

Burgundy Private Credit Card Rewards Program Terms & Conditions

A) Base earn for Burgundy Private Credit Card (BP CC): 15 Reward points for every Rs. 200 spent.

B) Spends done on below categories are not eligible for Edge Reward points earn for BP CC

- EMIs
- In addition to the above existing exclusions, spends done on government institution, gold/ Jewellery, fuel and utilities will not be eligible for EDGE Rewards points w.e.f. 20th April 2024

Category Description	Merchant Category Code (MCC)
Utilities	4814, 4816, 4899, 4900
Government Institutions	9222, 9311, 9399, 9402
Gold/ Jewellery	5094, 5944
Fuel	5541, 5542, 5983

Note: EDGE REWARD Points will be debited for credit card transactions which are converted to EMI. On cancellation of the EMI transaction, points shall not be credited back for the original transaction.

C) Capping of reward points earn on below MCCs is applicable.

- Spends up to INR 1 Lac per month on Rent category will be eligible for earning EDGE reward points
- Spends done on Insurance will be capped at 6,000 EDGE Reward points per transaction till 19th April 2024
- Spends done on Insurance will be capped at 6,000 EDGE Reward points per month w.e.f. 20th April 2024

Category Description	Merchant Category Code (MCC)
Rent	6513
Insurance	5960, 6300 6381, 6051, 6012

D) Miles Transfer Program for BP CC

- Total EDGE Reward Points that can be converted to Partner Points in a calendar year is capped to 15,00,000 EDGE Reward Points per customer ID
- All existing Miles transfer partners will be divided in two groups (Group A & Group B). For redemption through Miles Transfer Program, the customer will be able to transfer maximum of 3 lakh EDGE REWARD Points cumulatively to Group A partners and maximum of 12 lakh EDGE REWARD Points cumulatively to Group B partners.
- 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. Please note this classification is subject to change at bank's discretion and will be informed with 30 days' prior notice.
- Following is a detailed list of airline and hotel loyalty partners with Axis Bank classified in two groups:

Group A	Group B
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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)	