

Revision of *FIBE AXIS BANK* Credit Card Terms and Conditions

While you continue to enjoy the benefits on your ***FIBE AXIS BANK*** Credit Card, effective 20th June 2025, following revisions will be applicable on your credit card:

Changes to the spend exclusion approach for reward earns

- There is no change to the spend categories excluded from earning rewards. However, to simplify, such transactions will now be identified based on the spend category (Rent, Wallet load, etc.) rather than the assigned 4-digit Merchant Category Code (MCC).
- Excluded spend categories for cashback: Transactions made on Education, Rent, Wallet load, Government services, Insurance, Gold & Jewellery, Fuel, Purchase of Gift Cards, Cash advances and Repayments

For more details, please visit axisbank.com/mitnc.