Revision of Axis Bank Vistara Credit Card Terms and Conditions

Dear Customer,

With effect from 3rd January 2024, following revisions will be applicable on your Axis Bank Vistara Credit Card:

- Government services transactions will not be eligible for earning Club Vistara points and achieving milestone benefits.

- Utilities transactions will not be eligible for earning Club Vistara points and achieving milestone benefits.

Frequently Asked Questions

1. How will these Government Services and Utilities transactions be identified?

Transactions for government services and utilities category are identified through Merchant Category Codes (MCC). These are defined by the networks, e.g. Visa, MasterCard. Axis Bank does not define the merchant category.

Transactions with below listed MCCs will be excluded from earning CV points and milestone benefits

Category	Merchant Category Codes (MCC)
Government Services	9222, 9311, 9399, 9402
Utilities	4814, 4816, 4899, 4900

2. What are eligible spends?

All spends on your credit cards other than categories excluded from earning CV points and contributing towards milestones are considered as eligible spends.

3. Who is eligible for Milestone Benefit?

Milestone benefit is offered to credit card holders who achieve required spends within specified time period. The spends made on the excluded categories will not be considered towards calculating milestone benefit.

4. Who is eligible for earning Club Vistara points?

Club Vistara (CV) points are earned by members in their Club Vistara account on regular spends on Axis Bank Vistara Credit Cards. The spends made on the excluded categories will not be considered for earning Club Vistara points.

5. In case of queries, please contact us at any of our touch points given below:

- For Retail Banking segment, call on 18604195555 / 18605005555.

- For Burgundy segment, call on the exclusive toll-free number 18004190065.

- For Burgundy Private segment, call on the exclusive toll-free number 18002108888.

- Please visit www.axisbank.com for more information.