



LIC Credit Cards Rewards Catalogue

Sr. No.	Reward Item Description	Product Code	Points to be redeemed		
			LIC Titanium	LIC Platinum	LIC Signature
Axis Bank Gift Cards					
1	Axis Bank Gift Card (INR. 1000)	LG096	3500	1400	1050
2	Axis Bank Gift Card (INR. 2500)	LG097	8500	3400	2550
3	Axis Bank Gift Card (INR. 5000)	LG098	16850	6750	5050
Reward Products					
4	Sandisk Micro SDHC 16GB card	AXL001	2355	940	710
5	Hp Metal Body 16 Gb Pendrive	AXL002	2500	1000	755
6	Bajaj ELX16LED Emergency Light	AXL017	5915	2365	1785
7	Philips HP8143/00 Dryer	AXL024	2935	1175	890
E-vouchers					
8	AMAZON PAY EGIFT CARD INR 1000	AXL033	3000	1500	1000
9	AMAZON PAY EGIFT CARD INR 2000	AXL034	6000	3000	2000
10	AMAZON PAY EGIFT CARD INR 5000	AXL035	15000	7500	5000
11	SHOPPERS STOP E-VOUCHER INR 2000	AXL042	6000	3000	2000
12	SHOPPERS STOP E-VOUCHER INR 5000	AXL043	15000	7500	5000
13	MAKE MY TRIP E-VOUCHER INR 2000	AXL044	6000	3000	2000

Please note that the Flipkart e-voucher INR 2000 and INR 5000 & Bajaj ATX4750-WattPop-up Toaster are unavailable for redemption (Product code – AXL040, AXL041, AXL012). Request you to please redeem other rewards from the catalogue.

Rewards Terms and Conditions

1. Reward points can be redeemed only against the products listed in the reward catalogue (<https://www.liccards.in>)
2. 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).
3. 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 Rewards 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.
4. To redeem the Reward Points call our customer care on 1800 419 0064 -> Confirm the product code you want to redeem -> Select Quantity -> Confirm address of delivery -> Place request.
5. **A handling charge of Rs.30 + GST will be charged towards every Reward redemption request**
6. Gift cards and Reward products will be delivered via courier to registered address within 21 working days from date of redemption.
7. E-Vouchers will be sent via SMS on registered mobile number within 10 working days & can be used on merchant platforms for respective purchases. They will follow the associated merchant Terms & Conditions. E-vouchers will not be delivered as physical vouchers.
8. Customer cannot be issued more than 25 gift cards in a financial year. Please redeem physical products or e-vouchers if 25 Gift cards have been issued in a financial year. Any redemption above 25 cards will be rejected & points will be reversed in 45 to 90 days.
9. All reward points earned basis usage of the card shall have validity of one year from the date of accumulation. Reward points that remain unused for a period of 12 months will be expired. For Ex: Reward points earned in April 2021 will be valid until April 2022. If unused, they will be expired in May 2022.
10. Reward Points get accumulated in customer's reward account which can only be viewed in monthly statement under - "Plus point summary". Plus point summary is provided at the bottom of the statement which has opening balance, rewards earned, rewards redeemed and closing balance.
11. **2X** Reward points on LIC Insurance payments are eligible, only on transaction done through official LIC premium payment gateways and not through any third-party applications.
12. Purchases made towards government services, education, utilities and rental payments shall not be eligible for Plus points. Please find below MCC Codes against MCC Categories-

Description	MCCs Excluded
Utilities	4814, 4816, 4899, 4900
Educational Institutions	8211, 8241, 8244, 8249 & 8299
Government Institutions	9211, 9222, 9311, 9399, 9402, 9405
Wallet	6540, 6011
Rent	6513
Fuel	5541, 5542, 5983
Cash Advances	6012, 6051