

**TERMS & CONDITIONS**  
**Prestige Savings Account: Lifestyle Benefits Terms and Conditions**

<b>Benefit</b>	<b>Annual Monetary Value in Rs.</b>
Cashback on Debit cards	6000
Dining Delights	8000
Everyday Banking services	3500
Complimentary Products and Services	5100
Axis Edge Rewards Program	2400
<b>Total Benefits Value</b>	<b>25000</b>

The **annual monetized value** as mentioned above is only applicable for Prestige Customers, who have a Prestige Account, along with the Prestige Debit Card. The annual monetized value illustrated is basis the following assumptions:

- a) **Cashback on Prestige Debit card:** This benefit is available on the debit card. Enjoy 1% discount on Fuel, 2% discount on Shopping (offline and online), 3% on Travel (Monthly Cap of Rs 500 i.e. yearly cap of Rs. 6000)
- b) **Dining Delights:** Enjoy minimum 15%\* discount at select partner restaurants in India. This benefit is available on both the debit and the credit card in India. The illustration is basis assumptions of a 15% discount on a monthly spend of Rs 4500 at a select partner restaurant. Visit- <https://diningdelights.axisbank.com/terms-conditions.html> for detailed terms and conditions.  
Dining discounts abroad can be availed through multi-currency forex card. For more details visit [www.axisbank.com](http://www.axisbank.com)
- c) **Everyday Banking Services:**
- o Usage of 3 Free ATM Transactions Monthly which would have cost Rs 20 per transaction (this will be over and above the mandatory transactions stipulated by the regulator). Savings of Rs. 60 per month
  - o Usage of 8 Free Chequebooks yearly, assuming a cost of Rs 50 per chequebook. Savings of Rs. 100 per quarter
  - o No Fees levied for Cash Transactions up to Rs 7 transactions upto 7 lakhs, whichever is earlier per Month, assuming a cash transaction of Rs. 4 lacs @ fee of Rs 5 per 1000. Savings of Rs. 200 per month
  - o No fees levied on DD/PO creation, assuming 2 DD/PO creations in a quarter.
- d) **Complimentary services:** The value depicted is based on the following assumptions:
- a. **Discount on Locker:** Enjoy a 25% discount on annual Locker charges for the first year only. The illustration has assumed the annual rent of a medium locker at Rs 7,500 to which the first year discount has been applied.
  - b. **1<sup>st</sup> Year AMC Fee:** Enjoy the benefit of no annual maintenance charge for the first year on Demat Account worth Rs 750
  - c. Enjoy the benefit of 25% discount on annual maintenance charge from second year onwards on Demat Account worth Rs 750
  - d. Prestige debit card issuance fee waiver worth Rs 500
  - e. My zone credit card annual fee waiver worth Rs. 500
  - f. Complimentary Personal Accident cover of Rs. 10 lacs, Accident cover of Rs. 1 Crore and Price protection cover
- e) **Axis Edge Rewards Program:** Earn points under the Bank's Loyalty Rewards program. Points earned can be redeemed against a catalogue of rewards. The value depicted in the illustration is basis the following assumption :  
The monetary value of points redeemed (accumulated across Bank's Loyalty Rewards program- Worth Rs 2400)

The above T&Cs are in addition to the edge loyalty rewards program T&Cs mentioned herein: <https://edgerewards.axisbank.com/axisMobile/terms-conditions>

For terms and conditions on the products mentioned above please visit <https://www.axisbank.com>. The aforesaid T&C's are in addition to T&C's of respective offers, if any.

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- To write to us please visit [axisbank.com/support](https://www.axisbank.com/support). In case of any dispute pertaining to the assumptions/ illustrations, Axis Bank's decision shall be final and binding on Customers. All disputes shall be subject to Indian Laws and subject to jurisdiction of Mumbai Courts
- Any person taking advantage of these benefits through valid and active Axis Bank products in good standing shall be deemed to have read, understood and accepted these terms and conditions
- Termination of Offers: Axis Bank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel any offer, without assigning any reasons thereof. In case of any dispute or discretion, Axis Bank's decision shall be binding and final
- The aforesaid Offers are subject to applicable law, regulations and regulatory guidelines issued by regulatory bodies 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 Offers till such time the terms are modified by the Parties as per the prevailing/ amended law/guidelines at that point of time
- In the event, that the Offer/'s cannot be continued without total compliance of the prevailing law or guidelines at any point of time, the said Offer shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Offer comes into force.