

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

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

1. Revision of accelerated **EDGE REWARD** Points earn structure

- You will earn 2X **EDGE REWARD** Points on international spends i.e. 30 **EDGE REWARD** Points per INR 200, on international spends[^] upto your credit limit per calendar month. Thereafter, you will earn 15 **EDGE REWARD** Points per INR 200 on international spends.
- 15 **EDGE REWARD** base points will be credited within T+7 days and remaining accelerated 15 **EDGE REWARD** points will be credited on 45th day from respective calendar month end, on all eligible international transactions.

Below are illustrations of the rewards that can be earned in a calendar month:

	Credit limit* (INR)	Spends [^] (INR)	Spend range	EDGE REWARD Points earned per INR 200	Total EDGE REWARD Points earned
Example 1	INR 5 Lakhs	INR 6 Lakhs international spends + INR 2 Lakhs on domestic spends	INR 0 – INR 2 Lakhs on domestic transactions	15	15,000 (2L * 15 / 200)
			INR 0 – INR 5 Lakhs on international transactions (credit limit per calendar month)	30	75,000 (5L * 30 / 200)
			INR 5 Lakhs – INR 6 Lakhs	15	7,500 (1L * 15 / 200)
Example 2	INR 5 Lakhs	INR 4 Lakhs on international spends + INR 2 Lakhs on domestic spends	INR 0 - INR 2 Lakhs on domestic transactions	15	15,000 (2L * 15 / 200)
			INR 0 – INR 4 Lakhs on international transactions	30	60,000 (4L * 30 / 200)

[^] Spends made in a calendar month which are eligible to earn **EDGE REWARD** Points

* Assigned credit limit does not include any temporary card limit which may be allocated to you by the Bank from time to time

- All other terms and conditions pertaining to the accelerated earn of 2X **EDGE REWARD** Points per INR 200 on international transactions will continue to remain the same. For more details please visit <https://www.axisbank.com/retail/cards/credit-card/reserve-credit-card/beyond-expectations-always?serviceid=fid-1>

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 (capped at INR 1,00,000 per month for **EDGE REWARD** Points earn), Wallet, Government spends, Insurance, Gold & Jewellery, Fuel, Cash advances and Repayments.

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](https://www.axisbank.com/mitnc).