

Revision of *INDIANOIL AXIS BANK* Credit Card Terms and Conditions

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

1. 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 now be identified based on the spend category (Utility & Telecom, Rent, Wallet load, etc.) rather than the assigned 4-digit Merchant Category Code (MCC).
- Excluded spend categories:
 - For rewards earn: Transactions made on Utility & Telecom, Education, Rent, Wallet load, Government services, Insurance, Gold & Jewellery, Financial Institutions, Cash advances and Repayments.
 - For spend based fee waiver calculation: Transactions made on Rent and Wallet load.

Effective 1st October 2025:

2. 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.