

Terms & Conditions for Axis Bank Vistara Credit Cards Maharaja Points & Activation Benefit

1. Maharaja Points are credited for eligible spend transactions on Axis Bank Vistara Credit Card and issued to cardholder's Maharaja Club account every billing cycle, within 10 working days from the statement generation date.
2. Any reversal of transaction or conversion of transaction to EMI will lead to reversal of Maharaja Points for the particular transaction.
3. Milestone spends and Maharaja Points will only be earned on Eligible spends transactions. Eligible spends transactions are defined as spends excluding reversals, fraud transactions, fee payments, cash withdrawals, interest charges, transactions converted to EMI, Fee & other charges, Temporary credit against dispute transaction.
4. With effect from, 3rd January 2024, spends made towards government services and utilities transactions will not be eligible for earning Maharaja Points and milestone benefits.
5. With effect from, 20th April 2024, spends made towards jewellery and insurance transactions will not be eligible for earning Maharaja Points and milestone benefits.
6. Any fee or financial charge levied by the Bank is not considered as an eligible transaction for crediting of Maharaja Points or Activation Maharaja Points.
7. The following MCCs (Merchant Category Codes) will not be eligible for earning Maharaja Points and milestone benefits.

MCC Excluded	Description
6513	Rental Payments
6540	Wallet Load Transactions
4814, 4816, 4899, 4900	Utility Services
9222, 9311, 9399, 9402	Government Services
5960, 6012, 6051, 6300, 6381	Insurance Services
5094, 5944	Precious Stones & Metals, Clock, Jewellery, Watch and Silverware Stores

8. No Maharaja Points are credited for fuel transactions on Axis Bank Vistara Infinite Credit Card.
9. Transaction settlement date is considered for calculating milestone and Maharaja Points benefits.
10. Activation benefit for all Axis Bank Vistara Credit Cards is valid only for the first card membership year. No activation Maharaja Points will be credited for transactions beyond the eligible first 90 days from the card issue date.

11. Activation Maharaja Points, if eligible, will be credited to the cardholder's Maharaja Club account within 10 working days of becoming eligible.
12. This benefit cannot be combined with any other promotional Offer from TATA SIA Airlines Limited ("TSAL") or Axis Bank Ltd. ("Axis").
13. These terms and conditions are in addition to and not in derogation to the terms and conditions as applicable to Maharaja Club members, specified on partner website www.airvistara.com, which terms and conditions shall also be applicable in addition to this benefit.
14. The decision of TSAL and Axis with respect to the benefit will be final and binding on all the Cardholders availing this benefit.
15. TSAL and Axis reserves the rights to change, amend, withdraw and/or alter any of the terms and conditions of this benefit at any time without prior notice.
16. This benefit shall be governed by the laws of India. Any dispute arising out of or in connection with this benefit shall be subject to the exclusive jurisdiction of the courts of Delhi.
17. By availing this benefit, the Cardholder shall be deemed to have accepted all the aforesaid terms and conditions.