

Revision of **PRIVILEGE** Credit Card Terms and Conditions

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

1. Changes in features and benefits

- You can avail 'Buy-one-get-one free' offer on movie tickets. Enjoy 100% discount on your second movie ticket booked via District app. Up to INR250/- off per month on movie ticket bookings. This offer is available once a month on a minimum purchase of two movie tickets via the District app.

Steps to Redeem:

- Download 'District' app from Android Play Store/iOS App Store
- Launch the app on your mobile and click on 'Movies' tab to select the cinema/movie to watch
- Select the show timing and seats and click on Proceed
- On 'Review your booking' page, click on 'View all' in 'Offers' section and select the relevant promo code.
- Enter your **PRIVILEGE** Credit Card details to verify. Post successful verification, the offer will be applied
- Make the payment using your credit card to complete the booking

2. Changes to the spend exclusion approach for reward earns and spend based fee waiver calculation

- There is no change to the spend categories excluded from earning rewards and spend based fee waiver calculation. However, to simplify, such transactions will be identified based on the spend category (Utility & Telecom, Rent, Wallet, etc.) rather than the assigned 4-digit Merchant Category Code (MCC).
- Excluded spend categories for reward earn / spend based fee waiver: Transactions made on Utility & Telecom, Rent, Wallet, Government services, Insurance, Gold & Jewellery, Fuel, Educational services

Effective 1st October 2025:

3. Revision to **EDGE REWARD** Points Terms & Conditions for closed and outstanding overdue cards

- The Bank will reserve the right to forfeit unredeemed **EDGE REWARD** Points / **EDGE** Miles post 30 days of your credit card closure or if the minimum amount due on your credit card is outstanding for more than 90 days. In case of card closure, we would encourage you to redeem your **EDGE REWARD** Points / **EDGE** Miles within 30 days of closure.

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