

Revision of AXIS BANK VISTARA PLATINUM Credit Card Terms and Conditions

With effect from 20th April '24, following revisions will be applicable on your **AXIS BANK VISTARA PLATINUM** Credit Card:

1. Revision of spends categories considered for earning Maharaja Points and Milestone Benefit Calculation

- In addition to the current category exclusions, insurance and Gold / Jewellery transactions will not be eligible for earning Maharaja Points and achieving milestone benefits

Category	Merchant Category Code (MCC)
Insurance	5960, 6012, 6051, 6300, 6381
Gold / Jewellery	5094, 5944

2. Revision of domestic lounge access program (with effect from 1st May'24):

- Your lounge access benefits will be based on your Axis Bank Vistara Platinum Credit Card spends in the previous 3 calendar months.
- To access complimentary lounge from 1st May 2024 onwards, minimum spends required will be as follows.

Card Name	Min. spends (Rs.)	Min spend Period
AXIS BANK VISTARA PLATINUM Credit Card	50,000	Previous 3 calendar months

- In case of a newly issued card, the minimum spend criteria is waived for the month of issuance followed by the next 3 calendar months.
- For example, if card issuance date is 20th Mar 2024, you will be able to access lounge for the period 20th March to 30th June 2024, without any minimum spends. But if you want to avail lounge access after this period (in this case Jul 2024), then you will be able to do so only by spending Rs. 50,000 from 1st Apr to 30th Jun 2024 (preceding 3 months)

Card Name	Card Issuance Date	Lounge Usage Period	Min Spends Required	Min Spends period
AXIS BANK VISTARA PLATINUM Credit Card	20th March 2024	20 th March to 30 th June 2024	NA	-
		1 st July to 31st July 2024	Rs. 50,000	1st April to 30 th June 2024

- Please note that upgrade to a different card product will not be considered as new card issuance. However, a card issuance, in addition to the card you hold, will be considered as new card issuance.

[Click here to know more](#) about Credit Card based lounge program.

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

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