

## Samsung Axis Bank Infinite Credit Card

### Activation Benefit

1. Benefit:

30000 EDGE REWARDS shall be credited to card-holders' EDGE Loyalty account upon successful completion of 3 card transactions for spends of any value within 30 days of credit card issuance

2. The above EDGE REWARDS may take up to 60 days from the date of the 3rd transaction to reflect on the customer's EDGE REWARDS account

3. Cardholders can redeem the EDGE REWARDS by logging into [www.edgerewards.axisbank.co.in](http://www.edgerewards.axisbank.co.in) or on Axis Bank Mobile app, under EDGE REWARDS section

4. Any disputes related to crediting or redemption of such EDGE REWARDS may be raised directly to the Axis Bank customer support team via calls / email / through the website / mobile app.

5. Axis Bank Standard Terms and Conditions apply.

### Cashback Benefit:

- Cashback shall mean money awarded in the customer's credit card account under the cashback scheme.
- 10% cashback will be applicable on Samsung purchases capped to INR 5000 in a month and INR 20,000 in a year from date of card issuance
- Cashback applicable on purchases of Samsung products only through the following Channels:
  - Physical Stores under 'Brand EMI' on Pinelabs terminals and Benow Soft POS – applicable on EMI and Full swipe transactions and as stated in the charge slip
  - Online on Samsung eStore <https://www.samsung.com/in/> and Samsung Shop App
  - Online purchases made via Flipkart
  - Cashback also applicable on Samsung service centre payments made on PayU Soft POS.
  - Customers can make multiple purchases (full swipe or EMI) in a month, however max cashback will be credited as per the monthly and annual limits.

- Cashback shall be credited in the next card statement cycle i.e., the card cycle following the cycle in which the transaction was made (Upto 60 days from transaction date).
- For disputes, customers are advised to retain their charge slip for 180 days.
- Cashback earned will be computed based on spends during the statement period minus any returns or refunds during the same period.
- In case the purchase/ transaction is returned/ cancelled/ reversed post statement generation date, cashback toward such transactions will be debited on the date of such purchase/ transaction reversal

- In case the customer reverses a transaction, the corresponding cashback earned on the transaction will also be reversed and in case the customer has an outstanding balance on credit card in the form of reversed cashback, the same will be treated as an ordinary outstanding balance and the customer will be liable to pay for such outstanding amount, failing which the said amount will attract the fees & charges as per the schedule of charges defined in the Most Important Terms and Conditions.
- If a Cardholder's Samsung Axis Bank Signature credit card is terminated at any time for any reason, whether by the primary Cardholder or the Bank, the primary Cardholder will forthwith be disqualified from earning the Cash backs and all unused Cash backs then accrued shall automatically be forfeited immediately after voluntary or involuntary cancellation of the Samsung Axis Bank Signature Credit Card.
- In case customer opts for change in statement cycle, then cashback will be calculated and credited basis the new statement cycle only. Cashback will be calculated for transaction made between last cycle date and new cycle date. Accordingly, cashback capping shall be applicable basis the new statement cycle. For example, customer wants to change cycle date from 12th of every month to 1st of every month and customer makes this request on 8th June. Then the cashback will be calculated for transactions made from 13 May to 1 July.
- Any remaining Cash back including Cash backs pending credit into the account of the Cardholder shall immediately cease to be valid upon the occurrence of the following:
  - The cancellation of the Samsung Axis Bank Signature credit card; or
  - The conversion of the Samsung Axis Bank Signature Credit Card to any other Axis Bank credit card
  - In the event of a default i.e., if the Minimum Amount Due is not paid by the Payment Due Date or
  - Breach of any clause of the Card Member Agreement

And no refund, extension or compensation shall be given by Axis Bank even if the card member's membership is reinstated.

- The Credit Card is issued for personal expenses and purposes only. The Cardholder must not use the Credit Card to purchase anything for resale, for commercial or business purposes. The Credit Card should be used only for lawful, bona fide personal purposes and must not be used for any money laundering, anti-social or speculative activities or must not be exploited commercially in business (e.g., for working capital purposes).
- If the Credit Card is found to be used for prohibited, restricted, commercial purposes or any purposes as mentioned above, Axis Bank may, at its sole discretion, exercise its right to cancel the concerned Credit Card and additional/add-on cards thereof and withhold/cancel the Cashback earned, without any notice to the Cardholder. Axis Bank may enquire with you over phone or through any other means of formal communication and seek details, information, proofs, etc., about the Credit Card transactions, pattern of usage, etc. Non-satisfactory responses or no responses from the Cardholder may lead to blocking/closure of the Credit Card by Axis Bank.

- Use of the Card at Merchant Establishment will be limited by the credit limit assigned to each Card Account by the Bank.
- The Bank may, at any time without prior notice, or stating any reason whatsoever, refuse authorization for a Charge at a Merchant Establishment, and / or restrict or defer

the Card member's ability to use the Card and / or suspend or cancel the Card. The Bank through the ATM, Merchant Establishment, by itself may repossess / retain the Credit Card, if it reasonably believes that it is necessary to do so for proper management of credit or business risk, or if the Card or Card Account is being misused or likely to be misused.

- Nothing contained in the cashback proposition shall be construed as a binding obligation on Axis Bank or any participating Merchant Partner to continue the Cashback Scheme after the Scheme Termination Date or to substitute the Cashback Scheme by a new or similar scheme.
- The bank may temporarily prohibit any customer from earning cashback or using any features of the program
- The terms and conditions mentioned in the document can be revised or terminated at any time with 30 days prior notice.
- The cashback shall not be applicable if the Card has been withdrawn or cancelled or is liable to be cancelled or the account of the Card member is a delinquent Account.
- Axis Bank's computation of the Cashback shall be final, conclusive and binding on a Card member and will not be liable to be disputed or questioned.
- The terms contained in this document shall be in addition to and not in derogation of the Most Important Terms and Conditions document.
- The cashback proposition is made available at the pleasure of Axis Bank and Axis Bank expressly reserves the right at any time and with notice to Card members, to add to and/or alter, modify, change or vary all or any of these Terms and Conditions or to replace wholly or in part, the Cashback Scheme by another scheme, or to withdraw it altogether.
- Without prejudice to anything contained in the Terms and Conditions, all disputes, if any, arising out of or in connection with or as a result of the Rewards Scheme or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals at Mumbai.

#### **EDGE Rewards:**

- Earn 5 reward points on all domestic spends per INR 100 spent
- Earn 15 reward points on all spends on preferred merchants per INR 100 spent
- Earn 15 reward points on all international spends per INR 100 spent
- Preferred merchants to include Zomato, bigbasket, Myntra, Tata 1mg and Urban Clap
- EDGE REWARDS may take up to 60 days from the date of transaction to reflect on the customer's EDGE REWARDS account
- EDGE Rewards shall not be eligible for following spends/transactions on the card. The following MCCs have been excluded from EDGE Rewards eligibility (for fuel, wallet load

and Jewellery, rental payment transactions, purchase of Samsung products and services): 6012, 6051, 5541, 5983, 5542, 5944, 6011, 6540, 6513.

- No rewards earn will be applicable on following categories
  - Fuel Spends
  
  - EMI transactions on non-Samsung purchases
  
  - Purchases converted to EMI post facto on non-Samsung spends
  - Wallet loading transactions
  
  - Purchase of Jewellery items

- Cash advances
- Payment of outstanding balances
- Payment of card fees and other card charges
- Rental Payments and rental brokerage
- EDGE Reward Points for spends on preferred merchants will be calculated basis the MIDs shared by the respective merchants. Axis Bank shall not be held liable if a transaction on any of these merchants does not earn accelerated cashback.
- EDGE Reward points for spends on preferred partners are configured basis MIDs received from the merchant to identify such spends. In case there is a dispute with regards to non-receipt of EDGE reward points owing to transaction falling in MID outside such list maintained at bank's end, bank shall reconcile the same with the merchant and

EDGE reward points shall be posted/processed post confirmation from merchant. In such scenarios, subject to merchant confirmation of the MID, bank may take up to 90 days from transaction date to credit EDGE reward points for such disputed transactions

- Cardholders can redeem the EDGE REWARDS by logging into [www.edgerewards.axisbank.co.in](http://www.edgerewards.axisbank.co.in) or on Axis Bank Mobile app, under EDGE REWARDS section
- Any disputes related to crediting or redemption of such EDGE REWARDS may be raised directly to the Axis Bank customer support team via calls / email / through the website / mobile app.
- Axis Bank Standard Terms and Conditions apply.