Revision of Axis Bank *LIBERTY* Debit Card Terms and Conditions

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

1. Lounge Program

- Lounge access benefits will be based on Debit Card spends. To access complimentary lounge 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	Lounge usage period	Min. spends (Rs.)	Min. spend period
12th May 2026	12th May to 31st August 2026	NA	NA
12th April 2026	1st to 31st August 2026	10,000	1st May to 31st July 2026

- 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

- For more details about the airport lounge program on your Axis Bank Debit Card, click here

2. 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.

3. **EDGE REWARDS Program**

The EDGE REWARDS Program on your Axis Bank Debit Card shall be discontinued.

Accordingly:

- Customers will no longer earn EDGE REWARD Points on eligible debit card transactions undertaken using the Debit Card from the effective date.
- Existing accumulated EDGE REWARD Points, if any, may be redeemed as per the applicable redemption timelines and program terms communicated by the Bank.
- All existing Merchant Category Code (MCC)-based exclusions and reward earning criteria shall cease to be applicable post the effective date.

4. **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 18604195555 / 18605005555
• Alternatively, you may also check the details at www.axis.bank.in

***Terms and Conditions apply**