

### IndianOil Axis Bank Credit Card Activation Benefit – Terms & Conditions

The customer can earn EDGE REWARDS up to 1250 on first fuel transaction performed on the credit card within first 30 days of card issuance. This is a one-time only offer and is valid only for first 30 days of card issuance. The welcome benefit offer is applicable only on Primary Card and not on add-on cards.

#### Offer Terms & Conditions

- a. Offer is applicable on fuel purchases only
- b. You can earn Edge Rewards up to 1250(only once)
- c. Only first fuel transaction performed within 30 days of card issuance is eligible for the offer
- d. Edge Rewards will be processed within 30 days of eligible transaction
- e. Transactions made on add-on card won't be considered for the offer

**Examples:** - Customers will get Welcome Benefit for eligible transactions at a rate of 5 Edge Rewards against every 1 Rupee spent up to a max spends of INR 250.

**E.g.1:** -

Transaction 1: Fuel: INR 100

Transaction 2: Fuel: INR 400

Edge Rewards: 500 (First Fuel Transaction only i.e.  $INR\ 100 * 5 = 500$  Edge Rewards)

**E.g.2:** -

Transaction 1: Online Shopping: INR 200

Transaction 2: Fuel: INR 150

Transaction 3: Fuel: INR 230

Edge Rewards: 750 (Only first fuel transaction i.e.  $INR\ 150 * 5 = 750$  Edge Rewards)

**E.g.3:** -

Transaction 1: Fuel: INR 500

Transaction 2: Fuel: INR 200

Edge Rewards: 1250 (Max Edge Rewards is 1250 only i.e. even if the 1<sup>st</sup> fuel txn amount is higher the max eligible spends will be INR 250 only:  $INR\ 250 * 5 = 1250$  Edge Rewards)

**E.g.4:** -

Transaction 1: Fuel: INR 200 (After 30 days of card issuance)

Transaction 2: Fuel: INR 150 (After 30 days of card issuance)

Edge Rewards: No welcome benefit since only fuel txns within first 30 days of issuance are considered