

Terms and Conditions – IndiGo Axis Bank Credit Card

These terms and conditions (“Terms”) shall be applicable to the Cardholders (as defined hereinafter) and shall regulate the provisions of the specified products, services and offers made by the Axis Bank (“Axis Bank” or “Bank”). Any Cardholder availing the Credit Card (as defined hereinafter) shall be deemed to have read, understood and accepted these Terms and the same shall be in addition to and not in derogation of any 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:

“Month” - Statement month i.e. monthly billing cycle of your Credit Card.

“IndiGo Axis Bank Credit Card” or “Credit Card” or “Card”- A Co-brand credit card issued by Axis Bank

“Credit Cardholder” – A person who is holding the Axis Bank Credit Card. Also to be referred as “Customer” or “Cardmember” or “Cardholder” or “you”/ “your”/ “him” / “her” or similar such pronouns as per the context admit.

“Transactions” – Any usage on the Card which is not a charge/fee/interest levied.

“Activation” – Enablement of code via Internet Banking / Mobile Banking / IVR and setting up PIN and Manage Usage setting will be considered as “Activation” and the date of the enablement is considered as “Activation date”.

“Merchant” – Any establishment where the Axis Bank credit Card mentioned in the offer 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.

“Communication” – SMS/Email/Mobile App Push Notification sent by Axis Bank to the Customer’s registered mobile number/email ID mentioning the offer is referred to as “communication”. Only those Customers who receive the offer Communication are eligible.

Offer terms and conditions

1. Offer eligibility: The Double welcome bonus offer is applicable for customers who have applied for the card between 1 June'26 to 31st July'26
2. Offer details:
 - a. 2 vouchers of 1200 IndiGo BluChips + 1 6E Eats voucher on joining fee payment
3. Offer Fulfilment: The vouchers shall be credited in two parts-
 - a. Standard welcome benefit - Voucher worth 1200 IndiGo BluChips (As per standard TAT – Within 30 days of joining fee payment)
 - b. Incremental voucher of 1200 IndiGo BluChips + 1 6E Eats voucher (Within 60 days of the joining fee payment)
4. Offer applicability: **Joining fee payment is mandatory for a customer to be eligible** to earn double welcome bonus
5. Voucher redemption: The IndiGo BluChip Vouchers can be redeemed on IndiGo's ecosystem at the time of checkout
6. Voucher validity: The voucher will be valid for 6 months from the date of issuance. No reissuance or extension will be allowed after expiry
7. The bank & IndiGo are not responsible if customers fail to utilize the vouchers in the specified period
8. All the existing terms & conditions governing the **IndiGo Axis Bank** Credit Card, the IndiGo BluChip Voucher & IndiGo BluChip Program shall be applicable for customers availing this offer in addition to the ones listed above