

**Terms and conditions:**

1. Cashback means the credit of certain amounts to the Card Account of the Cardholder, in accordance with these terms and conditions as mentioned in details hereunder.
2. Cashback will be calculated at credit card account level.
3. The Cashback facility is available on Axis Bank Platinum Advantage Credit Card and Axis Bank Easy Platinum Advantage Credit Cards only.
4. 25% Cashback is offered to the Cardholders on transactions undertaken through their Platinum Advantage or Easy Platinum Advantage Credit Card at only those Merchant Establishments which are classified under the 'Motion Picture Theatres' Merchant Category Code (MCC) as defined by VISA. 'Motion Picture Theatres' would include only Movie theatres.
5. 5% Cashback is offered to the Cardholders on transactions undertaken through their Platinum Advantage or Easy Platinum Advantage Credit Card at only those Merchant Establishments which are classified under the 'Restaurant' Merchant Category Code (MCC) as defined by VISA. This would include Bars, Pubs & anything else classified under Restaurants MCC.
6. Cashback is not offered on transactions undertaken at Merchant Establishments classified under Hotel MCC as specified by VISA.
7. 2.5% Cashback is offered to the Cardholders on transactions undertaken through their Platinum Advantage or Easy Platinum Advantage Credit Card at only those Merchant Establishments which are classified under the 'Fuel' Merchant Category Code (MCC) as defined by VISA. The offer is valid across all Fuel stations in India for a minimum transaction of Rs. 400 and a maximum transaction of Rs. 4000
8. 2.5% Fuel Surcharge waiver is offered to the Cardholders on transactions undertaken through their Platinum Advantage or Easy Platinum Advantage Credit Card at only those Merchant Establishments which are classified under the 'Fuel' Merchant Category Code (MCC) as defined by VISA. The offer is valid across all Fuel stations in India for a minimum transaction of Rs. 400 and maximum transaction of Rs. 4000
9. The maximum Cashback that may be received by a Cardholder in a Calendar year (January 1 to December 31) cannot exceed Rs. 4500
10. The maximum Cashback that may be received by a Cardholder in a Calendar year (January 1 to December 31) cannot exceed Rs. 1500 on any individual Merchant Category Code namely, Motion Picture Theatres, Restaurant and Fuel.
11. No Reward points will be earned by Cardholders on transactions undertaken through their Platinum Advantage or Easy Platinum Advantage Credit Card at Merchant Establishments which are classified under 'Motion Picture Theatres', 'Restaurant' and 'Fuel' Merchant Category Code (MCC) as defined by Visa irrespective of whether the cardholder has been credited with Cashback on these transactions.
12. The Cardholder would be billed the complete transaction amount and the Cashback would appear as a credit entry in the Cardholders Card Account Statement
13. If any Merchant Establishment has not mapped its MID (Merchant ID) under the correct MCC as defined by VISA then the Cardholder would not be entitled to any Cashback.
14. The Bank reserves the right to not credit the Cashback amount and downgrade or cancel the credit card account, if the spends on the Cashback categories exceeds 25% of the total spends of the said card account in a 3 month period.
15. If the customer is delinquent for 90 days past due date or more, the Bank will debit the entire Cashback amount credited to the customer's card account as on that date.

16. The Cashback amount for a given month will reflect in the same month's statement for all transactions which are settled by merchants two days before the statement date. For other transactions the Cashback amount will reflect in next month's statement.
17. Returned purchases, disputed transactions or unauthorized/fraudulent transactions will not be given Cashback under this program
18. The Cashback facility will only be valid till such time as the Bank may notify from time to time.
19. Cashback will be reversed if the Cardholder's Account turns delinquent and will also not be offered on any new purchases unless the Cardholder makes completes payment of his Total Amount Due.
20. All applicable taxes, duties, levies of whatsoever nature in connection with the Cashback facility shall be borne solely by the Cardholder.
21. The Bank shall be entitled, at its sole discretion, to reverse any Cashback inadvertently credited to the Card Account without any prior intimation whatsoever.
22. In all matters relating to this Cashback facility, the decision of the Bank shall be final and binding in all respects on the Cardholder.
23. The Bank reserves the right at anytime, without previous notice, to add, modify or amend all or any of the terms and conditions or to withdraw this facility altogether.
24. The Bank shall not be responsible for, or liable to any actions, claims, demands, losses, damages, costs, charges or expenses, which a Cardholder may suffer, sustain or incur in connection with the Cashback facility.
25. All matters /disputes relating to the Cashback will be dealt under jurisdiction of courts/tribunals at Mumbai.
26. The categories of Cashback – Motion Picture Theaters, Restaurants, and Fuel can be changed at any point of time. Any such change will be informed to the Card Member through communication of the same in the monthly Card statement/website.
27. Any person taking advantage of this offer through the valid and active Axis Bank Credit Cards in good standing shall be deemed to have read, understood and accepted these terms and conditions.