

Atlas Credit Card Features T&Cs

These benefits are applicable, exclusively, for Axis Bank Atlas credit cardholders.

EDGE Miles:

New Axis loyalty currency for Atlas credit cardholders

1 EDGE Mile is equal to INR 1

Welcome Benefit:

1. 2500 EDGE Miles shall be credited to cardholders' EDGE Miles account upon successful completion of 1 transaction on the card within 37 days from the date of card issuance

Note: This will be applicable for *all cards sourced from 20th April 2024 onwards*.

For all card sourced between 20th December 2022 to 20th April 2024, 5000 Edge Miles shall be credited to cardholders' EDGE Miles account upon successful completion of 1 transaction on the card within 30 days from the date of card issuance

For all cards sourced before 20th December 2022, old rule will apply: 5000 EDGE Miles will be credited on completion of 3 transactions on the card within 60 days from the date of card issuance

2. The above-mentioned EDGE miles shall reflect in the cardholder's miles account within 7 days from the date of transaction
3. The credited EDGE Miles can be viewed under "ATLAS MILES" in Atlas dashboard section of the Axis Bank Mobile Application
4. EDGE Miles credited cannot be en-cashed.
5. Axis Bank reserves the right to discontinue / modify this benefit from time to time
6. Axis Bank Standard Terms and Conditions apply.
7. Any additional T&C for EDGE Miles shall be as per Axis Bank's Travel EDGE Portal Terms and Conditions.
8. Welcome Benefit is applicable only for paid cards.

Tiers:

Atlas credit cardholders are entitled to tiered based benefits.

- Initially, a new Atlas credit cardholder will be in **Silver tier**
- Cardholder will be upgraded to **Gold tier**, upon achieving card spends of 7.5 lacs in an anniversary year
- Cardholder will be upgraded to **Platinum tier**, upon achieving card spends of 15 lacs in an anniversary year
- If cardholder doesn't achieve the tier threshold in the next anniversary year, existing tier will get downgraded as per the following-

Cardholder Existing Tier	Post Downgrade Tier
Silver	-
Gold	Silver
Platinum	Gold (For Card spend \geq INR 7.5 Lac & < INR15 Lac) Silver (For Card spend < INR7.5 Lac)

- Cardholder tier will be valid for an anniversary year
- Spends threshold for Tier evaluation will exclude transactions done on Gold/ Jewellery, Rent, Wallet, Government Institution, Insurance, Fuel, and Utilities merchants*

Category Description	Merchant Category Codes (MCC)
Gold/ Jewellery	5094, 5944
Rent	6513
Insurance	6300, 6381, 5960, 6012, 6051
Government Institutions	9222, 9311, 9399, 9402
Utilities	4814, 4816, 4899, 4900
Fuel	5541, 5542, 5983
Wallet	6540

* applicable on spends done from 20th April 2024 onwards

Tier Change:

Atlas credit cardholders' tier will be evaluated at the beginning of each anniversary year on the basis of the previous year card spends.

Eg-1: Tier upgrade on meeting spend threshold

Suppose a cardholder whose card issuance date is 1st Jan 2022, starts with Silver tier and spends INR 7 lacs up to 31st Dec 2022 (end of card anniversary year 1). On 1st Jan 2023 will continue to be in Silver tier until the cardholder spends 7.5 lacs to move to Gold tier.

However, if the cardholder had spent 9 lacs before 31st Dec 2022, cardholder will be upgraded to Gold Tier and will continue to maintain Gold tier for card anniversary year 2 (1st Jan 2023 – 31st Jan 2023)

Eg-2: Tier Downgrade on not meeting spend threshold

Suppose a cardholder in card anniversary year 2(1st Jan 2023 – 31st Dec 2023) is in gold tier, and spends a cumulative of 6 lacs only in the year. Since the Gold tier spend threshold of 7.5 lacs is not met, cardholder will be downgraded to silver tier in year 3 (1st Jan 2024- 31st Dec2024)

However, if the cardholder had spent 9 lacs before 31st Dec 2023, cardholder will continue to remain in Gold Tier in year 3 (1st Jan 2024- 31st Dec 2024)

Benefits common across all tiers:

5 EDGE Miles on Travel:

1. EDGE Miles shall be credited to cardholders' miles account for eligible transactions as per the following-

- 5 EDGE Miles per INR 100 spent

2. Under this benefit, "Eligible Transactions" are the successful transactions done on the card by the cardholder for travel on Axis Bank Travel EDGE Portal, direct airline and direct hotel spends using the Axis Bank Atlas Credit Card.

Direct airline spends refer to purchases made at airline owned websites, at airline counters, airline helpline numbers. Direct hotel spends refer to purchases made at hotel owned websites and at hotel counters.

Identification of airlines and hotels is based on Merchant Category Codes (MCC) allotted by Visa to the merchant where the purchase is made

- MCC: 3000- 3350 and 4511 (Airlines)
- MCC: 3501-3838 and 7011 (Hotels)
- MID: VERNMAKRUPCYB21 (Axis Bank TRAVEL EDGE Portal)

These MCCs are not controlled by the bank, hence any transaction that does not belong to the below MCCs will not be given 5 EDGE Miles

3. Please note that bookings made through any travel agents, including but not limited to any private travel agents, corporate travel agents, online travel agencies or their websites/IVR systems, shall be eligible for only 2 Miles for every INR 100 spent (base earn)

4. 5 EDGE Miles per INR 100 spent will be capped at 2 lakh spends per month:

- Earn 5 **EDGE** Miles for every Rs. 100 spent on Travel EDGE, airline and hotel merchants up to cumulative transactions of Rs. 2,00,000 per month
- Earn 2 **EDGE** Mile per INR 100 spent on cumulative transactions above Rs. 2,00,000 per month on **Travel EDGE**, airline and hotel merchants

5. The above-mentioned EDGE Miles shall reflect in the cardholder's miles account within 12 days from the date of eligible transaction

6. The credited EDGE Miles can be viewed in the Atlas Miles section of the Axis Bank Mobile Application.

7. EDGE Miles credited cannot be en-cashed.

8. Axis Bank reserves the right to discontinue/modify this benefit from time to time.

9. Axis Bank Standard Terms and Conditions apply.

10. Any additional T&C for EDGE Miles shall be as per Axis Bank's Travel EDGE portal Terms and Conditions.

2 EDGE Miles on Other Spends:

1. EDGE Miles shall be credited to cardholders' miles account for eligible transactions as per the following-

- 2 EDGE Miles per INR 100 spent

Note: 2 EDGE Miles per INR 100 spent will be applicable for *all transactions done on and after 20th December 2022*. For all transactions done before this date, 1 EDGE Mile per INR 100 spent will be awarded

2. Under this benefit, "Eligible Transactions" are the successful transactions done on the card by the cardholder for other spends (excluding spends on Airlines, Hotels, Axis Bank Travel EDGE Portal - where 5 EDGE Miles are given, from 20th April, 2024 onwards, spends done on gold/ jewellery, rent, wallet, government institution, insurance, fuel and utilities will be excluded from EDGE Miles earn.

Category Description	Merchant Category Codes (MCC)
Gold/ Jewellery	5094, 5944
Rent	6513
Insurance	6300, 6381, 5960, 6012, 6051
Government Institutions	9222, 9311, 9399, 9402
Utilities	4814, 4816, 4899, 4900
Fuel	5541, 5542, 5983
Wallet	6540

The above-mentioned EDGE Miles shall reflect in the cardholder's miles account within 12 days from the date of eligible transaction

*2 EDGE Miles per INR 100 spent will be applicable for all transactions done on and after 20th December 2022. For all transactions done before this date, 1 EDGE Mile per INR 100 spent will be awarded

3. The credited EDGE Miles can be viewed in the Atlas Miles section of the Axis Bank Mobile App.
4. EDGE Miles credited cannot be en-cashed
5. Axis Bank reserves the right to discontinue / modify this benefit from time to time
6. Axis Bank Standard Terms and Conditions apply.
7. Any additional T&C for Miles shall be as per Axis Bank's Travel EDGE portal Terms and Conditions.

Tiered Benefits:

Cardholder can avail following benefits as per the associated tier:

Annual Benefit:

1. EDGE Miles shall be credited to cardholders' EDGE miles account upon successful payment of the card annual fee of INR 5000 + GST. EDGE Miles credit shall be as per the following-

Cardholder Tier	No. of EDGE Miles
Silver	-
Gold	2500
Platinum	5000

2. The above-mentioned EDGE Miles shall reflect in the cardholder's miles account within 30 days from the card annual fee payment date
3. The credited EDGE miles can be viewed in the Atlas Miles section of the Axis Bank Mobile Application
4. EDGE Miles credited cannot be en-cashed
5. Axis Bank reserves the right to discontinue / modify this benefit from time to time
6. Axis Bank Standard Terms and Conditions apply
7. Any additional T&C for Miles shall be as per Axis Bank's Travel EDGE portal Terms and Conditions

Milestone Benefit:

1. EDGE Miles shall be credited to cardholders’ EDGE Miles account upon achieving spends milestone. EDGE Miles credit shall be as per the following-

Spends Milestone (in INR)	No. of EDGE Miles
3,00,000	2500
7,50,000	Additional 2500
15,00,000	Additional 5000

2. The above-mentioned EDGE Miles shall reflect in the cardholder’s EDGE Miles account within 30 days from the date when spends were achieved

3. Spends done on both Primary as well as add-on cards are eligible for this benefit.

4. Spends threshold for Milestone benefits will exclude rent and wallet transactions. The Merchant Category Code of Rent is 6513 and Wallet is 6540. The revision is effective from 5th March 2023.

5. In addition to current category exclusions, spends threshold for Milestone achievement will exclude transactions done on Gold/ Jewellery, Rent, Wallet, Government Institution, Insurance, Fuel, and Utilities merchants w.e.f. 20th April, 2024

Category Description	Merchant Category Codes (MCC)
Gold/ Jewellery	5094, 5944
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Insurance	6300, 6381, 5960, 6012, 6051
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Utilities	4814, 4816, 4899, 4900
Fuel	5541, 5542, 5983
Wallet	6540

6. The credited EDGE Miles can be viewed in the Atlas Miles section of the Axis Bank Mobile Application.

7. EDGE Miles credited cannot be en-cashed.

8. Axis Bank reserves the right to discontinue / modify this benefit from time to time.

9. Axis Bank Standard Terms and Conditions apply.

10. Any additional T&C for EDGE Miles shall be as per Axis Bank’s Travel EDGE portal Terms and Conditions.

Miles Transfer Program:

Cardholders can transfer their accumulated EDGE Miles to domestic and international loyalty program partners across airlines and hotels. For list of partners, please visit [Axis Bank Miles Conversion - Miles Transfer Program](#)

1 EDGE Mile = 2 Partner Points*

*Valid for all partners except Marriott where 2 EDGE Miles = 1 Marriott Bonvoy Point

Total EDGE MILES that can be transferred to Partner Points in a calendar year is capped to 1,50,000 EDGE MILES per

customer ID. For the year 2024, customer can convert 1,50,000 EDGE Miles from 20th April 2024 – 31st December 2024. From next year onwards, capping will be applicable from 1st Jan’25 to 31st Dec’25

All existing MILES transfer partners are divided in two groups (Group A & Group B). For redemption through Miles Transfer Program, the customer will be able to transfer maximum of 30,000 EDGE Miles per customer id cumulatively to partners in Group A and maximum of 1,20,000 EDGE Miles per customer id cumulatively to partners in Group B in a calendar year

For the current calendar year, this capping will be applicable from 20th Apr’24 to 31st Dec’24. From next calendar year onwards, capping will be applicable from 1st Jan’25 to 31st Dec’25

Following is a detailed list of airline and hotel loyalty partners with Axis Bank:

Group A	Group B
Accor Hotels (Accor Live Limitless)	Air France-KLM (Flying Blue)
Air Canada (Aeroplan)	Air India (Flying Returns)
Ethiopian Airlines	Air Asia
Etihad (Etihad Guest)	ITC
Japan Airlines (JAL Mileage Bank)	IHG® Hotels & Resorts (IHG One Rewards)
Marriott International (Marriott Bonvoy)	Qantas Airways (Qantas Frequent Flyer)
Qatar Airways	SpiceJet
Singapore Airlines (Krisflyer)	Vistara (TATA SIA Airlines Ltd)
Turkish Airlines	
Thai Airways (Royal Orchid Plus)	
United Airlines (MileagePlus)	
Wyndham Hotels (Wyndham Rewards)	

Steps to convert your EDGE Miles:

1. Login to TRAVEL EDGE ([Travel Edge \(axisbank.co.in\)](https://traveledge.axisbank.co.in/)) and click on Points/Miles Transfer
2. Select an airline/hotel partner
3. For first-time users, select ‘Link Member’ to link your membership ID for points/miles transfer. For other cases, select ‘Points/Miles Transfer’
4. An OTP will be sent on your mobile number for verification, initiating the process of transfer

How to redeem EDGE Miles?

1. Cardholders can redeem EDGE Miles for booking flights, hotels & experiences by-
 - a. Logging into Axis Bank Mobile app & clicking on “Book Now” in EDGE Miles dashboard
 - b. Logging into <https://traveledge.axisbank.co.in/>
2. EDGE Miles can also be converted into partner Miles under Axis Bank's Miles transfer program as per the program’s terms & conditions. Cardholders can convert EDGE Miles by –
 - a. Logging into Axis Bank Mobile app & clicking on “Book Now” in EDGE Miles dashboard
 - b. Logging into <https://traveledge.axisbank.co.in/>

Domestic & International Lounges:

1. Atlas credit cardholders are entitled to avail lounge benefits as per the following- Domestic lounges:

Cardholder Tier	No. of Visits
Silver	8
Gold	12
Platinum	18

International lounges:

Cardholder Tier	No. of Visits
Silver	4
Gold	6
Platinum	12

2. The above number of visits include visits for primary cardholder and guests as well. For example: if the customer is in silver tier, they are eligible for total 8 no. of visits including guests (6 visits for primary + 2 for guests or all 8 visits for primary)
3. All eligible lounges are part of Axis Bank lounge program via Dreamfolks & may get modified/amended/changed/ revoked anytime as per Axis Bank's discretion
4. For domestic lounge access, one can either make the booking via the Axis Bank mobile app or swipe their card at the lounge for access (in which case a non-refundable transaction of INR 2/- will be made on the credit card for authentication).
5. For international lounge access, please make the booking via the Axis Bank mobile app
6. Cardholders will get lounge access, food & beverages as applicable under the agreement between Dreamfolks and the lounge
7. The access to lounge will be available on first come first serve basis
8. Cardholders are not bound in any manner to avail this benefit. Any participation shall be voluntary & Terms and Conditions of the lounge program shall be binding on the cardholders
9. Axis Bank or Dreamfolks assumes no responsibility incase a particular lounge operator shuts down the lounge(s) due to lease not getting renewed or for any such reason beyond the purview of Axis Bank or Dreamfolks
10. Terms and conditions are subject to change

Steps to book the lounge via the Axis Bank mobile app:

1. Go to "ATLAS MILES" section under Axis Bank Atlas credit card
2. Under Your Benefits, one can see the Domestic Lounge, International Lounge
3. Click on View More and then a page appears showing benefit details and Terms & Conditions
4. Click on Book Now button and a new page opens which shows My Current Benefits
5. Click on Browse under respective lounge. Now a drop down list of lounges appears

6. Select your desired lounge. Please make sure to check the airport name (Domestic/International) and terminal carefully
7. Now click on Access Now and after selecting relevant options, click on Proceed
8. This will generate a QR code, which needs to be shown at the lounge entrance. After booking, the QR code is valid for the next 48 hours

General Terms and Conditions:

1. Axis Bank & its partners for the above benefits (if any) holds the right to change the above T&Cs from time to time (if required)
2. All T & Cs related to airport benefits to be read in conjunction with the Dreamfolk’s T&Cs for the airport services offered to Atlas credit cardholders on behalf of Axis bank
3. All T & Cs related to EDGE Miles to be read in conjunction with the T&Cs of the Axis Bank Travel EDGE portal (<https://traveledge.axisbank.co.in/>) & Axis bank EDGE Rewards portal (<https://edgerewards.axisbank.co.in/lms/>)

Dispute Resolution:

Any disputes related to features may be raised through registered mobile number/email id as per the following-

Type of Query	Contact Us
EDGE Miles Credit & Related information	axisbank.com/support Customer Care: 1860-419-5555, 1860-500-5555 <i>*Local charges will be applicable</i>
EDGE Miles Redemption on Travel EDGE portal	traveledge.support@axisbank.com Customer Care: 022 6855 4000
Airport services queries – Lounges, Concierge, Pick up & drop	Email: premium.experience@axisbank.com Toll Free No.: 1800 419 0065