

Revision of Axis Bank ATLAS Credit Card Terms & Conditions

With effect from 20th April 2024, the following changes will be applicable on your **Axis Bank ATLAS Credit Card**:

1. Revision of spend categories considered for EDGE Miles earn, Milestone spends & Tier Calculation:

- In addition to current category exclusions, spends done on gold/ jewellery, rent, wallet, government institution, insurance, fuel and utilities will be excluded from **EDGE Miles** earn
- In addition to current category exclusions, spends threshold for Milestone achievement and Tier evaluation will exclude transactions done on Gold/ Jewellery, Rent, Wallet, Government Institution, Insurance, Fuel, and Utilities merchants

Category Description	Merchant Category Codes (MCC)
Gold/ Jewellery	5094, 5944
Rent	6513
Insurance	6300, 6381, 5960, 6012, 6051
Government Institutions	9222, 9311, 9399, 9402
Utilities	4814, 4816, 4899, 4900
Fuel	5541, 5542, 5983

2. Capping on Accelerated EDGE Miles earned on Travel merchants:

- Earn 5 EDGE Miles for every Rs. 100 spent on Travel **EDGE**, airline and hotel merchants up to cumulative transactions of Rs. 2,00,000 per month
- Earn 2 EDGE Mile per INR 100 spent on cumulative transactions above Rs. 2,00,000 per month on Travel **EDGE**, airline and hotel merchants

Category Description	Merchant Category Codes (MCC)/MID
Axis Travel Edge	VERNMAKRUPCYB21
Airlines	3000-3350* and 4511
Hotels	3501-3838* and 7011

3. Revision of Milestone benefit:

- Up to 10,000 **EDGE Miles** will be credited to cardholders' **EDGE Miles** account upon achieving spends milestone. **EDGE Miles** credit will be as per the following:

Spends Milestone (in Rs)	Number of EDGE Miles
On Rs. 3,00,000 spends	2,500
On Rs. 7,50,000 spends	Additional 2,500
On Rs. 15,00,000 spends	Additional 5,000

Revision of Annual benefit:

- Up to 5,000 EDGE Miles will be credited to cardholders' EDGE Miles account upon payment of Annual fee of Rs 5,000 and basis the current tier the customer is in. EDGE Miles credit will be as per the following:

Cardholder tier	Number of EDGE Miles
Silver	Not Applicable
Gold	2,500
Platinum	5,000

4. Revision of EDGE MILES redemption & MILES Transfer Program:

- For each of the airline/hotel transfer partners, customers can only link 1 partner program loyalty ID for each partner at a given point of time
- If a customer wishes to link another ID, the primary/existing linked ID will then get delinked by default
- For every individual partner program, the customer needs to wait for a period of 60 days after updating partner loyalty ID with Axis Bank Travel **EDGE** in order to update secondary/new partner loyalty ID
- Total **EDGE** MILES that can be transferred to Partner Points in a calendar year is capped to 1,50,000 **EDGE** MILES per customer ID. For the year 2024, customer can convert 1,50,000 EDGE Miles from 20th April 2024 - 31st December 2024. From next year onwards, capping will be applicable from 1st Jan'25 to 31st Dec'25
- All existing MILES transfer partners are divided in two groups (Group A & Group B). For redemption through Miles Transfer Program, the customer will be able to transfer maximum of 30,000 **EDGE Miles** per customer id cumulatively to partners in Group A and maximum of 1,20,000 **EDGE Miles** per customer id cumulatively to partners in Group B in a calendar year
- For the current calendar year, this capping will be applicable from 20th 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:

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)	

5. Following ATLAS Credit Card features will be discontinued:

- Customers will no longer be eligible for Tier based benefit of Airport Meet & Assist and Airport Transfer
- 24*7 complimentary concierge services will be discontinued

6. Revision in Most Important Terms and Conditions (MITC)

- Please visit axisbank.com/mitnc to view updated MITC