **EDGE REWARD** Points / **EDGE Miles**
- Such suspension and disqualification of **EDGE REWARD** Points / **EDGE Miles** relationship-holder may result, at Axis Banks discretion, in the forfeiture of all of the accrued **EDGE REWARD** Points / **EDGE Miles** in the relationship-holders account.

Choice of law

- These terms and conditions are governed by the laws of the Indian Republic and all disputes to be dealt with in the Mumbai jurisdiction.
- These terms and conditions and an arrangement therein shall be subject to applicable RBI guidelines issued from time to time and as per the prevailing laws and regulations.

Withdrawal

Axis Bank reserves the right to wholly or partly modify **EDGE REWARDS** program. Axis Bank also reserves the right to change **EDGE REWARDS** conversion rate, withdraw **EDGE REWARDS** awarded or to change any of the terms and conditions herein in its absolute discretion and without prior notice to members. In case **EDGE REWARDS** comes in conflict with any rule, regulation or order of any statutory authority, then Axis Bank has absolute authority and right to modify or cancel this program to give effect to the said requirements.

Data Security

- The data shared by the customer will not be shared with any third-party vendor / manufacturer. The customers data will not be misused or marketed outside of Axis Bank and will not be sent outside Axis Bank records for any purpose without explicit permission from the customer. The personal information of customer shall not be disclosed to any third party, except as described in this policy. Third party disclosures may include sharing such information with non-affiliated companies that perform support services including those that provide professional, legal or accounting advice to Axis Bank. Non-affiliated companies that assist Axis Bank in providing services to customer are required to maintain the confidentiality of such information to the extent they receive it and to use personal information of customer only in the course of providing such services. Whenever Axis Bank hires other organization to provide support services, other organization shall conform to privacy policy of the Axis Bank and shall allow Axis Bank to audit them for compliance.
- Axis Bank reserves the right to modify/ alter all or any of the terms applicable to the Program without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the Program without assigning any reasons or without any prior intimation whatsoever.

Banking relationship details along with transactional information of every **EDGE REWARDS** eligible customer is shared with a third-party vendor to fulfill the program criteria. However, the third-party agreement ensures safety and security of our customers.

End of Document

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