

Terms & Conditions – Flipkart Axis Bank Super Elite Credit Card SuperCoin

Definitions: For the Flipkart Axis Bank Super Elite Credit Card (“Card”), the following terms shall, unless the context otherwise admits, shall have the following meanings:

- The SuperCoins will be issued according to the following:
 - Spends on Flipkart*: Additional up to 12 SuperCoins for every INR 100 spent on Flipkart using the Flipkart Axis Bank Super Elite Credit card
 - Other spends ^: 2 SuperCoins for every INR 100 spent using the Flipkart Axis Bank Super Elite Credit card

*Plus & Non-Plus customers will get 12 & 6 additional SuperCoins respectively for every 100 Rs spent on Flipkart capped at 300 and 150 SuperCoins respectively per transaction. The plus and non plus status of the customer will be sent to Axis Bank by Flipkart hence any queries regarding the flag shall be routed to Flipkart

- Supercoins issuance shall not be eligible for following spends/transactions on the card, Fuel Spends , Purchase of gift cards on Flipkart, EMI transactions , Purchases converted to EMI post facto, Wallet loading transactions ,Purchase of Jewellery items , Cash advances ,Payment of outstanding balances , Payment of card fees and other card charges , Third party integrated purchase like Flipkart Health, W.e.f. March 15th, 2022, supercoin reward shall not be eligible for payments made towards MCC 6513 (payment of management fees, rental commissions, rental payments or any such payments through MCC 6513)
- Non-customer-initiated payment/credit such as merchant refund/supercoins earned/charge reversals etc. received into the credit card account will not be considered as a payment towards the outstanding of the card. However, such credits will be considered to compute the subsequent month’s dues.
- SuperCoin earned for the purchases during the current billing cycle will be credited 30 days after the date on which coins are moved to pending state by Flipkart
- SuperCoin earned will be computed based on spends during the statement period minus any returns or refunds during the same period. Supercoins earned through the month will be communicated to Flipkart by the Bank which will be credited by Flipkart in the Supercoin account. However Axis Bank will not be held liable in case Supercoins are not credited In the SuperCoin account.
- In case the purchase / transaction is returned / canceled / reversed post statement generation date, SuperCoin toward such transactions will be debited on the date of such purchase/ transaction reversal.
- In case of conversion of a transaction to EMI at a later date, SuperCoin earned on such transaction will be reversed during the same billing cycle as EMI conversion
- If the total SuperCoins to be credited for a month’s cycle is negative, due to any refunds/cancellations/returns, then the negative issuance will be adjusted against the existing SuperCoin balance of the customer and if the existing balance is not sufficient then it will be adjusted against the future SuperCoin issuance into the customer’s account.
- If a Cardholder's Flipkart Axis Bank Super Elite credit card is terminated at any time for any reason, whether by the primary Cardholder or Axis Bank Limited, the primary Cardholder will forth be disqualified from earning the SuperCoins and all unused SuperCoins then accrued shall automatically be forfeited immediately after voluntary or involuntary cancellation of the Flipkart Axis Bank Super Elite Credit Card.

- The customer is eligible for receiving activation and monthly Supercoin rewards only if the customer has a Flipkart account linked to the same mobile number that is linked to his/her Flipkart Axis Bank Super Elite Credit Card
- Any remaining SuperCoin including SuperCoins pending credit into the account of the Cardholder shall immediately cease to be valid upon the occurrence of the following:
 - The cancellation of the Flipkart Axis Bank Super Elite Credit card; or
 - The conversion of the Flipkart Axis Bank Super Elite Credit Card to any other Axis Bank credit card
 - In the event of a default i.e. if the Minimum Amount Due is not paid by the Payment Due Date or
 - Breach of any clause of the Card Member Agreement

And no refund, extension or compensation shall be given by Axis Bank even if the card member's membership is reinstated.

- The Credit Card is issued for personal expenses and purposes only. The Cardholder must not use the Credit Card to purchase anything for resale, for commercial or business purposes. The Credit Card should be used only for lawful, bona fide personal purposes and must not be used for any money laundering, anti-social or speculative activities or must not be exploited commercially in business (e.g. for working capital purposes).
- As per bank's policies, the customer is allowed to hold only one variant of the Flipkart Axis Bank credit card at a given point of time. If he/ she holds both Flipkart Axis Bank credit card and Flipkart Axis Bank Super Elite credit card, the bank at its own discretion may close one of the two cards after informing the customer through written notice/e-mail/SMS/call
- If the Credit Card is found to be used for prohibited, restricted, commercial purposes or any purposes as mentioned above, Axis Bank may, at its sole discretion, exercise its right to cancel the concerned Credit Card and additional/add-on cards thereof and withhold/cancel the supercoins earned, without any notice to the Cardholder. Axis Bank may enquire with you over phone or through any other means of formal communication and seek details, information, proofs, etc., about the Credit Card transactions, pattern of usage, etc. Non- satisfactory responses or no responses from the Cardholder may lead to blocking/closure of the Credit Card by Axis Bank
- Use of the Card at Merchant Establishment will be limited by the credit limit assigned to each Card Account by the Bank.
- The Bank may, at any time without prior notice, or stating any reason whatsoever, refuse authorization for a Charge at a Merchant Establishment, and / or restrict or defer the Card member's ability to use the Card and / or suspend or cancel the Card. The Bank through the ATM, Merchant Establishment, by itself may repossess / retain the Credit Card, if it reasonably believes that it is necessary to do so for proper management of credit or business risk, or if the Card or Card Account is being misused or likely to be misused.
- Nothing contained in the SuperCoin Issuance proposition shall be construed as a binding obligation on Axis Bank, Flipkart or any participating Merchant Partner to continue the Super Coin Scheme after the Scheme Termination Date or to substitute the SuperCoin Scheme by a new or similar scheme.
- Axis Bank may temporarily prohibit any customer from earning SuperCoin or using any features of the program.
- The bank may temporarily prohibit any customer from earning supercoins or using any features of the program.
- For customers who want to cancel their EMI transactions, customers need to call up Axis Bank customer care at 18604195555/18605005555 for the same.
- Since there is no Supercoin on EMI transactions, once a transaction is converted in to EMI, the customer will not earn any SuperCoin on the transaction even if the customer opts for foreclosure or cancellation of the EMI and pays the full amount on the same.
- For customers who wish to foreclose their EMI transactions, customers would need to call up Axis Bank customer care and place a request for the same.

- The following MCCs have been excluded from Supercoin earn eligibility (for fuel, wallet load and Jewellery transactions): 6012, 6051, 5541, 5983, 5542, 5944, 6011, and 6540.
- Up to 12% of Supercoin earn on Flipkart will be calculated basis the Merchant IDs (MIDs) shared by Flipkart. Axis Bank shall not be held liable if a transaction on Flipkart does not earn accelerated Supercoins.
- The terms and conditions mentioned in the document can be revised or terminated at any time with 30 days prior notice.
- The SuperCoin shall not be applicable if the Card has been withdrawn or cancelled or is liable to be cancelled or the account of the Card member is a delinquent Account.
- Axis Bank's computation of the SuperCoin shall be final, conclusive and binding on a Card member and will not be liable to be disputed or questioned.
- The terms contained in this document shall be in addition to and not in derogation of the Most Important Terms and Conditions document. The SuperCoin Issuance proposition is made available at the pleasure of Axis Bank and Axis Bank expressly reserves the right at any time and with notice to Card members, to add to and/or alter, modify, change or vary all or any of these Terms and Conditions or to replace wholly or in part, the SuperCoin Scheme by another scheme, or to withdraw it altogether.
- Without prejudice to anything contained in the Terms and Conditions, all disputes, if any, arising out of or in connection with or as a result of the Rewards Scheme or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals at Mumbai.
- In the event the user returns any/all products in the order placed during the Offer Period, thereby not maintaining the minimum purchase value, as required to avail the Offer, he/she shall not be eligible for the Offer. Accordingly, the amount availed as a discount under the Offer shall stand deducted from any refund(s) processed for the returned product(s)