

**Terms & Conditions for Revision in Fuel Surcharge Waiver feature  
on Select Axis Bank Debit Cards**

1. The Fuel Surcharge waiver feature on the Debit Card will now be valid only on transactions done at Axis Bank Terminals (point of sale machines).
2. The waiver will be given to each customer as per monthly limit of waiver on their Debit Cards at selected Petrol Pumps with Axis Bank Terminals (point of sale machines).
3. On all fuel transactions done at Non- Axis Terminals, Fuel surcharge will be applicable as per the discretion of Acquiring Bank.  
  
E.g. If your Debit Card is swiped at a non-Axis Bank point of sale (of a Bank ABC), ABC Bank may or may not levy a surcharge on the transaction at their own discretion.
4. If any other acquiring bank levies surcharge on the fuel transaction, the same will be debited from Customers account.
5. The participation in the offer is entirely voluntary and it is understood, that the participation by the Customer shall be deemed to have been made on a voluntary basis.
6. Axis Bank reserves the right to modify/ change all or any of the terms and conditions contained herein as per its discretion without assigning any reasons or without any prior intimation/notice whatsoever. Axis Bank also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank will not be liable in any manner whatsoever for any loss/ damage /claim that may arise due to withdrawal or change in the terms and conditions of the Offer or discontinuation of it.
7. This Offer is subject to applicable law and regulations and would be modified / discontinued based on the prevailing law / regulation at any point of time and neither party shall be under any liability or obligation or continue implementation of the said Offer till such time the terms are modified by the Axis Bank as per the prevailing/ amended law at that point of time. In the event, that the Offer cannot be continued without total compliance of the prevailing law at any point of time, this Offer shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Offer comes into force.
8. These Terms and Conditions and an arrangement herein shall be subject to applicable RBI guidelines issued from time to time and prevailing law and regulations.
9. In all matters relating to the offer and these terms & conditions, the decision taken by Axis Bank will be the final decision, which will be binding on the Customer.

## **Frequently Asked Questions – Fuel Surcharge on Debit Cards**

### **1) What is Fuel Surcharge?**

Fuel Surcharge is a fee levied by acquiring bank on fuel purchase transactions made using Debit cards.

### **2) Why am I charged Fuel surcharge on Axis Bank Debit Card usage?**

Fuel Surcharge is not levied by Axis Bank or any Issuing Bank. As explained earlier, levy of fuel surcharge is as per the discretion of Acquiring Bank. If a Non Axis Acquiring Bank levies surcharge on the fuel transaction, the same is debited to customer's accounts as per that Banks request.

### **3) How can I get refund or reversal of the surcharge to my account?**

You must get in touch with the Acquiring Bank (i.e, the bank on whose POS machine your card was swiped at the petrol pump) for refund of charges.

### **4) How can I ensure that I am not charged for using my Axis Bank card at petrol pumps?**

To avail fuel surcharge waiver, ensure swiping your Axis Debit Card only on Axis Bank POS Machines.

### **5) There is no incentive for going cashless - why should I swipe my debit card if I have to bear fuel surcharge?**

Transacting digitally is safe and convenient, transactions up to Rs.5000 can be done in contactless mode on Debit Cards. Axis Bank waives surcharge for cards issued by Axis Bank and Swiped at Axis Bank POS terminals.

### **6) At what rate is the surcharge levied on payments via debit card?**

Axis Bank does not levy surcharge for transactions on Axis Bank terminals. Other Banks may charge as per their discretion.