

### **Atlas Credit Card Features T&Cs**

These benefits are applicable, exclusively, for Axis Bank Atlas credit cardholders.

#### **EDGE Miles:**

New Axis loyalty currency for Atlas credit cardholders

1 EDGE Mile is equal to INR 1

#### **Welcome Benefit:**

1. 5000 EDGE Miles shall be credited to cardholders' EDGE Miles account upon successful completion of 3 transactions on card within 60 days from the date of card setup.
2. The above-mentioned EDGE miles shall reflect in the cardholder's miles account within 60 days from the card annual fee payment date
3. The credited EDGE Miles can be viewed in Atlas dashboard's Miles section of the Axis Bank Mobile Application
4. EDGE Miles credited cannot be en-cashed.
5. Axis Bank reserves the right to discontinue / modify this benefit from time to time
6. Axis Bank Standard Terms and Conditions apply.
7. Any additional T&C for EDGE Miles shall be as per Axis Bank's Travel EDGE Portal Terms and Conditions.

#### **Tiers:**

Atlas credit cardholders are entitled to tiered based benefits.

- Initially, a new Atlas credit cardholder will be in **Silver tier**
- Cardholder will be upgraded to **Gold tier**, upon achieving card spends of 7.5 lacs in an anniversary year
- Cardholder will be upgraded to **Platinum tier**, upon achieving card spends of 15 lacs in an anniversary year
- If cardholder doesn't achieves the tier threshold in the next anniversary year, existing tier will get downgraded as per the following-

<b>Cardholder Existing Tier</b>	<b>Post Downgrade Tier</b>
Silver	-
Gold	Silver
Platinum	Gold (For Card spend $\geq$ INR 7.5 Lac & < INR15 Lac ) Silver (For Card spend < INR7.5 Lac )

- Cardholder tier will be valid for an anniversary year

## **Tier Change:**

Atlas credit cardholders' tier will be evaluated at the beginning of the each anniversary year on the basis of the previous year card spends.

### Eg-1: Tier upgrade on meeting spend threshold

Suppose a cardholder whose card issuance date is 1<sup>st</sup> Jan 2022, starts with Silver tier and spends INR 7 lacs up to 31<sup>st</sup> Dec 2022 (end of card anniversary year 1). On 1<sup>st</sup> Jan 2023 will continue to be in Silver tier until the cardholder spends 7.5 lacs to move to Gold tier.

However, if the cardholder had spent 9 lacs before 31<sup>st</sup> Dec 2022, cardholder will be upgraded to Gold Tier and will continue to maintain Gold tier for card anniversary year 2 (1<sup>st</sup> Jan 2023 – 31<sup>st</sup> Jan 2023)

### Eg-2: Tier Downgrade on not meeting spend threshold

Suppose a cardholder in card anniversary year 2(1<sup>st</sup> Jan 2023 – 31<sup>st</sup> Dec 2023) is in gold tier, and spends a cumulative of 6 lacs only in the year. Since the Gold tier spend threshold of 7.5 lacs is not met, cardholder will be downgraded to silver tier in year 3 (1<sup>st</sup> Jan 2024- 31<sup>st</sup> Dec 2024)

However, if the cardholder had spent 9 lacs before 31<sup>st</sup> Dec 2023, cardholder will continue to remain in Gold Tier in year 3 (1<sup>st</sup> Jan 2024- 31<sup>st</sup> Dec 2024)

## **Benefits common across all tiers:**

### **5X Miles on Travel:**

1. Under this benefit, "Eligible Transactions" are the successful transactions done on the card by the cardholder for travel on the following-

- MCC: 3000–3299 (Airlines)
- MID: AXISTE1586 (Axis Bank Travel EDGE Portal)

2. EDGE Miles shall be credited to cardholders' miles account for eligible transactions as per the following-

- 5 EDGE Miles per INR 100 spent

3. The above-mentioned EDGE Miles shall reflect in the cardholder's miles account within 12 days from the date of eligible transaction

4. The credited EDGE Miles can be viewed in the Atlas Miles section of the Axis Bank Mobile Application.

5. EDGE Miles credited cannot be en-cashed.

6. Axis Bank reserves the right to discontinue / modify this benefit from time to time.

7. Axis Bank Standard Terms and Conditions apply.

8. Any additional T&C for EDGE Miles shall be as per Axis Bank's Travel EDGE portal Terms and Conditions.

**1X Miles on Other Spends:**

1. Under this benefit, “Eligible Transactions” are the successful transactions done on the card by the cardholder for other spends (excluding spends on Airlines, Axis Bank Travel EDGE Portal, FOREX, Fuel surcharge waiver transactions, Insurance (amount > INR 5000), wallet recharge)
2. EDGE Miles shall be credited to cardholders’ miles account for eligible transactions as per the following-
  - 1 EDGE Mile per INR 100 spent.
3. The above-mentioned EDGE Miles shall reflect in the cardholder’s miles account within 12 days from the date of eligible transaction
4. The credited EDGE Miles can be viewed in the Atlas Miles section of the Axis Bank Mobile App.
5. EDGE Miles credited cannot be en-cashed
6. Axis Bank reserves the right to discontinue / modify this benefit from time to time
7. Axis Bank Standard Terms and Conditions apply.
8. Any additional T&C for Miles shall be as per Axis Bank’s Travel EDGE portal Terms and Conditions.

**Tiered Benefits:**

Cardholder can avail following benefits as per the associated tier:

**Annual Benefit:**

1. EDGE Miles shall be credited to cardholders’ EDGE miles account upon successful payment of the card annual fee of INR 5000 + GST. EDGE Miles credit shall be as per the following-

<b>Cardholder Tier</b>	<b>No. of EDGE Miles</b>
Silver	2500
Gold	5000
Platinum	10000

2. The above-mentioned EDGE Miles shall reflect in the cardholder’s miles account within 60 days from the card annual fee payment date
3. The credited EDGE miles can be viewed in the Atlas Miles section of the Axis Bank Mobile Application
4. EDGE Miles credited cannot be en-cashed
5. Axis Bank reserves the right to discontinue / modify this benefit from time to time
6. Axis Bank Standard Terms and Conditions apply
7. Any additional T&C for Miles shall be as per Axis Bank’s Travel EDGE portal Terms and Conditions

**Milestone Benefit:**

1. EDGE Miles shall be credited to cardholders' EDGE Miles account upon achieving spends milestone. EDGE Miles credit shall be as per the following-

<b>Spends Milestone (in INR)</b>	<b>No. of EDGE Miles</b>
3,00,000	2500
7,50,000	5000
15,00,000	10000

2. The above-mentioned EDGE Miles shall reflect in the cardholder's EDGE Miles account within 60 days from the card annual fee payment date

3. Spends done on both Primary as well as add-on cards are eligible for this benefit.

4. The credited EDGE Miles can be viewed in the Atlas Miles section of the Axis Bank Mobile Application.

5. EDGE Miles credited cannot be en-cashed.

6. Axis Bank reserves the right to discontinue / modify this benefit from time to time.

7. Axis Bank Standard Terms and Conditions apply.

8. Any additional T&C for EDGE Miles shall be as per Axis Bank's Travel EDGE portal Terms and Conditions.

**2X EDGE Miles on FOREX transactions (Applicable for only Platinum Tier Cardholders):**

1. Under this benefit, "Eligible Transactions" are the successful FOREX transactions done on the card by the cardholder

2. EDGE Miles shall be credited to cardholders' EDGE Miles account for eligible transactions (post conversion of spends to INR with prevailing exchange rate under FOREX rule) as per the following-

- 2 EDGE Miles per INR 100 spent

3. The above-mentioned EDGE Miles shall reflect in the cardholder's EDGE Miles account within 12 days from the date of eligible transaction

4. The credited EDGE Miles can be viewed in the Atlas EDGE Miles section of the Axis Bank Mobile Application

5. EDGE Miles credited cannot be en-cashed

6. Axis Bank reserves the right to discontinue / modify this benefit from time to time

7. Axis Bank Standard Terms and Conditions apply

8. Any additional T&C for EDGE Miles shall be as per the Axis Bank's Travel EDGE portal Terms and Conditions

## How to redeem EDGE Miles?

1. Cardholders can redeem EDGE Miles for booking flights, hotels & experiences by-
  - a. Logging into Axis Bank Mobile app & clicking on “Book Now” in EDGE Miles dashboard
  - b. Logging into <https://traveledge.axisbank.co.in/>
2. EDGE Miles can also be converted into partner Miles under Axis Bank's Miles transfer program as per the program’s terms & conditions. Cardholders can convert EDGE Miles by –
  - a. Logging into Axis Bank Mobile app & clicking on “Book Now” in EDGE Miles dashboard
  - b. Logging into <https://traveledge.axisbank.co.in/>

## Domestic & International Lounges:

1. Atlas credit cardholders are entitled to avail lounge benefits as per the following-  
Domestic lounges:

Cardholder Tier	No. of Visits
Silver	8
Gold	12
Platinum	18

International lounges:

Cardholder Tier	No. of Visits
Silver	4
Gold	6
Platinum	12

2. All eligible lounges are part of Axis Bank lounge program via Dreamfolks & may get modified/amended/changed/revoked anytime as per Axis Bank's discretion
3. Access at the lounge would be given upon successful authorization on credit card
4. A non-refundable transaction of INR 2/- will be made on the credit card for authentication (if applicable)
5. Cardholders will get lounge access, food & beverages as applicable under the agreement between Dreamfolks and the lounge
6. The access to lounge will be available on first come first serve basis
7. Cardholders are not bound in any manner to avail this benefit. Any participation shall be voluntary & Terms and conditions of the lounge program shall be binding on the cardholders
8. Axis Bank or Dreamfolks assumes no responsibility incase a particular lounge operator shuts down the lounge(s) due to lease not getting renewed or for any such reason beyond the purview of Axis Bank or Dreamfolks
9. Terms and conditions are subject to change

**Complimentary Concierge Services (Applicable for Gold & Platinum Tier Cardholders only):**

1. Cardholders belonging to Gold & Platinum tier can avail complimentary concierge services as per the following-

<b>Cardholder Tier</b>	<b>No. of Visits</b>
Silver	-
Gold	2
Platinum	4

2. This complimentary concierge services are being offered by Axis Bank via Dreamfolks & are governed by the T & C of Dreamfolks pertaining to this service
3. In case number of passengers exceed from the number stipulated at the time of booking, Dreamfolks team will review the situation and may or may not extend the service for add-on passenger. Charges must be settled before the service for add-on passengers
4. If a passenger is carrying more than 2 bags, details should be shared prior to service
5. Please read terms and conditions carefully before confirming your booking. If you have any queries on terms, please contact us at [bookings@dreamfolks.in](mailto:bookings@dreamfolks.in) before completing the booking process
6. Cardholder can make a cancellation request by sending an email to [bookings@dreamfolks.in](mailto:bookings@dreamfolks.in). Cancellation request will be as per Dreamfolks cancellation policy
7. No benefit refund(if any) will be made in case of the following:
  - Wrong information about travel details of guest(s) during the booking process
  - No-Shows
  - Booking amount paid for service add-ons
  - Delayed/missed/cancelled flights
  - Late arrival at the airport which results in denied check-in or boarding by the airlines
  - In case of any misconduct or any unlawful or prohibited activity by the guest(s)

**Airport Pick Up Services (Applicable for only Platinum Tier Cardholders):**

1. Cardholders belonging to the Platinum tier, can avail 2 complimentary Airport Pickup Services
2. The airport pickup services are being offered by Axis Bank via Dreamfolks & are governed by the T & C of Dreamfolks pertaining to this service
3. All bookings are to be made at least 48 hours prior to the travel and all luxury cars are available on request.
4. The driver will wait for the cardholder at the scheduled meeting point on the travel date for not more than 30 minutes from his pick-up time. In case the customer does not inform the driver about the delay, the booking will be considered as a case of no show and full booking amount will be forfeited.

5. Axis Bank & DreamFolks cannot be held accountable for any delay or consequential loss caused to the cardholder due to traffic jam or reasons beyond reasonable control of the driver or lapses on the part of a driver
6. At the time of booking, cardholder will be prompted about the luggage restriction for every car segment. It will be the cardholder's responsibility to manage the luggage or booking the car category accordingly
7. Special Instructions:
  - Driver & Car details: These details will be sent to the cardholder by DreamFolks approximately 2 hours before the pickup time via email. In some cases, the driver or an associate of DreamFolks may also call in advance to re-confirm with the customer for smooth assistance
  - Service Locations: Available at select locations
8. No benefit refund (if any) will be made in case of the following:
  - Wrong information about travel details of guest(s) during the booking process
  - No-Shows
  - Booking amount paid for service add-ons
  - Delayed/missed/cancelled flights
  - Late arrival at the airport which results in denied check-in or boarding by the airlines
  - In case of any misconduct or any unlawful or prohibited activity by the guest(s).
9. Cardholder can make a cancellation request by sending an email to [bookings@dreamfolks.in](mailto:bookings@dreamfolks.in). Cancellation request will be as per Dreamfolks cancellation policy

#### How to avail Airport Benefits (Lounges/Concierge/ Pickup Services)?

1. Cardholders can avail services by-
  - a. Logging into Axis Bank Mobile app -> Choose service in Benefit Section -> Submit required details for booking

#### Note:

- Domestic lounge can also be availed by Swiping Axis Bank ATLAS Credit Card at eligible airport lounges
- Lounge access can be extended to guests accompanying Primary cardholder

#### General Terms and Conditions:

1. Axis Bank & its partners for the above benefits (if any) holds the right to change the above T&Cs from time to time (if required)
2. All T & Cs related to airport benefits to be read in conjunction with the Dreamfolk's T&Cs for the airport services offered to Atlas credit cardholders on behalf of Axis bank
3. All T & Cs related to EDGE Miles to be read in conjunction with the T&Cs of the Axis bank Travel EDGE portal (<https://traveledge.axisbank.co.in/>) & Axis bank EDGE Rewards portal (<https://edgerewards.axisbank.co.in/lms/>)

Dispute Resolution:

Any disputes related to features may be raised through registered mobile number/email id as per the following-

Type of Query	Contact Us
EDGE Miles Credit & Related information	<a href="https://axisbank.com/support">axisbank.com/support</a>  Customer Care: 1860-419-5555, 1860-500-5555 <i>*Local charges will be applicable</i>
EDGE Miles Redemption on Travel EDGE portal	<a href="mailto:traveledge.support@axisbank.com">traveledge.support@axisbank.com</a>  Customer Care: 022 6855 4000
Airport services queries – Lounges, Concierge, Pick up & drop	Email: <a href="mailto:premium.experience@axisbank.com">premium.experience@axisbank.com</a>  Toll Free No.: 1800 419 0065