AXIS BANK

Scapia Axis Bank Credit Card member Terms and Conditions

These terms and conditions ("Terms") shall be applicable to the Credit Cardholders (as defined hereinafter) participating in the Offer (as defined hereinafter) and who agree to be bound by the same. These Terms shall govern the provision of the specified products and services offered by Axis Bank Limited ("Axis Bank"). Participation in the Offer is voluntary. Any user participating in the Offer shall be deemed to have read, understood, and accepted these Terms. These Terms shall be in addition to, and not in derogation of, any other applicable terms and conditions of any account, credit card, or other facility/services offered by Axis Bank and/or such other terms and conditions as may be specified by Axis Bank from time to time.

Definitions:

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

"Month" – Refers to the statement month, i.e. the monthly billing cycle of the credit card.

"Credit Cardholders" – Any individual holding a retail Axis Bank Credit Card.

"Campaign Period / Offer Period / Validity" – The period during which the Offer is valid.

"Transactions" – Any usage on the credit card, excluding charges, fees, or interest levied on the card.

"Target Spend" – The exact amount required to be spent by the customer on the credit card to qualify for the Offer.

"Activation" – The first transaction carried out on the credit card shall be considered as activation, and the date on which such first transaction is carried out shall be regarded as the activation date.

"Merchant" – Any establishment where the Axis Bank Credit Card, as mentioned in the Offer, is used for making a purchase.

"MCC: Merchant Category Code" – A Merchant Category Code (MCC) is a four-digit number assigned to a merchant or business by the merchant's acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and determines and applies the MCC that, in its view, best describes the nature of the merchant's business activity.

Any SMS, email, or mobile app push notification sent by Axis Bank to the customer's registered mobile number or email address, containing details of the Offer, shall be referred to as **"Communication"**. Only customers who receive such Communication shall be eligible for the Offer.

The Campaign Period, also referred to as the **"Offer Period"** or **"Validity"**, used interchangeably herein, shall be as specified in the Communication received by the customer.

1. Credit card application tracking:

The customer can track the status of their Scapia Axis Bank Credit Card application by following the steps mentioned below:

1.1 Click on the following link: https://www.axis.bank.in/application-tracker

1.2 Click on Credit Card

1.3 Input the registered mobile number along with the application ID or PAN number

1.4 The status of the credit card application will be displayed on the screen

Tracking of the credit card application is also available through the Scapia mobile application for customers who have applied for the Scapia Axis Bank Credit Card.

2. Card Activation:

2.1 The customer can activate the Scapia Axis Bank Credit Card through the following modes:

2.2 Activation as per RBI Guidelines

To start using the Scapia Axis Bank Credit Card, the customer must activate the card(s) within 30 days from issuance, in accordance with RBI guidelines.

In case both a physical and a virtual card are issued, each card must be activated individually. If either card is not activated within 30 days, it will be closed as per RBI guidelines.

Card activation can be completed by performing any one of the following actions:

- Setting the card PIN
- Making a transaction using the card
- Enabling online, contactless, or other usage preferences via Axis Mobile Banking App or Internet Banking

2.3 Activation for Credit Limit Release (Pre-Delivery Usage)

To enable limited usage of the card prior to physical card delivery, a credit limit of up to ₹5,000 is released upon activation through the partner platform.

The customer is required to enter the 6-digit activation code on the partner platform for card activation or enable usage controls through Axis Bank digital channels for card usage.

2.2 The details required for card activation are mentioned in the welcome letter / welcome communication shared with the customer at the time of card issuance.

3. Joining and Annual Card Fee

3.1 There is no joining fee and annual fee for Scapia Axis Bank Credit Card.

4. Earn Rewards

4.1 When the customer transacts using the Scapia Credit Card, Scapia points shall be credited to the customer's Scapia account based on the transaction value and the applicable purchase category, subject to the terms mentioned herein.

4.2 Rewards shall be earned only on **eligible retail purchase transactions** across applicable categories.

4.3 Rewards shall not accrue on transactions including but not limited to: wallet loading transactions, education services and school fees, fuel transactions and fuel surcharge, government services, EMI transactions, business services, real estate rentals, crypto and MOTO transactions, insurance transactions, and utility transactions. In case of EMI cancellation, rewards credited earlier shall not be reinstated.

4.4 The Merchant Category Codes (MCCs) applicable for transactions that are excluded from rewards accrual are mentioned in the table titled **"MCC Classification for the Ineligible Rewards Categories"** below.

Table: MCC Classification for the Ineligible Rewards Categories

Category
Loading e-wallets
Fuel transactions
Rent Payments
Education and school fees
Government services
Business services
Crypto and Financial institutions
Utility Payments
Insurance Payments
Gift Card
Bridge Fees, Road Fees & Tolls

4.5 Transactions carried out through certain digital wallet applications which support in-app purchases may not earn rewards, as such transactions may involve wallet loading followed by payment to the merchant, which is not eligible for rewards.

4.6 Currently, reward earning structure shall be as follows:

- On the **Scapia MasterCard Credit Card**, customers shall earn **2% value back (equivalent to 10% rewards)** on all eligible spends of **INR 20 and above**. Transactions below INR 20 shall not earn rewards.

- On the **Scapia RuPay Credit Card**, customers shall earn **1% value back (equivalent to 5% rewards)** on all eligible spends of **INR 500 and above**. Transactions below INR 500 shall not earn rewards.

4.7 Customers shall earn **4% value back (equivalent to 20% rewards)** on eligible spends made on the **Scapia App** for **flight, hotel, and bus bookings**, with **no maximum capping on such rewards**.

4.8 Rewards earned on eligible card transactions shall be converted into **Scapia Coins** on the statement date at a conversion ratio of **1 Reward = 1 Scapia Coin**. The reward-to-coin conversion ratio and redemption value shall be determined by the Bank from time to time at its discretion.

5. Redemption of Scapia Coins: Scapia Loyalty Program

By using the Scapia Axis Bank Credit Card, the cardholder is enrolled in the Scapia Loyalty Program, which is managed and administered by Scapia. This section sets out the terms applicable to the redemption of Scapia Coins, as earning of rewards has been covered separately.

5.1 Utilisation of Scapia Coins

5.1.1 Scapia Coins accumulated by the cardholder may be redeemed only through the Scapia App for booking services available on the Scapia platform, including but not limited to flights, hotel/stay bookings, bus bookings, train bookings, or any other services offered by Scapia from time to time.

5.1.2 Scapia Coins may also be utilised against select promotional offers or benefits made available on the Scapia App, subject to applicable terms and conditions.

5.1.3 Upon successful redemption, the corresponding number of Scapia Coins shall be automatically deducted from the available Scapia Coins balance in the cardholder's Scapia account.

5.2 Value of Scapia Coins

5.2.1 The value of Scapia Coins shall be determined by Scapia and may be revised from time to time at its discretion.

5.2.2 Any change in the value of Scapia Coins shall be communicated to cardholders with one (1) month's prior notice through appropriate communication channels.

5.2.3 As on date, the value of Scapia Coins for redemption on the Scapia App is as follows:

- 5 Scapia Coins = INR 1, applicable for redemption against flights, hotel/stay bookings, bus bookings, and other services available on the Scapia App.

6. Zero Forex Mark-up

6.1 Cardholders of the **Scapia Axis Bank Credit Card** shall not be charged any foreign exchange mark-up on international transactions carried out outside India or on international merchant websites.

6.2 The zero forex mark-up benefit shall be applicable only on eligible foreign currency transactions and shall be subject to applicable card network charges, statutory levies, and taxes, if any, as applicable from time to time.

7. Lounge and Airport Privileges

7.1 Complimentary Access to Domestic Airport Lounges

7.1.1 Cardholders of the **Scapia Axis Bank Credit Card** shall be entitled to complimentary access to select domestic airport lounges in India, subject to eligibility criteria and applicable terms. The list of participating lounges shall be made available through the **Scapia App** and may be updated from time to time.

7.2 Eligibility for Complimentary Lounge Access

7.2.1 Complimentary lounge access shall be available to **active Scapia Axis Bank Credit Cardholders**, subject to meeting the prescribed monthly spend thresholds and eligibility conditions.

7.2.2 Complimentary access eligibility shall be governed as follows:

Domestic Lounge Access – Unlimited

- Cardholders will be eligible for complimentary airport lounge, meals, shopping, and spa access upon meeting the minimum net spend criteria of INR 20,000 per billing cycle.
- The spend threshold can be met through spends on either the Mastercard/RuPay card variant (in case of a single card) or will be considered cumulatively across both variants, where applicable.
- Lounge access eligibility shall be evaluated based on transactions posted in the statement cycle selected by the customer.
- Complimentary lounge access, if eligible, shall be enabled within **3–5 working days post the billing date**.
- Transactions must be performed on the respective card variant; spends across variants shall be aggregated only where explicitly stated.

If the eligibility criteria are not met, lounge entry charges shall be borne by the cardholder as per rates determined by the lounge operator.

7.3 How Lounge Access Works

7.3.1 Eligible cardholders may access participating lounges using either of the following methods:

- **Entry Method 1 – Complimentary Entry:**
  Free entry for the eligible cardholder only, subject to generation of a valid **lounge QR code through the Scapia App**. Cardholders must upload a valid boarding pass and allow location access to generate the QR code.
- **Entry Method 2 – Paid Entry:**
  Paid entry for the cardholder and/or accompanying guests, with charges payable directly at the participating lounge as per applicable rates.

7.3.2 Lounge access shall be granted on a **first-come, first-served** basis and is subject to seating availability.

7.3.3 Participating lounges may impose a **maximum stay duration** (typically 2–3 hours). Additional charges may apply for extended stays at the discretion of the lounge operator.

7.3.4 The QR code shall be generated only when the cardholder is physically present at the airport. Cardholders consent to share location information and upload the boarding pass via the Scapia App.

7.3.5 The name displayed on the lounge QR code shall be matched with the name on the boarding pass and/or ticket to verify eligibility.

7.3.6 Lounge operators reserve the right to refuse entry or terminate access in cases of intoxication, disorderly conduct, or non-compliance with lounge, airport, statutory, or safety regulations.

7.3.7 Lounge QR codes are **non-transferable, non-refundable, and non-exchangeable**. Scapia reserves the right to restrict or disable future access if misuse is detected.

7.3.8 Scapia shall not be liable for disputes arising between the cardholder, guests, airport authorities, or lounge operators in connection with lounge usage.

7.3.9 Lounge privileges are standalone benefits and **cannot be combined**, exchanged, or redeemed for cash or any other benefits.

7.3.10 Lounges are not obligated to announce flights or boarding times. Cardholders are solely responsible for tracking their flight schedules.

7.3.11 Complimentary lounge access is available **only to the primary cardholder**. Any guest access shall be chargeable as per the lounge provider's standard rates.

7.3.12 Detailed and updated lounge terms shall be communicated through the **Scapia App** from time to time.

7.4 Airport Privileges

7.4.1 In the event a cardholder opts for meals, shopping, or spa services at participating airport outlets, the transaction must be completed using the Scapia Axis Bank Credit Card. In case of RuPay variant, eligible transactions may also be completed via UPI. Transactions carried out through e-commerce channels shall not qualify under Airport Privileges.

7.4.2 Eligible spends shall be credited back to the cardholder in the form of reward points, subject to the following conditions:

- Cardholders may earn up to **100% of the transaction value** as rewards, subject to a maximum cap of **INR 500 or INR 1,000 per transaction**, depending on the applicable airport/location.
- The **total rewards** earned under Airport Privileges shall be capped at **INR 2,500 or INR 5,000 per billing cycle**, in accordance with city-wise limits as communicated by Scapia from time to time.

7.4.3 For transactions below the applicable per-transaction cap, reward points equivalent to the actual transaction value shall be credited.

7.4.4 Reward points shall be credited within **24 hours of successful transaction**, subject to validation and fulfilment of all eligibility conditions.

7.4.5 Cardholders shall continue to earn base rewards on such transactions, in accordance with the standard rewards program applicable to the card.

7.5 Process to Avail Airport Privileges

7.5.1 Eligible cardholders may access and avail Airport Privileges through the Scapia App.

7.5.2 To initiate a claim, the cardholder must:

- Be physically present at the airport premises,
- Enable location access on the Scapia App, and
- Upload a valid boarding pass for verification purposes (unless such requirement is waived for tickets booked through Scapia).

7.5.3 Upon successful validation, the cardholder may select and activate a specific Airport Privilege, including lounge access or alternate benefits at participating outlets.

7.5.4 Once a privilege is claimed:

- It must be redeemed within **2 hours**, failing which the claim shall expire automatically.
- A fresh claim may be initiated thereafter, subject to eligibility and availability.

7.5.5 Airport Privileges shall be subject to availability and may be offered on a **first-come, first-served basis** at participating locations.

7.5.6 Participating lounges and service providers may impose additional terms, including restrictions on usage duration (typically 2–3 hours) and applicable charges for extended usage, as determined solely by the respective service provider.

7.5.7 Complimentary access under Airport Privileges is available **only to the primary cardholder**. Any guest access, where permitted, shall be chargeable and borne by the cardholder.

7.5.8 Scapia and Axis Bank shall not be held liable for:

- Denial of access by airport authorities, lounges, or participating outlets,
- Quality or delivery of services at third-party outlets, or
- Any disputes arising between the cardholder and the service provider.

7.5.9 Any misuse of the Airport Privileges, including but not limited to fraudulent claims, non-compliance with eligibility criteria, or misrepresentation, may result in withdrawal of benefits and/or suspension of future access at the sole discretion of Axis Bank and/or Scapia.

7.5.10 Airport Privileges are non-transferable, non-exchangeable, and shall not be redeemed for cash or any other benefit.

7.6.11 Axis Bank and/or Scapia reserves the right to modify, suspend, or withdraw Airport Privileges at any time, with prior intimation through the Scapia App or other official communication channels.

8. Fuel Surcharge Waiver

8.1 Cardholders of the **Scapia Axis Bank Credit Card** shall be eligible for a **1% fuel surcharge waiver** on fuel transactions, subject to applicable conditions and limits.

8.2 The fuel surcharge waiver shall be applicable on fuel transactions up to **INR 5,000 per transaction**, with a maximum waiver cap of **INR 500 plus applicable taxes per billing cycle**.

8.3 The waiver shall be credited to the card account, subject to successful posting and settlement of the transaction.

9. Other Terms and Conditions

9.1 Qualifying purchase value shall exclude all EMIs pertaining to Loan on Credit Card, Dial-an-EMI, Balance Conversion and Balance Transfer programs, cash withdrawals, fees, charges, and applicable taxes including Goods and Services Tax (GST). Disputed transactions shall not be considered for qualifying purchase value computation. Merchant refunds or reversals shall be treated as negative adjustments while calculating qualifying purchase value.

9.2 Scapia Coins or reward points earned on any transaction that is subsequently reversed shall be adjusted in the statement cycle in which such reversal is posted and not in the month of the original transaction. Reversals shall also be considered while computing any applicable monthly caps on rewards, if any.

9.3 Only Scapia Axis Bank Credit Card customers ("Cardholders") whose card account remains active, in good standing, and not delinquent, with payments being made on or before the payment due date, shall be eligible to earn rewards and Scapia Coins. No rewards shall accrue during any period when the card is blocked, suspended, or delinquent. Rewards shall be credited or reversed, as applicable, once the card status is restored to good standing.

9.4 In the event of termination or closure of the Scapia Axis Bank Credit Card account by the Bank or the primary Cardholder for any reason whatsoever, the Cardholder shall cease to earn any further rewards or Scapia Coins with immediate effect. Redemption of unused Scapia Coins, if permitted, shall be subject to the applicable Scapia Loyalty Program terms communicated through the Scapia App.

9.5 In case the Cardholder opts for a card swap or upgrade to any other eligible credit card product, the transfer or mapping of rewards currency, if any, shall be subject to the applicable reward construct and eligibility criteria of the new card product, as decided by the Bank and/or Scapia.

9.6 Any Additional / Add-on Card issued shall stand automatically terminated upon termination or closure of the Primary Cardholder's Scapia Axis Bank Credit Card account.

9.7 Cardholders shall not be permitted to transfer Scapia Coins to any other person or combine Scapia Coins earned on different credit card accounts, except where aggregation is explicitly permitted for Additional / Add-on Cards issued under the same Primary Card account.

9.8 No accumulation or redemption of Scapia Coins shall be permitted if, on the relevant date, the Cardholder is in breach of any provision of the Axis Bank Credit Card Terms and Conditions, Scapia Loyalty Program terms, or applicable regulatory provisions.

9.9 The computation, accrual, adjustment, and redemption of rewards and Scapia Coins, as determined by Axis Bank and/or Scapia, shall be final, binding, and conclusive, and shall not be disputed, except in the case of a manifest error.

9.10 Axis Bank shall not be liable for any direct or indirect tax liability, including income tax or other statutory levies, that may arise for the Cardholder due to accrual or redemption of Scapia Coins or benefits.

9.11 Axis Bank and/or Scapia reserve the right to extend, modify, suspend, or terminate any benefit, feature, or offer associated with the Scapia Axis Bank Credit Card, including the Scapia Loyalty Program, subject to applicable laws and regulations.

9.12 Axis Bank and/or Scapia reserve the right to add, alter, amend, modify, vary, or withdraw any of these terms and conditions, or to replace the existing benefits and offers with another offer, whether similar or otherwise, wholly or partially, at their discretion, subject to applicable laws and regulations.

9.13 All disputes, if any, arising out of or in connection with the Scapia Axis Bank Credit Card, Scapia Loyalty Program, or these Terms and Conditions shall be subject to the exclusive jurisdiction of the competent courts and tribunals at **Mumbai**, irrespective of whether courts in other locations have concurrent jurisdiction.

9.14 These Terms and Conditions shall be read in conjunction with the detailed Axis Bank Credit Card Terms and Conditions and the **Most Important Terms and Conditions (MITC)**, as updated from time to time and available on the Axis Bank website.

9.15 If the Scapia Axis Bank Credit Card is found to be used for prohibited, restricted, commercial, or non bona fide purposes, Axis Bank may, at its discretion, cancel or block the concerned credit card and any additional/add-on cards, and withhold or cancel accumulated rewards or Scapia Coins, in accordance with applicable laws and regulations. Axis Bank may seek explanations, documents, or clarifications regarding transaction patterns, and any non-cooperation or unsatisfactory responses may lead to suspension or closure of the card.

9.16 The Scapia Axis Bank Credit Card is issued strictly for lawful personal use and shall not be used for money laundering, speculative, anti-social, commercial, or business purposes. Any misuse may result in immediate blocking or closure of the credit card at the sole discretion of Axis Bank.