

**Revision of Axis Bank RESERVE Credit Card Terms & Conditions**

With effect from 20<sup>th</sup> April 2024, the following changes will be applicable on your **Axis Bank RESERVE Credit Card**:

**1. Revision of EDGE REWARD Points and Miles transfer benefits**

- In addition to current category exclusions, spends done on Insurance, Fuel, Gold/Jewellery & Wallet will not be eligible for **EDGE REWARD** Points

Category	Merchant Category Code (MCC)
Insurance	5960, 6300 6381, 6051, 6012
Fuel	5541, 5542, 5983
Gold/Jewellery	5094, 5944
Wallet	6540

- 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 1 lakh **EDGE REWARD** Points cumulatively to Group A partners and maximum of 4 lakh **EDGE REWARD** Points cumulatively to Group B partners. For the current calendar year, this capping will be applicable from 20<sup>th</sup> Apr'24 to 31st Dec'24. From next calendar year onwards, capping will be applicable from 1st Jan'25 to 31st Dec'25.
- Following is a detailed list of airline and hotel loyalty partners with Axis Bank classified in two groups:

Group A	Group B
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)	

2. **Revision of annual benefit**

- The annual benefit of 50,000 **EDGE REWARD** Points will be discontinued.
- In addition to current category exclusions, spends threshold for annual fee waiver will not consider spends done on insurance, fuel & gold

Category	Merchant Category Code (MCC)
Insurance	5960, 6300 6381, 6051, 6012
Fuel	5541, 5542, 5983
Gold	5094, 5944

3. **Removal of Airport Transfer Service:**

- Airport Transfer service will be discontinued from 20<sup>th</sup> April 2024.
- All requests raised till 19<sup>th</sup> April 2024 for future service dates will be fulfilled (as per terms and conditions and subject to availability). No new requests will be taken from 20<sup>th</sup> April 2024 onwards.

4. **Revision in Most Important Terms and Conditions (MITC)**

- Please visit [axisbank.com/mitnc](https://axisbank.com/mitnc) to view updated MITC