

My Choice

Terms and Conditions

1. The Cash back facility is available on Axis Bank My Choice Credit Cards only.
2. Cash back means the credit of certain amounts to the Card Account of the Cardholder, in accordance with these terms and conditions as mentioned in details hereunder.
3. Cash back will be calculated at credit card account level.
4. 5% Cash back is offered to the cardholders on transactions undertaken through their MY Choice Credit Card for only the two spending categories chosen by the customer.
5. Please find below the list of merchant types covered under each spending category:
 - Dining: Eating Places, Restaurants, Fast Food Joints
 - Fuel: All Petrol Pumps
 - Electronics: Electronic Stores
 - Supermarkets: Grocery Stores, Hypermarkets, Supermarkets
 - Utility Bills: Telecom Service Providers, Cable and Pay television services, Utilities such as Electricity, Gas, Water
 - Travel: Airlines, Travel agencies and Tour operators
6. This Offer is valid only to those Merchant Establishment which are classified under spending category's like Dining, Fuel, Electronics, Supermarkets, Utility bills, Travel as defined by Visa/Mastercard.
7. Cash back will not be processed for payments done through E-Wallets.
8. The maximum cash back that may be received by a card account holder in a calendar year (January 1 to December 31) cannot exceed Rs. 1000 (Maximum cash back per statement cycle cannot exceed Rs.250). The total cash back limit is shared across Primary and add on credit cards.
9. No Reward points will be earned by Cardholders on transactions undertaken on their selected Cash back categories on My Choice credit card.
10. Cash back categories can be changed once a calendar year for a fee of Rs. 100.
11. Returned purchases, disputed transactions or unauthorized/fraudulent transactions will not be given Cash back under this program
12. The Bank reserves the right at any time, without previous notice, to add, modify or amend all or any of the terms and conditions or to withdraw this facility altogether. All applicable taxes, duties, levies of whatsoever nature in connection with the Cash back facility shall be borne solely by the Cardholder.

13. The Bank shall be entitled, at its sole discretion, to reverse any Cash back inadvertently credited to the Card Account without any prior intimation whatsoever.
14. In all matters relating to this Cash back facility, the decision of the Bank shall be final and binding in all respects on the Cardholder.
15. The Bank shall not be responsible for, or liable to any actions, claims, demands, losses, damages, costs, charges or expenses, which a Cardholder may suffer, sustain or incur in connection with the Cash back facility.
16. All matters /disputes relating to the Cash back will be dealt under jurisdiction of courts/tribunals at Mumbai.
17. The category of Cash back can be changed at any point of time. Any such change will be informed to the Card Member through communication of the same in the monthly Card statement/website.
18. Any person taking advantage of this offer through the valid and active Axis Bank Credit Cards in good standing shall be deemed to have read , understood the accepted Terms & conditions.