

## **EDGE REWARDS- FREQUENTLY ASKED QUESTIONS**

- **Rewards Tracking and delivery**

**I used your site to redeem but the product hasn't been delivered. What can I do now?**

**EDGE REWARDS** does its best to deliver your rewards to you on time. However, minor delays can occur from time to time. In case of a delay, you can check the status of order in the Order Status page after logging in to the website. In case there seems to be a problem with the delivery, you can also call our Customer Service Number at 1860 419 5555 or 18605005555 (chargeable), or 18001035577 (toll free) or reach us at [axisbank.com/support](https://axisbank.com/support). (You need to inform us within 30 days of date of redemption).

**How do I track the status of my delivery?**

**EDGE REWARDS** sends you SMS's and emails at every step of the dispatch and delivery process, so you are kept informed. You can also track the status of your delivery by logging in to [www.edgerewards.axisbank.co.in](https://www.edgerewards.axisbank.co.in) > My Transaction History

**Can I get the reward delivered to any address?**

Delivery will be made only at the registered address, and in case of e-voucher, at the email ID and Indian mobile number registered with the Bank. In case the member has changed his address recently, he would need to visit the nearest Axis Bank branch to request for a change in address. The same holds true in case a change has to be made in the email ID registered with the Bank.

No delivery will be made to P.O. Box addresses or to addresses outside India, unless otherwise explicitly mentioned in the catalogue.

Your e-vouchers will be delivered to your registered email ID & Indian Mobile Number. Physical products are location specific and would be delivered to the registered address.

**Can I get the reward delivered to any email address?**

You can have your rewards delivered only to addresses registered with Axis Bank. This includes communication addresses, email addresses and Mobile numbers. If you wish to update your communication / shipping address, you will need to visit the nearest Axis Bank branch with the relevant documents or update it via Mobile banking. To update your email address you can update it on Internet Banking or Mobile Banking, and to update Mobile Number, you can either visit your nearest branch or any ATM.

Do note that even if you've provided an alternative email address at the time of registering for **EDGE REWARDS**, this does not impact the email address you've registered for Axis Bank Account, cards or loans.

**If I want to gift a reward, can I get it sent to someone else?**

No, you can only have the gift sent to your **registered mailing** address.

**One of your Partner Brands did not accept my *EDGE REWARD* Points / *EDGE* Miles to give me the reward. What should I do?**

In case you're facing a problem with redeeming *EDGE REWARD* Points / *EDGE* Miles with Partner Brands, you can call our Customer Service Number at 18604195555 or 18605005555 (chargeable), or 18001035577 (toll free) or reach us at [axisbank.com/support](https://axisbank.com/support) to get further help.

**When will rewards get delivered?**

- a. Online Rewards will be delivered to your bank registered email ID, instantly. In case of unforeseen delays, it will be delivered within a maximum of 24 hours. Instant e-Vouchers once redeemed cannot be cancelled.
- b. All other products including multiple reward redemptions will be delivered in 9 working days for Metro\* cities and in 9-13 working days for non-Metro cities.

\*Cities covered under metros: Delhi, Noida, Gurgaon including NCR region, Mumbai, Vashi, Thane, Chennai, Kolkata, Bengaluru, Pune, Hyderabad, Secunderabad, Ahmedabad, Chandigarh, Jaipur, Indore

**What if there's a problem with a reward?**

In case you aren't satisfied with the quality of the reward you've received, or you believe that reward received is defective or wrong or there has been damage in transit, you can call our Customer Service Number at 18604195555, or 18605005555 (chargeable), or 18001035577 (toll free) or write to us at [edgerewards@axisbank.co.in](mailto:edgerewards@axisbank.co.in). You will need to quote your transaction ID & attach product images / video, which is available on <https://edgerewards.axisbank.co.in/lms> > My Transaction History. You also need to keep all the packing material etc. intact for scrutiny. You will need to register this complaint within 3 days of receipt.

- **Points plus pay**

**What is 'Points Plus Pay'?**

'Points Plus Pay' is a unique feature that enables you to redeem physical product you like, even if you don't have the *EDGE REWARD* Points / *EDGE* Miles for it! With this amazing functionality, all you need is a minimum of 300 *EDGE REWARD* Points / 300 *EDGE* Miles for any reward in the entire store! You can use the 'Points Plus Pay' feature to calculate how many *EDGE REWARD* Points / *EDGE* Miles you are short of, and then calculate and pay its equivalent in money. What's more, you can use any credit card to pay.

**How do I use the 'Points Plus Pay' feature?**

The 'Points Plus Pay' feature is extremely simple to use. Here is how it works.

- a) The Points Plus Pay feature is available right below each physical product. The box on the left indicates the *EDGE REWARD* Points / *EDGE* Miles, and the box on the right indicates the money

required, in order to redeem this particular physical product. E.g.: In this case, you will need **EDGE REWARD** Points / **EDGE** Miles as shown in the slider in order to redeem this reward.



IPHONE 6 PLUS

**500 POINTS**

Points Plus Pay ( ? )

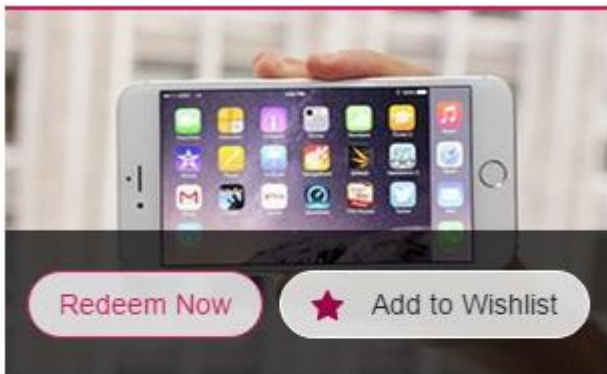
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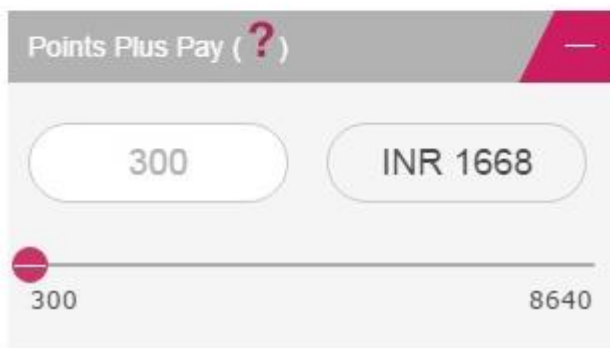
8640

- b) You need to have a minimum of 300 **EDGE REWARD** Points / **EDGE** Miles, to use this feature. Please use the slider back and forth to view various other combinations of **EDGE REWARD** Points / **EDGE** Miles and Cash that you may use to redeem it. E.g.: If you have 300 or more **EDGE REWARD** Points / **EDGE** Miles, you can slide the button to the right, until the box on the left shows 300 or more **EDGE REWARD** Points / **EDGE** Miles. The box on the right will automatically calculate and tell you the amount in rupees that is left for you to pay.



IPHONE 6 PLUS

**500 POINTS**



Remember, you need to redeem a minimum of 300 **EDGE REWARD** Points / 300 **EDGE** Miles each time.

### **What are family points?**

The basic structure of a family relationship is that all members of a family can link their individual customer IDs to one central Family ID. It is possible for both the customer IDs, and the Family ID to be part of the **EDGE REWARDS** program. In fact, to maximize your earnings from **EDGE Rewards** program, we highly recommend that individual members Customer IDs are linked to a Family ID! The advantage of linking Customer ID's is that the points to all individual family members are awarded on the basis of Average monthly Balance of all the accounts in the family relationship!

Points are awarded to the person within the family who carries out the transaction. It will reflect against that person's individual customer ID

**How do I earn from family *EDGE REWARD* Points / *EDGE* Miles?**

*EDGE REWARD* Points / *EDGE* Miles are awarded to the person within the family who carries out the transaction. It will reflect against that person's individual customer ID. The points for all members of a family will be calculated on the basis of the balance in all the accounts of that family ID

**Can I transfer *EDGE REWARD* Points / *EDGE* Miles to another Customer ID?**

The *EDGE REWARD* Points / *EDGE* Miles are non-transferable within Family ID or among Individual CIF IDs.

- **Earn rules**

**Who is eligible to earn *EDGE REWARD* Points / *EDGE* Miles on the '*EDGE REWARDS*' program?**

All Axis Bank customers holding eligible credit and debit cards, Current Account, Savings, NRI (including NRE and NRO) and Inaam account are eligible to be a part of *EDGE REWARDS* program except customers holding Corporate and Government Trust Savings Account, no frills and Basic Savings Account. Eligibility criterion will be reviewed from time to time. Only customers in good standing and with no amounts overdue will be eligible for *EDGE REWARDS* program.

For more details, please refer to the Axis Bank website <https://www.axisbank.com/> respective product pages for earn rules and restrictions.

**How do I earn with *EDGE REWARDS*?**

*EDGE REWARDS* is the only Banking rewards program that offers you in different ways in which to earn rewards. With Axis Bank and *EDGE REWARDS*, you can start earning with the smallest of transactions, requests and actions.

**With *EDGE Reward* Points you can**

- Earn *EDGE REWARD* Points / *EDGE* Miles with eligible Axis Bank Credit and Debit Cards on transactions\*
  - Earn for:
    - Electronic Clearance System Transactions\*
    - Standing Instructions\*
    - Internet Banking / Mobile Banking Registration\*
  - And more
- \*Terms & Conditions Apply

For more details, please refer to the Axis Bank website <https://www.axisbank.com/> respective product pages for earn rules and restrictions.

**Where can I see how many *EDGE REWARD* Points / *EDGE* Miles I've earned so far?**

Axis Bank and *EDGE REWARDS* provides you multiple ways to view and access your points/miles.

- **Internet Banking** – You can view and use certain functionalities of the *EDGE REWARDS* site such as view, transactions history, etc. through your Internet Banking.
- **Mobile Banking** – Axis Bank brings you *EDGE REWARDS* on the mobile. View your points/miles history on the go, and even access specific functions like download a points statement.
- **The *EDGE REWARDS* site** - [www.edgerewards.axisbank.co.in](http://www.edgerewards.axisbank.co.in), our site is designed to help you utilize the *EDGE REWARDS* program to the fullest. Register on this site to view not only how many points/miles you and your family have, but to see our suggestions on how you can earn faster (with our 'Earn Faster With' section), and to view 'Specially for You' from our store! Most of all, it is necessary to register on this site to redeem, so this is the easiest way in which to access your points and rewards.

**I didn't get the correct number of *EDGE REWARD* Points / *EDGE* Miles on my transaction, what should I do?**

We do our best to have *EDGE REWARD* Points / *EDGE* Miles credited to all our customers in an accurate and timely manner. We credit points/miles to all our *EDGE REWARDS* customer's *EDGE REWARDS* account by 7 working days of the following week. These points/miles are reflected in the account statements of the relevant months.

You can log in to Internet Banking, mobile app, <https://edgerewards.axisbank.co.in> to view your current points/miles balance, as well as the history of transactions where points/miles were earned / redeemed by you. In case you still feel an error may have occurred, please call our Customer Service Number at 18604195555, or 18605005555 (chargeable), or 18001035577 (toll free), and we will do our best to resolve your problem.

**I am a Corporate Credit card member, am I eligible for *EDGE REWARDS*?**

Only those Corporate Card members where the payment is done by the individual and not the company are eligible to earn *EDGE REWARD* Points / *EDGE* Miles on their Axis Bank credit card. Corporate cards where the liability of payment is with the corporate will not earn any *EDGE REWARD* Points / *EDGE* Miles.

**I am an NRI customer, can I use *EDGE REWARDS* Points?**

NRI Customers are eligible for the *EDGE REWARDS* Program. For further details, please check out the relevant NRI Product Page on <https://www.axisbank.com/nri>

**How are *EDGE REWARD* Points / *EDGE* Miles calculated?**

Points / Miles are calculated by rounding down the transaction value to the nearest integer and as per the criteria set for each Axis Bank product. For example, if the transaction value is INR 259 it will be rounded off down to the nearest integer INR 200 for purpose of calculating points/miles

**What happens to *EDGE REWARD* Points / *EDGE* Miles earned on an add-on card?**

Purchases on add-on Credit Cards will earn *EDGE REWARD* Points/ *EDGE* Miles. These points/miles will be credited to the primary *EDGE REWARDS* relationship holder's account. Only the primary account holder can redeem these points/miles.

**How do I know where I can earn what *EDGE REWARD* Points / *EDGE* Miles?**

For more details, please refer to the Axis Bank website <https://www.axisbank.com/> respective product pages for earn rules and restrictions.

- **How to redeem**

**What is "*EDGE REWARDS*" ?**

*EDGE REWARDS* program is Axis Bank's bank- wide loyalty program for all Axis Bank customers. Being a part of this program means that you earn *EDGE REWARD* Points / *EDGE* Miles on your everyday banking activities, which you can then spend on over 500 exciting rewards spread across various categories.

**When did *EDGE REWARDS* program come into effect?**

The *EDGE REWARDS* program came into effect 5th March 2013 onwards with rewards for credit card, debit card and savings account customers.

**How do I register for the program?**

You don't need to register for *EDGE REWARDS* program separately.

**Are there any charges or fees to be a part of *EDGE REWARDS* ?**

Effective 10th September 2022, redemption fee will be levied to your Axis Bank Cards/Saving accounts on redemption of *EDGE REWARD* Points / *EDGE* Miles for Reward Store (Physical Products/ e- Vouchers), on Point of Sale (POS) at merchant partners (Including redemption at Indian Oil Petrol Pumps), and on TRAVEL *EDGE* bookings. For more information, please refer to the redemption Fee FAQ's.

**How do I change my Bank Registered email ID?**

To change your Bank Registered email ID, you can update it on Internet Banking or visit your nearest Axis Bank branch or ATM

**What happens if I get upgraded/downgraded at Axis Bank?**

In case the status of your Axis Bank relationship changes – upgrades / downgrades / account closure & opening – this will impact your *EDGE REWARDS* relationship as well. The points/miles will be calculated with respect to the changed status from the date of change.

### **What can I redeem *EDGE REWARD* Points / *EDGE* Miles for?**

You can redeem *EDGE REWARD* Points / *EDGE* Miles from our carefully put together [Rewards Store](#) & even at a [Partner Brand's outlets](#).

### **What if I don't have enough *EDGE REWARD* Points / *EDGE* Miles to get rewards?**

At *EDGE REWARDS*, we try to ensure that you can redeem your *EDGE REWARD* Points / *EDGE* Miles for the rewards you desire. With this in mind, we've created 'Points Plus Pay', a feature that allows you to pay the equivalent of points/miles in money. Just input the no. of points you wish to redeem (you need a minimum of 300 *EDGE REWARD* Points / 300 *EDGE* Miles) and 'Points Plus Pay' calculates how much you need to pay as the balance. So now you can get the reward of your choice, even without the points! (Points Plus Pay is not applicable for e-Voucher redemptions).

### **When can I start redeeming *EDGE REWARD* Points / *EDGE* Miles?**

You can start redeeming your points as soon as you reach a minimum threshold of 300 *EDGE REWARD* Points / 300 *EDGE* Miles.

### **How can I redeem my *EDGE REWARD* Points / *EDGE* Miles?**

There are 3 ways to redeem:

- **a. Internet Banking:** Log on to Internet Banking with your Customer ID & Password. Click on *EDGE REWARDS* on the Account Summary page. Click on 'Explore' > 'Redeem Now' to view the Rewards Store. Choose the reward of your choice from various categories, add to basket & confirm the redemption. After accepting the Terms and Conditions for the first time on Internet Banking, you can easily redeem your *EDGE REWARD* Points/ *EDGE* Miles the next time you log in to *EDGE REWARDS* through Axis bank website using this feature.
- **b. Axis Mobile:** Download the Axis Mobile. Click on 'Rewards' tab from the Menu to view your *EDGE REWARD* Points/ *EDGE* Miles balance. Go to 'Redeem Now' section and click on 'Rewards Store'. Choose the rewards of your choice from different categories, add to basket, and confirm the redemption.
- **c. Contact Center:** You can redeem your *EDGE REWARD* Points/ *EDGE* Miles for products displayed at the 'Reward Store' through the contact center by calling 1860-419-5555, or 1860-500-5555 (chargeable), or 1800-103-5577 (toll free). (e-Vouchers are excluded for *EDGE REWARD* Points / *EDGE* Miles redemption via contact center).



### **How long are my *EDGE REWARD* Points / *EDGE* Miles valid?**

- As per the program policy, ***EDGE REWARD* Points / *EDGE* Miles** are valid for 3 years from the earning date and will expire if not redeemed
- ***EDGE REWARD* Points / *EDGE* Miles** will also expire if there is no earning transaction, no redemption, or no account login on the ***EDGE REWARDS*** account for a consecutive period of 365 days
- Migrated ***EDGE REWARD* Points/*EDGE* Miles** will not expire. ***EDGE REWARD* Points/*EDGE* Miles** earned from migration date 15<sup>th</sup> July 2024 shall expire as per 1 year and 3-year expiry policy.
- For detailed transactions on Axis Bank ***EDGE REWARDS***, log in using Mobile Banking App, **open** / Axis Bank Internet Banking or <https://edgerewards.axisbank.co.in/lms/>
- Follow 3 simple steps: Visit - <https://edgerewards.axisbank.co.in/lms/> Login -> My Points -> My ***EDGE REWARDS*** Transaction.
- Upon expiry, unused ***EDGE REWARD* Points / *EDGE* Miles** will be deducted from the ***EDGE REWARDS*** account and cannot be re-credited. It is the account holder's responsibility to be aware of the number of ***EDGE REWARD* Points / *EDGE* Miles** available in his/her account and their respective expiration date.
- Expiry of ***EDGE REWARD* Points / *EDGE* Miles** will run at every last day of the month. It will not run on daily basis.

### **How do I use my *EDGE REWARD* Points / *EDGE* Miles at your Partner brand's stores?**

You can use your ***EDGE REWARD* Points / *EDGE* Miles** at a Partner brand's store in the simplest way possible - in lieu of money! Just use Debit or credit Card to pay.

To redeem your ***EDGE REWARD* Points / *EDGE* Miles** at stores, you will need to visit the website of our partners and check out the details of our points/miles being accepted at their stores. You also need to make a minimum purchase of INR300 to qualify for ***EDGE REWARD* Points / *EDGE* Miles** usage. Any Terms & Conditions mentioned on our partner brand's websites are in addition to the [Terms & Conditions](#) of the ***EDGE REWARDS*** Program.

### **Can I redeem *EDGE REWARD* Points / *EDGE* Miles for two items at a time?**

Yes, if you have enough ***EDGE REWARD* Points / *EDGE* Miles**, you can choose to redeem them for multiple rewards at the same time. All you need is a minimum of 300 ***EDGE REWARD* Points / 300 *EDGE* Miles** per reward to check-out your cart.

### **Why am I not able to redeem for e-Vouchers on the website?**

e-Vouchers are mailed only to the registered email address as provided in your bank/ card account with the bank. Please visit the bank branch to update your registered email address.

### **What is the process of redeeming instant e-Vouchers?**

All instant e-Vouchers will be sent to your registered email ID. The email will contain 16-digit code and in a few cases 6-digit pin which you will need to present at the payment counter at the retail stores.

To use instant e-Vouchers for online shopping, key in the 16-digit code along with the pin wherever applicable at the payment step.

For detailed terms and conditions and steps to redeem, refer the individual emails received with instant e-Voucher codes.

**Can I redeem my EDGE REWARD Points / EDGE Miles at Merchant outlets?**

Yes, you can now redeem your **EDGE REWARD** Points / **EDGE Miles** at select merchant outlets. Instead of settling your bill with cash, you can make purchases utilizing your **EDGE REWARD** Points / **EDGE Miles** balance. List of participating Merchant outlets are updated on the **EDGE REWARDS** website.

**One of your Partner brands didn't accept my EDGE REWARD Points / EDGE Miles to give me the reward. What should I do?**

In case you are facing a problem with redeeming points/miles with Partner brands, you can call our Customer Service Number at 18604195555, or 18605005555 (chargeable), or 18001035577 (toll free) or reach us at [axisbank.com/support](https://axisbank.com/support) to get further help.

**Can EDGE REWARD Points / EDGE Miles once expired be re-credited?**

No, **EDGE REWARD** Points / **EDGE Miles** once expired cannot be re-credited

**Can all Axis Bank customers redeem their EDGE REWARD Points / EDGE Miles at Merchant outlets?**

Credit Card customers with minimum 300 **EDGE REWARD** Points / 300 **EDGE Miles** balance can redeem their points/miles at select Merchant outlets. For the complete list of Credit Cards on **EDGE REWARDS** Program, please visit Terms & Conditions section at [EDGE REWARDS \(axisbank.co.in\)](https://axisbank.co.in)

**What are the different ways to redeem EDGE REWARD Points / EDGE Miles at POS?**

There are two ways to redeem your **EDGE REWARD** Points / **EDGE Miles** at POS,

- **A. Using EDGE REWARD Points / EDGE Miles only**, when your invoice value is lesser than the **EDGE REWARD** Points / **EDGE Miles** in your card, you can pay using the **EDGE REWARD** Points / **EDGE Miles**. When you choose this option, Rupee 1/- will be deducted from the invoice value and the balance will be paid by **EDGE REWARD** Points / **EDGE Miles**.

For e.g.: A bill value of INR. 300 at a partner store, 1495 **EDGE REWARD** Points / 299 **EDGE Miles** worth INR 299/- will be debited from the **EDGE REWARD** Points / **EDGE Miles** balance and Rupee. 1/- will be debited using the eligible Axis Bank credit card by the customer. Customer enters Card PIN to complete the transaction.

- B. **EDGE REWARD** Points / **EDGE** Miles + Pay, when your invoice value is higher than the **EDGE REWARD** Points / **EDGE** Miles in your card, you can redeem all the **EDGE REWARD** Points / **EDGE** Miles and the balance will be paid using the card.

For e.g.: For **EDGE REWARD** Points - For a bill value of INR 5000 at a partner store, if you have 4,000 **EDGE REWARD** Points worth INR 800/- all reward points will be debited from the point balance and INR 4200/- will be debited using the eligible Axis Bank credit card by the customer.

For **EDGE** Miles – For a bill value of INR 5000 at a partner store, if you have 4,000 **EDGE** Miles worth INR 4,000/- all **EDGE** Miles will be debited from the **EDGE** Miles balance and INR 1,000/- will be debited using the eligible Axis Bank credit card by the customer.

The customer enters Card PIN to complete the transaction.

*In Option A, why is INR 1 debited from my card even when I have sufficient points?*

- This is a process by the bank to enable 2 factor authentication, to ensure that the transaction is safe and secure.

*Rupee 1/ debited from my card, is it part of my invoice or am I charged additional?*

- Rupee 1 is debited from your invoice value and the customer is not charged additional or extra.

*Will the rupee 1 debited from my card be reversed?*

- It will not be reversed since Rupee 1 is debited from your invoice value and the customer is not charged additional or extra.

**Can all products be purchased by using **EDGE REWARD** Points / **EDGE** Miles at Merchant outlet?**

All products available in the Merchant outlet can be redeemed for **EDGE REWARD** Points / **EDGE** Miles, however the minimum bill value should be greater than or equal to INR300.

**How do I know how many **EDGE REWARD** Points / **EDGE** Miles will I be charged to buy a product?**

You can get the details of the **EDGE REWARD** Points / **EDGE** Miles required to buy a product from front desk executive of the participating merchant outlet.

**I redeemed a product at one of the Merchant outlet using my **EDGE REWARD** Points / **EDGE** Miles, the slip does not show the total number of points/miles deducted for the transaction?**

Total number of **EDGE REWARD** Points / **EDGE** Miles redeemed is not available on the customer copy, however Axis Bank sends an SMS and an email to their customers on any redemption done at the merchant outlet using their **EDGE REWARD** Points / **EDGE** Miles. You can check the total **EDGE REWARD** Points / **EDGE** Miles utilized for the said redemption in the SMS trigger and the email sent to your bank registered email ID and mobile number.

**I redeemed a product at one of the Merchant outlets through *EDGE REWARD* Points / *EDGE* Miles, the transaction went through without my pin number?**

Redemption at Merchant outlet can be done on swipe as well as chip enabled cards. On the chip enabled cards the redemption is done without asking for the pin number. The cashier will use the chip and pin enabled card as regular swipe cards.

**I had sufficient *EDGE REWARD* Points / *EDGE* Miles balance in my account, why was my transaction declined?**

Sometimes due to various blocks appearing on your Bank account, the transaction is not processed, therefore we request you to call our phone banking team on 18604195555, or 18605005555 (chargeable), or 18001035577 (toll free) to understand the reason for the same.

**Transaction has failed at the time of redemption, however my *EDGE REWARD* Points / *EDGE* Miles are deducted?**

This situation may occur sometimes due to a technical issue while transacting at the merchant outlet. If the whole amount is paid via cash/card by the customer, then *EDGE REWARD* Points / *EDGE* Miles shall be credited back.

**Can I cancel an order once placed at the merchant outlet?**

Cancellation of order once placed at merchant outlet would depend on the Terms & Conditions of the Merchant outlet for which *EDGE REWARD* Points / *EDGE* Miles have been utilized. Axis Bank will not be in a position to cancel the order or entertain any cancellation request for orders placed at the merchant outlet using *EDGE REWARD* Points / *EDGE* Miles.

**What is the cancellation policy for redemption at Merchant outlet?**

If you wish to cancel the purchases made at the Merchant outlet, the corresponding refund will be governed by the terms and conditions of the participating Merchant outlet. For all cancelled transactions, *EDGE REWARD* Points / *EDGE* Miles will not be credited back.

**Can I redeem products at the merchant outlet partially using *EDGE REWARD* Points / *EDGE* Miles & by cash?**

Yes, redemption at merchant outlets can be done partially using points/miles and cash. If you have insufficient *EDGE REWARD* Points / *EDGE* Miles to purchase the product at a merchant outlet, you can use your available *EDGE REWARD* Points / *EDGE* Miles and make the balance payment using Credit Card / Debit Card /cash.

### **I can't log in. What should I do?**

In case you are facing a technical difficulty while logging into the site you can call our Customer Service Number at 18604195555, or 1860-500-5555 (chargeable), or 1800-103-5577 (toll free) or reach us at [axisbank.com/support](https://axisbank.com/support) to get further help.

You can also login to the **EDGE REWARDS** Program in ways other than the website.

- a. Internet Banking – Login using your Internet Banking registration details.
- b. Mobile Banking – Use Axis Mobile to access the **EDGE REWARDS** Program.

### **How do I find a reward?**

To find a reward you love, you can browse our Rewards Store section of the site. You can visit a section that interests you and click on 'See More'. This opens up more rewards for you to view within the same category. As you browse, add items to 'My Wishlist', so you can view them all together before making your choice.

### **What is 'My wishlist'?**

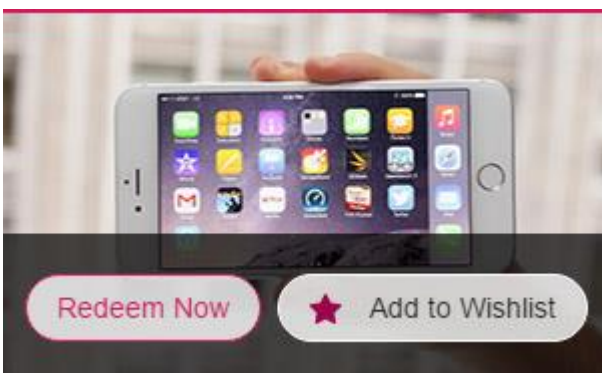
'[My Wishlist](#)' is a feature that compiles all the rewards that you have shortlisted. Adding a reward to 'My Wishlist' as you browse is a smart thing to do, because you can view all the shortlisted rewards in one go later, helping you choose the right reward for you. 'My Wishlist' remains intact even if you

sign-out, so you can always come back and choose from 'My Wishlist' later, instead of having to browse and select all over again.

### **How do I add a reward to 'My Wishlist'?**

There are two ways to add a reward to '[My Wishlist](#)'

- a) Bring your mouse on top of the reward and click on the 'Add to Wishlist' option. The star will turn golden once you click it.
- b) Click on a product to view its details. Then click on the 'Add to Wishlist' option.



### **Where can I view my transaction history?**

Visit My Points/Miles >My [Transaction History](#) to view your past transactions on **EDGE REWARDS**. You can view both points you've earned, as well as rewards you've redeemed in the past year

### **What can be done on the mobile app?**

The new mobile app is great way to use the **EDGE REWARDS** Program. Through this app, you can use all the functionalities on the site, as you would on a laptop or computer.

### **What is 'My cart'?**

While redeeming your **EDGE REWARD** Points / **EDGE** Miles on the **EDGE REWARDS** website, the 'My Cart' section is where all your rewards you want redeemed will end up. In order to complete the process, you need to check-out your cart. You can even save items to your cart and come back for them later.

### **I have forgotten my password, what can I do?**

You can simply receive a new password by clicking on the Forgot Password link and entering your customer ID. A new password will be sent to your registered email address.

- **Redemption fee**

#### **What is redemption fee?**

A 'REDEMPTION FEE' is a service charge that will be applied to the customer's Credit Card/Debit Card/ Savings Account on successful redemption of a customer's **EDGE REWARD** Points / **EDGE** Miles.

#### **What is the redemption fee policy update?**

Under the Redemption fee policy update, any Cardholder who redeems any product, voucher (or a combination of the two) from the **EDGE REWARDS** website for services such as rewards store or redeems his/her points/miles at Point of Sale (POS) partner stores and on **TRAVEL EDGE** will be charged a nominal redemption fee as per the fee structure shared.

#### **Which services will the redemption fee be applied to?**

Redemption Fee will be levied to your Axis Bank Credit Cards/Saving accounts on successful delivery of redemptions of **EDGE REWARD** Points / **EDGE** Miles for Reward Store (Physical Products/e-Vouchers), at Point of Sale (POS) partner store and Travel EDGE using **EDGE REWARD** Points / **EDGE** Miles.

#### **How will redemption fee be applied?**

The Redemption fee will be charged per 'Order Reference Number'. One Order reference number can have multiple Products/Vouchers.

Redemption Fee charged to the customers for Products and Vouchers (or a combination of both in a particular order), on Point of Sale (POS) at merchant partners (Including redemption at Indian Oil Petrol Pumps), and on **TRAVEL EDGE** bookings will be as follows: -

**Number of *EDGE REWARD* Points / *EDGE* Miles Redeemed Redemption Fee**

|  |               |
|--|---------------|
| 300 to 10,000 <i>EDGE REWARD</i> Points / <i>EDGE</i> Miles    | ₹ 49 plus GST |
| 10,001 <i>EDGE REWARD</i> Points / <i>EDGE</i> Miles and above | ₹ 99 plus GST |

**What happens to the redemption fee charged to me in case my redemption order is cancelled?**

The Redemption fee will be charged only when the Order status is "Delivered". In case the order is not delivered and RTO'd or cancelled, the redemption fee will not be charged. However, if in a particular order reference number, there are multiple Products/e-Vouchers and even if 1 Product/e-Voucher is delivered, then the redemption fee will be charged.

**How will the fee be charged to my Credit Card/Savings account?**

The Redemption fee will be charged to the customer's account on a T+1 day basis (T being the day on which the redemption order is delivered) for Credit Cards. In case of Savings account, the fee will be charged on or before the 20th calendar day of the next month.

A customer has redeemed 1 Product and 1 e-Voucher on 10th March 2022 using his/her credit card and the number of points/miles redeemed is 9,900. On this transaction, ₹ 49 plus GST will be charged to the customer's Credit Card on 16th March 2022. If the charges cannot be levied on the Credit Card due to any reason, the same will be levied on the customer's Savings Account before the 20th of the next month (in this case, before 20th April 2022).

**Are there any redemptions where the redemption fee will not be applicable?**

Currently, *EDGE REWARD* Points / *EDGE* Miles redemptions done on **TRAVEL EDGE** portal for Points / Miles transfer to Partner points/miles will not attract redemption fees. However, the same is subject to change.

**I have questions related to TRAVEL EDGE Bookings & Miles Conversion, where can I get them resolved?**

For travel bookings and miles conversion related FAQs, please click on [Travel Edge \(axisbank.co.in\)](https://axisbank.co.in) .

**SMS Based Redemption**

**What is SMS Based Redemption?**

SMS Based Redemption is an instant reward redemption option that allows the credit cardholder to redeem **EDGE REWARD** Points / **EDGE** Miles against the transactions made through eligible Credit Card. These transactions can be done at select merchants or designated merchant categories e.g., travel, retail utilities etc., using the eligible Axis Bank Credit Card.

**How does SMS Based Redemption work?**

Below are the considerations applicable for SMS based Redemption:

- All transactions made using select Axis Bank Credit Cards with designated partner merchants, will be considered as eligible transactions.
- When an eligible transaction is made, credit cardholder will receive an SMS on his / her registered mobile number with a link to redeem **EDGE REWARD** Points / **EDGE** Miles for the transaction. For eligible transactions credit cardholders will receive an SMS once per day.
- Redemption link is valid for 24 hours post performing the eligible transaction.
- By clicking on the link, cardholder will be redirected to the SMS Based Redemption screen, where they will be able to select the amount up to which they would like to redeem with available **EDGE REWARD** Points / **EDGE** Miles. The cardholder can choose to redeem either a partial amount of the transaction, or the full amount, basis the cardholder's available **EDGE REWARDS** / Miles Balance. The Axis Bank microsite would show the cardholder's available **EDGE REWARD** Points / **EDGE** Miles, transaction amount and equivalent **EDGE REWARD** Points / **EDGE** Miles to be deducted against the amount of transaction.
- Once the redemption amount is selected, cardholder may click on the "Redeem Now" button. Successful redemption pop-up will be visible on mobile screen on completion of redemption journey and Axis Bank **EDGE REWARD** Points / **EDGE** Miles will be debited from the **EDGE REWARDS** Account.



### How many redemptions can be done in a day?

The cardholder will receive only one SMS in a day for the eligible transaction done on eligible credit card.

### What is the redemption ratio for SMS Based Redemption?

| Category          | Merchant                    | MCC                     | Value of 1 <i>EDGE REWARD</i> Points/ <i>EDGE</i> Miles in INR for SMS Based Redemption |   |  |  |
|-------------------|-----------------------------|-------------------------|---|---|--|--|
|                   |                             |                         | Axis Bank <i>REWARDS</i> Credit Card ( <i>EDGE REWARD Points</i> )                      | <i>INDIAN OIL PREMIUM</i> Axis Bank Credit Card ( <i>EDGE Miles</i> ) | Axis Bank <i>HORIZON</i> Credit Card ( <i>EDGE Miles</i> ) | Axis Bank <i>OLYMPUS</i> Credit Card ( <i>EDGE Miles</i> ) |
| Travel            | MakeMyTrip                  | 4722 & 4511             | 0.15  | 0.25  | 1  | 1  |
|                   | EaseMyTrip                  |                         | 0.15  | 0.25  | 1  | 1  |
|                   | <b>TRAVEL EDGE</b> Portal   |                         | 0.15  | 0.25  | 1  | 1  |
|                   | Indigo                      |                         | 0.15  | 0.25  | 1  | 1  |
|                   | Cleartrip                   |                         | 0.15  | 0.25  | 1  | 1  |
|                   | Go Ibibio                   |                         | 0.15  | 0.25  | 1  | 1  |
|                   | Yatra                       |                         | 0.15  | 0.25  | 1  | 1  |
| Utility           | Vodafone                    | 4814                    | 0.18  | 0.3   | 0.65   | 1  |
|                   | Airtel                      | 4814, 4900, & 7832      | 0.18  | 0.3   | 0.65   | 1  |
|                   | Jio                         | 4814, 4900, & 7832      | 0.18  | 0.3   | 0.65   | 1  |
|                   | BookMyShow                  | 4814 & 7832             | 0.18  | 0.3   | 0.65   | 1  |
| Retail            | Shopper Stop                | 5311, 5399, 5651,       | 0.18  | 0.3   | 0.65   | 1  |
|                   | Westside                    | 5699, 5944 & 5999       | 0.18  | 0.3   | 0.65   | 1  |
| Fuel              | Indian Oil                  | 5541                    | 0.15  | 1   | 0.65   | 1  |
| Dining            | Dining merchants            | 5811, 5812, 5813 & 5814 | 0.15  | 0.25  | 0.65   | 1  |
| Grocery & Medical | Grocery & medical merchants | 8062, 5912 & 5411       | 0.15  | 0.25  | 0.65   | 1  |

| Category      | Merchant   | MCC                       | Value of 1 <i>EDGE REWARD</i> Points/ <i>EDGE</i> Miles in INR for SMS Based Redemption |  |   |   |
|---------------|--|---------------------------|---|--|---|---|
|               |  |                           | Axis Bank <i>REWARDS</i> Credit Card ( <i>EDGE REWARD</i> Points)                       | <i>INDIAN OIL PREMIUM</i> Axis Bank Credit Card ( <i>EDGE</i> Miles) | Axis Bank <i>HORIZON</i> Credit Card ( <i>EDGE</i> Miles) | Axis Bank <i>OLYMPUS</i> Credit Card ( <i>EDGE</i> Miles) |
| <b>Others</b> | PayPal, Points for People, Old Sanawarian Society, Akshaya Patra foundation & PM Cares fund. | Select MCCs (Excl. above) | 0.12  | 0.2  | 0.45  | 1   |

Please note:

IKEA Card holders are eligible for redemption at IKEA stores (including online) at conversion of 1 point = INR 0.2

#### **How long will the redemption service be valid?**

SMS Based Redemption service is valid for 24 hours only post performing the eligible transaction, but it is recommended to redeem when the SMS is received.

#### **Who will be eligible for SMS Based Redemption?**

This offer is applicable on Axis Bank **REWARDS** Credit Card **INDIANOIL PREMIUM** Axis Bank Credit Card, Axis Bank **HORIZON** Credit Card and Axis Bank **OLYMPUS** Credit Card. The aforementioned credit card should be in active status to be eligible for SMS based Redemption.

#### **When and how will the redemption show in my account?**

If the **EDGE REWARD** Points / **EDGE** Miles redemption is successful, the amount of the transaction redeemed will be shown in unbilled section of the Credit Card within 7 working days.

#### **What are the potential reasons of not receiving SMS link post completing transaction through my Credit Card?**

Potential explanation for not receiving the SMS redemption link post-transaction could be one of several factors including but not limited to the non-availability of **EDGE REWARD** Points / **EDGE** Miles at the time of the transaction, ineligibility of your credit card / transaction for redemption, or potential issues with cardholder's mobile network connectivity.

#### **Once the transaction is redeemed using **EDGE REWARD** Points / Miles, can the redemption be cancelled, and points be reversed?**

Once the redemption request has been submitted, the redemption cannot be reversed, cancelled, or changed and the **EDGE REWARD** Points / **EDGE** Miles used in the redemption cannot be transferred back to available **EDGE REWARD** Points / **EDGE** Miles balance.

### Which mobile number will receive the SMS Based Redemption SMS?

Cardholder would get the SMS triggered directly from the Bank to their registered mobile number.

### When will the customer be allowed to perform full **EDGE REWARDS** redemption and partial reward redemption?

The cardholder will get full or partial **EDGE REWARD** Points / **EDGE** Miles redemption option based on the below mentioned grid.

| Cards                                   | Merchants / Merchant Category  | Transaction Amount (in INR) | Redemption Type     |
|---|--|-----------------------------|---------------------|
| Axis Bank REWARDS Credit Card           | Travel / Fuel / Dining / Grocery & Medical   | <=45                        | No Redemption       |
|   |  | >45 and <=2 Lakhs           | Partial Redemption* |
|   |  | >2 Lakhs                    | Partial Redemption* |
|   | Utility / Retail   | <=54                        | No Redemption       |
|   |  | >54 and <=2 Lakhs           | Partial Redemption* |
|   |  | >2 Lakhs                    | Partial Redemption* |
|   | PayPal, Points for People, Old Sanawarian Society, Akshaya Patra foundation & PM Cares fund. | <=36                        | No Redemption       |
|   |  | >36 and <=2 Lakhs           | Partial Redemption* |
|   |  | >2 Lakhs                    | Partial Redemption* |
| IndianOil Axis Bank Premium Credit Card | Travel / Dining / Grocery & Medical  | <=75                        | No Redemption       |
|   |  | >75 and <=2 Lakhs           | Partial Redemption* |
|   |  | >2 Lakhs                    | Partial Redemption* |
|   | Utility / Retail   | <=90                        | No Redemption       |
|   |  | >90 and <=2 Lakhs           | Partial Redemption* |
|   |  | >2 Lakhs                    | Partial Redemption* |
|   | Fuel   | <=300                       | No Redemption       |
|   |  | >300 and <=2 Lakhs          | Partial Redemption* |
|   |  | >2 Lakhs                    | Partial Redemption* |
|   | PayPal, Points for People, Old Sanawarian Society, Akshaya Patra foundation & PM Cares fund. | <=60                        | No Redemption       |
|   |  | >60 and <=2 Lakhs           | Partial Redemption* |
|   |  | >2 Lakhs                    | Partial Redemption* |
| Axis Bank HORIZON Credit Card           | Utility / Retail / Fuel / Dining / Grocery & Medical   | <=195                       | No Redemption       |
|   |  | >195 and <=2 Lakhs          | Partial Redemption* |
|   |  | >2 Lakhs                    | Partial Redemption* |
|   | PayPal, Points for People, Old Sanawarian Society, Akshaya Patra foundation & PM Cares fund. | <=135                       | No Redemption       |
|   |  | >135 and <=2 Lakhs          | Partial Redemption* |
|   |  | >2 Lakhs                    | Partial Redemption* |

|  |  |                        |                     |
|--|--|------------------------|---------------------|
| <b>Axis Bank HORIZON Credit Card &amp; Axis Bank OLYMPUS Credit Card</b> | Travel   | <=300                  | No Redemption       |
|  |  | >300 and <=7,500       | Full Redemption     |
|  |  | >7500 and <=2 Lakhs    | Partial Redemption* |
|  |  | >2 Lakhs               | Partial Redemption* |
| <b>Axis Bank OLYMPUS Credit Card</b>                                     | Utility /Retail /Fuel  | <=300                  | No Redemption       |
|  |  | >300 and <=1 Lakhs     | Full Redemption     |
|  |  | >1 Lakhs and <=2 Lakhs | Partial Redemption* |
|  |  | >2 Lakhs               | Partial Redemption* |
|  | Dining /Grocery & Medical / PayPal, Points for People, Old Sanawarian Society, Akshaya Patra foundation & PM Cares fund. | <=300                  | No Redemption       |
|  |  | >300 and <=2 Lakhs     | Partial Redemption* |
|  |  | >2 Lakhs               | Partial Redemption* |
| <b>IKEA**</b>  | IKEA   | <=60                   | No Redemption       |
|  |  | >60 and <=2 Lakhs      | Partial Redemption* |
|  |  | >2 Lakhs               | Partial Redemption* |

Please Note: The minimum transaction amount specified in the above table is based on a minimum threshold of 300 Axis Bank **EDGE REWARD** Points or **EDGE** MILES.

\*Partial redemption is allowed for lower of transaction amount or available equivalent reward points. For transaction greater than INR 2 lakhs, redemption can be done for points worth up to INR 2 Lakhs only.

\*\*Redemption at IKEA is possible only for IKEA card holders.

Please Note:

- **Full redemption** – Cardholder will get SMS only if the customer has Axis Bank **EDGE REWARD** Points / **EDGE** Miles equivalent to transaction amount done by the cardholder on eligible MCC.
- **Partial redemption** – Cardholder will get SMS if the cardholder does a transaction as per the above-mentioned grid and has Axis Bank **EDGE REWARD** Points / **EDGE** Miles to partially redeem the transaction till the equivalent value of minimum threshold amount.

Is there any maximum cap for SMS based Redemption? Yes, there is maximum amount cap of INR 2,00,000 per transaction. Any cardholder performing a transaction above the maximum cap would be allowed to redeem till the lower of maximum cap amount or **EDGE REWARD** Points / **EDGE** Miles available in their account.

#### **Where do I connect if I have any queries related to SMS Based Redemption feature?**

Should you have any queries, please call us on <18604195555> / <18605005555> (charges applicable) or <18001035577> (toll-free).

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