

Terms & Conditions- **AMAZE** Savings Account

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AMAZE Savings Account – Terms & Conditions

1. By choosing to opt for the Axis Bank Amaze Savings Account with Axis Bank, customer agrees to all the terms and conditions linked to the Axis Bank Amaze Savings Account as covered below.
2. Axis Bank Amaze Savings Account is a fixed fee-based account where customer is required to pay a fixed amount of fee at a pre-defined interval to the bank in exchange of all the benefits linked to the usage of the account.
3. Axis Bank Amaze account comes with 2 fixed fee plans based on the 2 interval periods to choose from
 - a. Monthly
 - b. Annual
4. Customer opting for **Monthly Plan** here by agrees to pay the Bank a fixed fee of Rs 200 every month (30-day cycle) from the date of account activation.
 - a. In case of monthly plan selected, customer agrees to pay 6-month fees (180-day) upfront at the time of on-boarding. Post 6 months, monthly 30-day fee deduction cycle will continue.
 - b. Thus, Customer agrees that if s/he opts for the Monthly plan, Rs 1,200 would be deducted upfront from customer's account post account activation as a fixed fee for next 6 months (180 days).
 - c. Customer agrees that the bank will auto-debit the fee as specified above on the due date post completion of ongoing monthly cycle (180 days) directly from customer's savings account balance.
 - d. Post 180 days, Rs 200 would be auto debited from customer's savings account as per the monthly cycle.
5. Customer opting for **Annual Plan** here by agrees to pay the Bank fixed fee worth Rs 2,200 every year (360-day cycle) from the date of account activation.
 - a. Customer agrees that the fixed fee worth Rs 2,200 corresponding to the annual plan will be auto debited from the bank account on the due date.
6. The fixed fee for both the plans is inclusive of GST.
7. Bank reserves the right to change the fixed fee amount for the plans stated above at any point of time as a permanent plan change or temporary offer discount for existing or new customers.

8. Bank reserves the right to change the plan fee for the customers who already have opened this account.

9. Axis Bank reserves the right to add more fee frequencies (Plan type) or remove fee frequencies (Plan type) at any point of time.

10. Bank will auto-debit the fee as specified above on due date post completion of ongoing cycle (monthly or annual) directly from customer's savings account balance. Renewal fee charges shall remain same as shown at the time of account opening unless specified or intimated to the customer.

11. Customer agrees to ensure that there is sufficient balance in the savings account on the day of fee deduction as per Monthly or Annual Plan.

a. Customer agrees that if there is no balance in the savings account on the day of charge deduction, lien would be marked for the renewal amount and any due charges would be collected as and when the customer funds the account next.

b. If the customer does not keep sufficient balance in the account for 18 consecutive months because of which bank is unable to collect any fee from customer for this account, the customer's savings account would be automatically closed.

12. Customer agrees to make an Initial Funding at the time of opening the account as applicable over and above the fee amount as applicable basis the selected plan.

13. Customer agrees that there would be no refund or adjustment of fees once collected in any event.

14. Customer agrees that s/he can opt out of the plan anytime by migrating their account variant to ASAP Easy Savings Account by visiting any of the Axis Bank branches. Alternatively, customer can opt for closure of the account by visiting their nearest branch.

a. Customer agrees that s/he can only migrate from Axis Bank Amaze Savings Account to ASAP Easy Savings Account variant

b. Please note, in-case customer chooses to opt-out of the Axis Bank Amaze Savings account or close the account, customer will not be eligible for any refund for the fee paid already but benefit not availed

c. Post opt-out date, fees & charges as per the new product variant shall be applicable.

15. Customer agrees & is entitled to avail benefits of no charges for transactions as stated in the table 1.1. (Refer below appendix) Benefits would be applicable from the account activation date for the Axis Bank Amaze Savings Account till the account closure/opt-out date

a. Bank reserves the right to withdraw the benefit for any of the transaction at any point of time in case of any misuse or unfair usage of the feature identified in the table below

b. Bank reserves the right to charge customer over and above the fee collected in case of any misuse or unfair usage of the feature identified

c. Customer agrees that the list of charges stated in the table 1.1 (Refer below appendix) is exhaustive. Any other charges not falling under the table will be applicable as per bank's policy and charge schedule

16. Customer agrees that Forex related transactions and Add- On Service charges won't be waived off under the current plan and charges for these transactions will be levied from their account directly basis usage and as specified in table 1.2 (Refer below appendix)

17. Product Migration or Discontinuation: The bank has the right to discontinue the Axis Bank Amaze Savings Account variant & migrate the account to any other variant at any point of time with proper prior intimation to the customer.

18. The customer affirms understanding the features of the AMAZE account (product), including its advantages and potential risks. They have assessed the suitability of the product(s) based on their risk tolerance, financial capability, and investment objectives. If any transactions are flagged as suspicious or undesirable, the Bank maintains the right to initiate suitable measures.

19. Customer agrees that s/he will not be allowed to change the fixed fee plan (Monthly to Annual or vice versa) opted during the account opening.

Offer related Terms and Conditions

Debit Card Activation Benefits

1. Any customer who has opened Axis Bank Amaze Savings Account after 18th December 2023 is only eligible for the Debit Card Activation offer.
2. As part of the debit card activation offer, customers are entitled to benefits from partners such as Amazon Prime, Book My Show, Swiggy Dineout, Swiggy One & Uber.
3. Customer agrees that s/he would be eligible for the Debit Card Activation Benefit in the first year of account opening only.

4. Customer agrees that s/he will get Debit Card Activation Benefit only on completing a non-ATM transaction within 30 days of account activation with their Online Rewards Debit card (Physical Debit Card) only on POS or E-commerce payments.
5. Customer agrees that s/he will not be eligible for the Debit Card Activation Benefits if the customer fails to do a qualifying transaction with their Online Rewards Debit Card within **30 days** of account activation. No requests to extend the activation period for the Debit Card Activation benefit will be accepted.
6. Customer agrees that the Debit Card Activation benefit voucher (if applicable) would be sent to the customer within **15 days** from the date of doing the eligible transaction through the Online Rewards Debit Card.
7. Customer agrees that s/he cannot claim any reimbursement against the lapsed voucher benefits or Debit Card Activation Benefit.
8. Customer agrees that Vouchers cannot be redeemed for cash at any point of time.
9. Customer agrees that each voucher is subject to an expiry period of 45 days from the day the customer receives the voucher details. Post this period, the voucher shall be deemed invalid and ineligible for redemption.
10. Customer agrees that Bank will not be liable for any failure on customer's behalf to redeem the voucher/Debit Card Activation Benefit.
11. Every voucher comes with a specific set of terms & conditions & redemption methodology. Customer agrees to abide by the terms & conditions communicated along with the vouchers.
12. Details of vouchers, post fulfilment of the criteria defined by the bank, would be shared over customer's registered email id and mobile number. Customer agrees that the bank can reach out to the customer over Email and SMS for sharing the voucher details.
13. Customer agrees that Bank would not be responsible if the SMS or E-Mail remains undelivered due to any DND related services being opted by the customer.
14. Customer agrees that any voucher re-trigger requests can only be made on the Email Id or Mobile Number which is available in the bank's database.
15. Customer agrees that the vouchers would be re-triggered within 15 working days from the date on which the request was raised.
16. Customer agrees that the vouchers will only be re-triggered if the customer has already qualified the eligibility criteria & meets all the above terms and conditions.

Spend Based Milestone Offer

1. From 1st September 2024 onwards, Spend Milestone based Offer is applicable for all the AMAZE customers irrespective of account activation date.
2. Any customer who has opened an Axis Bank Amaze Savings Account or INFINITY savings is eligible for the spend milestone offer.
3. As part of the spend milestone offer, 2000 Edge Rewards Points would be credited to customer's Edge Rewards balance if the customer spends Rs. 20,000 and above per month via Debit Cards, UPI merchant payments via Axis MB App & all BillPay transactions made via Axis MB App
4. Customer agrees that s/he will get spend milestone benefit only if cumulative spending across any of the following methods in the calendar month is INR 20,000 and above.
 - a. Online Rewards Debit card (Physical Debit Card)
 - b. E-Debit card (Virtual debit card)
 - c. UPI merchant payments
 - d. Axis BillPay transactions
5. Only UPI transaction made to merchants via Axis Pay or Axis Bank's Mobile Banking App, 'open' will be counted for spends milestones. Customer agrees that spends are calculated on a calendar month basis i.e. from 1st to 30th /31st of every month* irrespective of the account opening date. Spends are calculated basis the date and time captured in Axis Bank system.
*For the month of February, last date would be either 28th/ 29th February.
6. Axis Bank is not liable to compensate for errors resulting from technical issues in the system. The bank will exert its best efforts to resolve any problems promptly and effectively.
7. Customer agrees that s/he will not be eligible for the spend milestone benefit if the customer fails to meet the spend milestone criteria.
8. The Edge Rewards Points will be credited within a period of 30 Days from the end of the calendar month.
9. Offer validity: Customer agrees that the Offer is valid from and is applicable as long as the offer is active for the account.
10. Customer agrees that Axis Bank has the right to modify any or all the benefits at any point of time.

11. Customer agrees that Axis Bank has the right to disqualify any customer on misusing the benefits based on internal analysis or review.

Process to redeem Edge Reward Points

- a. Customer can use their points to redeem travel vouchers, electronic items, and more from Axis Bank's Edge Rewards catalogue at <https://edgerewards.axisbank.co.in/lms/>
- b. Customer agrees to pay any extra amount via Debit/ Credit Card or any other Payment Gateway methods on Edge Rewards portal if the cart value crosses the available reward points.
- c. For detailed T&C of Edge Rewards Points, kindly visit <https://edgerewards.axisbank.co.in/lms/terms-conditions>

Eligible spends for Spend milestone benefit

- a. Customer agrees that only the following mode of transactions linked to Axis Bank Amaze Savings account would be eligible as part of Spends calculation.
 - i. **Online Rewards Debit card (Physical Debit Card):** *Customer agrees that only authorized & successful Debit Card transactions made via POS or online spends to the eligible Merchants will be accounted for Rewards calculation.*
 - ii. **E-Debit card (Virtual debit card):** *Customer agrees that only authorized Debit Card transactions made via online spends to the eligible Merchants will be accounted for Rewards calculation.*
 - iii. **Bill Pay transactions made via Axis Bank's Mobile Banking App, 'open':** *Customer agrees that only authorized & successful payment transactions made via BillPay on Axis Bank's Mobile Banking App, 'open' will be accounted for Rewards calculation.*
 - iv. **UPI transaction only via Axis Pay or Axis Bank's Mobile Banking App, 'open' to authorized UPI P2M (Peer to Merchant)**
 1. Customer agrees that only authorized UPI P2M (Peer to Merchant) transactions done via Axis Pay or Mobile Banking App, 'open' will be accounted for rewards
 2. UPI merchant transactions made via any other application apart from Mobile Banking App, 'open' & Axis Pay will not be accounted for rewards calculation

3. No UPI P2P (Peer to Peer fund transfer) transaction would qualify for calculating the rewards.
- b. Any Refunds or Reversals via Debit Card or UPI or BillPay would be deducted from the overall spends either in the same month or in the next month's spend as per calendar month in which refund/reversal is received.
- c. Customer agrees that eligible Debit Card & UPI-P2M (peer to merchant) transactions ONLY considers the transaction made to registered merchants **via Axis Bank Amaze Savings Account** which are not a part of the excluded partner list attached in the Table 1.3
- d. Customer agrees that all the transactions made through BillPay Axis Bank's Mobile Banking App, 'open' are eligible

Debit Card Activation Benefits: Steps to Redeem and T&Cs

(Applicable only for customers onboarded on or after 18 - Dec- 2023)

Amazon Prime

Amazon Prime Membership - Steps to Redeem

1. Customer will get a promo code from Axis Bank by email/SMS which will be valid only for 45 days from the date of receiving the voucher
2. Customer to click on the redemption URL: <https://grabdealsaxisbank.woohoo.in>
3. On the page opened, in the search section, type "Amazon Prime Voucher- 3months Membership" & press enter.
4. On the next page, customer to select Gift Card Value worth Rs 599 & Quantity as 1.
5. Customer to click on Buy Now
6. Customer will get an option to enter mobile number and verify using OTP. Customer to enter the same mobile which s/he used for opening the Axis Bank Savings Account
7. After entering OTP, customer to click on submit.
8. On the order summary page, customer to enter the Promo Code shared by Axis Bank & click on Apply. This will apply the discounts for purchasing the AMAZON Prime membership code.
9. Customer to click on the checkbox & Proceed to Pay (customer must pay additional amount if any)
10. AMAZON Prime Voucher will be shared over SMS & Email
11. Customer can apply the 13-digit numeric code on <https://www.amazon.in/vouchers> and add the voucher balance in his/her Amazon.in account.
12. The amount will then be updated as customer's Prime Voucher balance.
13. Customer to click on Prime Voucher and choose their Prime plan.

14. For the selected plan, Customer needs to pay through eligible voucher balance. If there is any additional amount that needs to be paid basis the plan selection, customer to pay via other payment modes (UPI, debit & credit cards, net banking)
15. Customer to select address and complete their sign-up journey.
16. Customer can then Enjoy their Prime membership benefits.

Amazon Prime Membership - Terms and Conditions

1. Amazon Prime membership can only be claimed if the customer has a valid Amazon account
2. Existing Amazon Prime customers can extend their membership by 3 months through this offer.
3. Number of stacking events is limited to 1.
4. A customer cannot stack/extend Prime membership more than once.
5. In such a case, a customer can wait till the end of their current tenure to claim the code or share with friends/family to claim from an eligible account.
6. Extension of Amazon Prime membership via this offer is not applicable if the customer is on an Amazon Prime plan through a mobile carrier (Airtel, VI, Jio etc.)
7. Amazon Prime membership cannot be claimed through Business Accounts
8. Amazon Prime promo code can be claimed only once per customer
9. Amazon Prime promo code can be redeemed only within 45 days of receiving the voucher.

Book My Show

Book My Show Voucher - Steps to Redeem

1. Axis Bank will share a Temp voucher code with the customer on their registered mobile and email ID.
2. The Temp voucher code is valid for **45 days** from the date it is shared with the customer
3. Upon receiving the voucher code, customer sends the complete Temp voucher code to +91-7036102999 via SMS from the registered mobile number.
4. Customer to send the voucher via SMS to BookMyShow in the following format: <received voucher code> to +91-7036102999
 - a. Example: If customer has received voucher code "AXIS8 F23G5" from Axis Bank, then customer would be required to send AXIS8 F23G5 to +91-7036102999
5. After sending this SMS the customer will receive the promocode from BookMyShow.

6. In order to book movie tickets, customer needs to follow the below steps:
 - a. Log on to in.bookmyshow.com or on BookMyShow Mobile Application.
 - b. Select Location, Event, Venue, Show Date & Time & Seats of your preference as the logic flows.
 - c. On the payment page, go to "Unlock Offers or Apply Promocodes" & enter the promo code in the text box & click on "Apply" button to avail the offer.

Note: At the end of the successful transaction, Booking ID gets generated which needs to be exchanged at the Cinema/Venue Box Office for actual tickets.

7. Email/SMS confirmation will be sent on the Email Address/Mobile Number provided while completing the transaction.
8. For any assistance, reach out to BookMyShow's Customer Support on helpdesk@bookmyshow.com

Book My Show Voucher- Terms and Conditions

1. Tickets can be booked for any day & any show for Movies on BookMyShow website and on BMS mobile app.
2. Promocode can only be used through the registered mobile number on Book My Show on which the customer has received the promocode/Voucher code.
3. Not more than 2 tickets per month can be claimed under this offer with discount up to Rs. 400 per ticket. Unclaimed tickets will not be carried forward.
4. A customer is eligible to book a maximum of 2 discounted tickets every month for 5 months from the date of activation of promocode
5. A maximum of 1 transaction per month can be done by this promocode
6. Promocode will only be adjusted against the Ticket cost. Book My Show convenience fees, Taxes and/or any additional amount in transaction to be borne by the promocode user.
7. Tickets with higher price can be purchased by paying the additional amount.
8. Voucher is to be activated by sending SMS to Book My Show within 45 days from the date of receiving it, post which the voucher can't be activated & used further.
9. The customer will not be able to receive or use the promo code if he/she fails to activate it within the validity of the voucher
10. Post activation, Promocode will be valid for 5 months from the date of activation of the promocode
11. Not more than 1 promocode can be used on the same mobile number
12. No other offer / voucher can be clubbed with the promocode
13. No re-distribution/re-selling of promocode

14. No agency or individual to be appointed for redemptions
15. Customer needs to redeem it themselves on BMS's website/mobile app
16. Vouchers and promocodes cannot be extended or revalidated.
17. Assistance if any can be provided by our contact centre on 022 61445050
18. If lost/misused, the voucher or promocode cannot be replaced.
19. The promo code or voucher cannot be sold, cannot be exchanged for point(s) or cash & cannot be re-validated once past expiry date.
20. In addition to these BookMyShow Voucher Terms and Conditions, BookMyShow Vouchers and their use on their website are also subject to BookMyShow's general Terms of Use & BookMyShow's decision will be final in case of any dispute.
21. Voucher valid PAN India across all Cinemas/Partners associated with BookMyShow.

Swiggy Dineout

Swiggy Dineout Voucher - Steps to Redeem

1. Choose to "Pay Bill" on Dineout on the Swiggy app
2. Enter the bill value and click "Next"
3. Go to "Apply Coupons"
4. Enter the coupon code and tap on "Apply"
5. Minimum Bill Value for this offer is Rs 1500.

Swiggy Dineout Voucher - Terms and Conditions

1. The coupon code can be used only once
2. The voucher is valid only for 45 days from the date of receiving the voucher & has to be used within this period.
3. Only one coupon code can be used per bill
4. The coupon can be used only if the bill is paid via Dineout

Swiggy One

Swiggy One Membership - Steps to Redeem

1. Go to the Swiggy One section on the Swiggy App
2. Go to "Redeem Swiggy One Membership Coupons"
3. Enter the coupon code

4. Tap on "Apply Coupon"

Swiggy One Membership - Terms and Conditions

1. The Swiggy membership voucher is valid only for 45 days from the date of receiving the voucher and can be activated within this period only.
2. Swiggy One membership can be used only on 2 devices at a time
3. As part of the Swiggy One membership, customers can also use 'ONE150' code to avail flat Rs 150 off on DineOut bills of Rs 1500 or above
4. Swiggy One free delivery is applicable on ALL food delivery restaurants within 10kms from customer location except Dominos
5. Customer is also eligible for member only extra discounts of up to 30% on select food delivery restaurants
6. The extra discount is applicable on effective item total, which is item total after the coupon discount has been applied
7. Free delivery covers all the delivery charges such as delivery fee, late night surcharge & surge fee, which may apply when there's high demand, bad weather or a special occasion
8. Swiggy One is available in select cities only
9. Free delivery is applicable from all restaurants within 10kms on all orders more than Rs 149
10. The membership once activated cannot be cancelled, paused or transferred
11. Swiggy One benefits can be availed when ordering through Android, iOS and mobile web but not on desktop
12. The free delivery on Instamart is applicable on orders above Rs 199

Uber

Uber Voucher - Steps to Redeem

1. Customer will receive a redemption URL from Axis Bank by email/ SMS
2. Customer to click on the redemption URL which redirects to Uber Application
3. Customer is prompted to login to his/ her Uber account. If the customer does not have an Uber account, he/she will be prompted to create an Uber account
4. The discount coupons will be readily added in the customer's account & need to be applied once the customer makes a ride booking.
5. Apply Coupon to get a discount at Uber in your Cart.
6. Make Payment to complete the purchase at Uber.
7. Please make sure you read all Terms and Conditions related to Offer/Deal making the purchase at Uber.

8. You also can view voucher details in your Uber app by selecting the Menu bar, tapping Wallet, scrolling down and tapping Vouchers.

Uber Voucher - Terms & Conditions

1. The voucher is to be activated within 45 days from the date of receiving the voucher post which the voucher can't be activated & used further.
2. Each Uber Voucher is valued at INR 500
3. The voucher is valid for utmost 5 trips with a redemption value of maximum INR 100 per trip
4. The discount shall be available on the net transaction value of a single transaction.
5. To redeem discount, Uber Voucher code must be applied to Payment section of the Uber App prior to requesting the intended trip.
6. Uber Voucher is only valid for rides requested placed using applicable Uber App.
7. Taxes and fees will be covered provided that the value of the Uber Voucher is greater than the total order amount.
8. Offer is non-transferable, subject to change or cancellation.
9. The offer will be valid during the Promotion Period only which will be at the sole discretion of Uber & Axis Bank.
10. Uber & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period without prior notice.
11. This Offer cannot be clubbed with any other Axis Bank offer.
12. The Offer can be availed by any new and existing user of Uber App.
13. The offer is not transferable, non-negotiable and cannot be en-cashed.
14. Offer is valid for rides taken on Uber App in India only.
15. If the invoice amount is more than discount, then the balance will be charged to the payment option selected by the customer on the Uber app. If the invoice amount is less than discount, there will be no refund of the balance amount.
16. Once customer has claimed a voucher, s/he needs to make sure to add a form of payment and use your personal profile in the Uber app when using a voucher.
17. Note that Vouchers do not cover tips for the driver partners.
18. **After I've claimed my voucher, how can I view it in the app?** -- You can see it in the Uber wallet and on the trip confirmation screen.
19. **I can't see the voucher in the Uber wallet. Did I successfully claim it?** -- If you've successfully claimed the voucher, it should show up in the Uber wallet and in the fare breakdown. If you don't see it there, then restart the app. If you continue to experience issues, please contact Uber support team.

20. **I've claimed my voucher but it's still not showing up at checkout. How can I use it?** --After claiming the voucher, restart the Uber app to redeem it. We also recommend that you have the latest app installed.
21. **Will my voucher still apply if I change my trip destination after requesting the trip?** -- If the trip still meets the voucher parameters, the voucher will apply. If not, the voucher will be removed.
22. Make sure to download the latest version of the Uber app and sign in with your credentials. Check your email or text messages (SMS) for a voucher link (it will begin with <https://r.uber.com/>) from Axis Bank. If you're asked to sign into Uber, please use your personal Uber credentials.
23. All customer queries/dispute on the offer should be raised during the Promotion Period or within 90 days after expiry of the Promotion Period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
24. The decision of Uber & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
25. Uber and Axis Bank reserve the right at any time, without notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, entire or in part, this Offer by another offer, whether similar to this Offer or not, or to withdraw it altogether, without assigning any reason or without prior intimation whatsoever.
26. Axis Bank will not be responsible or liable in case the Offer is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
27. The participation in the offer is entirely voluntary and it is understood, that the participation by the users shall be deemed to have been made on a voluntary basis.
28. In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any user for the Offer, Axis Bank's decision shall be final and binding on the users in all respects.
29. Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of Uber or any third party and is not intended to create any rights and obligations.
30. Logos/trademarks used are owned by respective entities. Axis Bank has been authorised to use these logos/trademarks for offer promotion purposes.
31. The offer by Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.

32. Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the user/s under the Offer.
33. Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and /or services under the offer.

Spend Milestone Benefit: Steps to Redeem and T&Cs

- a. Customer can use their points to redeem travel vouchers, electronic items, and more from Axis Bank's Edge Rewards catalogue at <https://edgerewards.axisbank.co.in/lms/>
- b. Customer agrees to pay any extra amount via Debit/ Credit Card or any other Payment Gateway methods on Edge Rewards portal if the cart value crosses the available reward points
- c. For detailed T&C of Edge Rewards Points, kindly visit <https://edgerewards.axisbank.co.in/lms/terms-conditions>

Frequently Asked Questions

FAQs for Amaze Savings Account

1. What is an Amaze Savings Account?

Amaze Savings Account is a fixed fee-based account offered by Axis Bank, where customers pay a fixed fee at specific intervals to enjoy account benefits like – a zero balance account, Debit Card Activation benefits from top partner, spend based milestone rewards, zero fees and charges on all domestic transactions.

2. What are the fee plans available for the Amaze Savings Account?

There are two fee plans: Monthly and Annual.

3. How does the Monthly Plan work?

Customers who choose the Monthly Plan agree to pay a fixed fee of Rs. 200 every month from the date of account activation. Fees for first 6 months will be charged upfront at the time of account opening which is Rs. 1200. Post 6 months (180 days), the account fees are deducted every 30th day.

4. How does the Annual Plan work?

Customers who select the Annual Plan agree to pay a fixed fee of Rs 2200 every year (360 days) from the date of account activation.

5. When will the fixed fees be deducted from the account?

For both plans, the fixed fee is auto debited from the bank account on the due date.

6. What happens if there is insufficient balance in the account for fee deduction?

In such cases, lien will be marked for the renewal amount (requested amount will be blocked), and the due charges will be collected when the account is funded.

7. What if I don't maintain a sufficient balance for fees to be deducted?

Your account will be automatically closed if the bank is unable to collect fees for 18 consecutive months.

8. Is there any refund for the fees once collected?

No, there is no refund of fees once they have been collected.

9. Can I opt out of the plan or close my account?

Yes, you can opt out of the plan by migrating your account to an ASAP Easy Access Savings Account or by visiting your nearest branch to close the account.

10. What happens if I opt out or close the account?

There will be no refund for fees paid but not utilized. Lien marked for unpaid fees shall be recovered before opt out or closure. Fees and charges for the new product variant will be applicable from next calendar month. Any charges due in the current calendar month would be debited.

11. Can the bank modify benefits for specific transactions?

Yes, the bank can withdraw benefits if there is any misuse or unfair usage of the features listed in the table. The bank may charge the customer in addition to the collected fee if the customer is found to misuse or take unfair usage of the features.

12. What are the transactions that are waived off as part of the Amaze Savings Account offering?

Customers enjoy no charges for transactions as specified in the table 1.1 from the account activation date until the closure/opt-out date.

13. What transactions are chargeable?

Following transactions are chargeable:

1. All Forex related transactions
2. More than 10 financial/ non-financial transactions via Non-Axis ATM in a month
3. Add-On Service charges

These charges will be levied from the account based on usage, as specified in table 1.1 & table 1.2. Any Charges not listed in the table 1.1 will be applicable as per the bank's policy and charge schedule.

14. What happens in case of product migration or discontinuation?

The bank can discontinue the Amaze Savings Account variant and migrate the account to another variant with prior intimation to the customer.

15. Can I change the fixed fee plan after account opening?

No, the fixed fee plan chosen during account opening cannot be changed later.

16. What are the charges on ATM transactions from non-Axis ATMs ?

Post 1st November 2024, Rs. 21 would be charged for financial transactions & Rs. 10 would be charged for non-financial transactions above the free threshold limits specified in Table 1.1

FAQs for Spend Milestone Offer on Amaze Savings Account

1. Who is eligible for the spend milestone offer?

The offer is extended to all the customers post 1st September.

Any customer who has opened the Amaze Savings Account is eligible for the offer.

2. How long is this offer valid?

The offer continues to be applicable as long as it remains active for the account.

3. What is the reward for reaching the spend milestone?

Customers will receive 2000 Edge Rewards Points if they achieve a monthly spending milestone of Rs 20,000 or more.

4. How is the spend milestone calculated?

Spend Milestone is calculated basis the following conditions:

- a. The customer is eligible for the benefit if their cumulative spending in a calendar month exceeds INR 20,000.
- b. This includes spending through Online Rewards Debit Card (physical Debit Card), E-Debit Card (Virtual Debit Card), UPI transactions made to merchants via Axis Pay or Axis Bank's Mobile Banking App, 'open' and BillPay transactions made via Axis Bank's Mobile Banking App, 'open'

5. How is the spending period defined?

Spending is calculated on a calendar month basis, from the 1st to the 30th/31st, regardless of the account opening date. The calculation is based on the date and time recorded in the Axis Bank's system. It may be possible that transactions done on the last day of the month may get accounted in next month's statement.

6. What happens if a transaction is not accounted for in the current month?

If a transaction is not accounted due to technical reasons in the current month, it will not be considered for the spend milestone calculation. Requests for inclusion of spend in the same month will not be accepted.

7. What if I fail to meet the spend milestone criteria?

Customers who do not meet the spend milestone criteria will not be eligible for the spend milestone benefit.

8. When will the Edge Rewards Points be credited?

Edge Rewards Points will be credited within 30 days from the end of the calendar month in which the spend milestone was achieved.

9. Can Axis Bank modify the benefits offered?

Yes, Axis Bank reserves the right to modify or change any or all of the benefits at any point in time.

10. Can Axis Bank disqualify customers from the offer?

Axis Bank has the authority to disqualify customers for misusing the benefits based on internal analysis or review.

11. What is the process to redeem Edge Reward Points

Edge Rewards can be redeemed as per the process stated below:

- a) Customer can visit Axis Bank's Edge Rewards catalogue at <https://edgerewards.axisbank.co.in/lms/>
- b) Customer pays extra amount, if any via Debit/ Credit Card or any other Payment Gateway methods on Edge Rewards portal if the cart value crosses the available reward points
- c) For detailed T&C of Edge Rewards Points, customer can visit <https://edgerewards.axisbank.co.in/lms/terms-conditions>

12. Which transactions are considered for spends calculation on the Axis Bank Amaze Savings account?

Only the following modes of transactions linked to the Axis Bank Amaze Savings account are eligible for spends calculation:

- a) Online Rewards Debit Card (Physical Debit Card)
- b) E-Debit Card (Virtual Debit Card)
- c) UPI transactions via Axis Pay or Axis Bank Mobile Banking App, 'open' to authorized UPI merchants
- d) BillPay transactions made via Axis Bank's Mobile Banking App, 'open'

13. What types of Debit Card transactions are accounted for in Rewards calculation?

Authorized Debit Card transactions made via POS or online spending with eligible merchants are considered for Rewards calculation. Customer can use either of the Online Rewards Debit Card (Physical Debit Card) or the E-Debit card (Virtual Debit Card) that is linked to their Amaze savings account. ATM transactions are not accounted for Rewards calculation.

14. What types of UPI transactions are included in Rewards calculation?

Only authorized UPI merchant transactions (P2M-Peer to Merchant) conducted through Axis Pay or Axis Bank's Mobile Banking App, 'open' are considered for rewards.

15. Are UPI P2M transactions through other apps counted for rewards calculation?

No, UPI P2M transactions made through applications other than Axis Bank's Mobile Banking App, 'open' and Axis Pay are not included in rewards calculation.

16. Do UPI P2P (Peer to Peer) transactions count for rewards calculation?

No, UPI P2P transactions do not qualify for rewards calculation.

17. How are refunds or reversals handled in spends calculation?

Any refunds or reversals via Debit Card or UPI will be deducted from the overall spends, either in the same month or in the next month, based on the calendar month in which the refund/reversal is received.

18. What type of Debit Card and UPI-P2M transactions are not included for reward calculation?

Transactions made to the excluded partners/merchant categories are not included for reward calculation. Exhaustive list is specified in Table 1.3.

Appendix:

Table 1.1: Charges associated with AMAZE Savings Account

| S No | Charge Description | AMAZE Savings Account Charges |
|------|---|--|
| 1 | AMB non-maintenance fees | Nil |
| 2 | Primary Card: Issuance Fees | Nil |
| 3 | Primary Card: Annual Fees | Nil |
| 4 | Joint Card: Issuance Fees | Nil |
| 5 | Joint Card: Annual Fees | Nil |
| 6 | Cheque book issuance | Nil |
| 7 | Account Closure | Nil |
| 8 | Cash Transactions at Non-Home Branch | Nil |
| 9 | Fees on Cash Deposits above limits | Nil |
| 10 | Fees on Cash Withdrawals above limits | Nil |
| 11 | Transaction Charges on Cash Deposit Transaction done at Cash Deposit Machine | Nil |
| 12 | Fair usage fees on branch transactions | Nil |
| 13 | Outstation Cheque Collection Fees | Nil |
| 14 | NEFT Fees | Nil |
| 15 | RTGS Fees | Nil |
| 16 | IMPS Fees | Nil |
| 17 | Axis Bank ATM: No. of Free Transactions (Financial or Non-Financial) | Unlimited |
| 18 | Axis Bank ATM: Financial & Non-Financial Transactions Fee | Nil |
| 19 | Non-Axis Bank ATM: No. of Free Transactions | First 10 transactions in a month (Financial + Non-Financial) |
| 20 | Non-Axis Bank ATM: Cash Withdrawal (Financial transaction) fee beyond first 10 transactions (Financial or Non-Financial) in a month | INR 21 per transaction |

| | | |
|----|--|------------------------|
| 21 | Non-Axis ATM: (Non-Financial transaction) fee beyond first 10 transactions (Financial or Non-Financial) in a month | INR 10 per transaction |
| 22 | ECS transaction charges | Nil |
| 23 | NACH transaction charges | Nil |
| 24 | Card Replacement Fee | Nil |
| 25 | Additional Cheque book Fee | Nil |
| 26 | Stop Payment Instructions: Cheque | Nil |
| 27 | Stop Payment Instructions: ECS | Nil |
| 28 | DD/PO Cancellation/ Duplicate/ Revalidation | Nil |
| 29 | Additional DD/PO Fee | Nil |
| 30 | Value Added SMS Alerts | Nil |
| 31 | Speed Clearing Fees | Nil |
| 32 | Address Confirmation | Nil |
| 33 | Photo Attestation | Nil |
| 34 | Signature Verification | Nil |
| 35 | Balance Certificate | Nil |
| 36 | Outward Cheque Return | Nil |
| 37 | Inward Cheque Return - Financial Reason | Nil |
| 38 | Inward Cheque Return - Non-Financial | Nil |
| 39 | Outstation Cheque Return | Nil |
| 40 | Standing instruction failure charges on Mutual Fund | Nil |
| 41 | Standing instruction failure charges on Recurring Deposits | Nil |
| 42 | Standing Instruction Failure Charges on Loan EMIs | Nil |
| 43 | Standing Instruction Failure Charges on Credit Card Dues | Nil |
| 44 | ECS Debit Failure | Nil |
| 45 | ATM Cash withdrawal transaction failure charges due to insufficient fund in customer's savings account | Nil |
| 46 | POS transaction failure charges due to insufficient fund in customer's savings account | Nil |
| 47 | Duplicate Passbook | Nil |
| 48 | Physical Statement Fee at branch, for prior quarters | Nil |

**These charges are applicable on ATM transactions made post 1st Nov 2024*

Table 1.2: Charges not waived off under AMAZE Savings Account

| S. No. | Charges | Axis Bank AMAZE Savings Account |
|--------|---|---|
| 1 | NetSecure with 1 Touch Issuance fee | Rs. 1000 + GST |
| 2 | NetSecure with 1 Touch Replacement fee | As existing |
| 3 | Demat A/C annual charges where applicable | If Demat account is linked with your savings account- Rs.750, If Demat account is not linked with your savings account- Rs.2500 |
| 4 | Foreign Currency Outward Remit by Wire/TT/Swift | Rs.1,000 |

| | | |
|----|--|---|
| 5 | Foreign Currency Outward Remit by DD | Rs.250 or 0.3% whichever is higher |
| 6 | Inward Wire Transfer - Processing Fees | Rs. 250 |
| 7 | Foreign Currency Instruments - Collection Fees | Rs. 750 |
| 8 | Foreign Currency Instruments - Courier Charges | Rs. 50 |
| 9 | Foreign Currency Instruments - Correspondent / Drawee Bank Charges (FCS) | USD 40 |
| 10 | Foreign Currency Instruments - Dishonour Charges (Per Unit) | Rs. 100 + Charges imposed by issuer/correspondent bank (if any) |
| 11 | Foreign Currency - Cash Deposit at Branch | Rs. 100 (per instance) |

Table 1.3: Excluded Merchants & Partners for UPI & Debit Card transactions

| MCC | Merchant & Partner |
|------|--|
| 4829 | Wire transfer money order |
| 5300 | Wholesale Clubs |
| 5813 | Drinking places (alcoholic beverages) |
| 5933 | Pawn shops |
| 6010 | Financial institutions--manual cash disbursements |
| 6011 | Financial institutions--automated cash disbursements |
| 6012 | Financial institutions--merchandise and services |
| 6050 | QUASI-CASH (Eg. Western Union) |
| 6051 | Non-financial institutions |
| 6211 | Securities--brokers and dealers |
| 6300 | Insurance Premium |
| 6513 | Real Estate Agents and Managers – Rentals |
| 6534 | Money transfer-member financial institution |
| 6540 | Wallet Uploads |
| 7272 | Escort services |
| 7273 | Dating and escort services |
| 7297 | Massage Parlours |
| 7995 | Betting |
| 8398 | Charitable & Service Organizations |
| 8399 | Non-Profit Organizations |
| 8999 | Professional Services |
| 9211 | Court Costs Including Alimony and Child Support |
| 9222 | Fines |
| 9223 | Bail and bond payments |
| 9311 | Tax Payments |
| 9399 | Government Services |
| 9754 | Gambling-Horse, Dog Racing, State Lottery |
| 9401 | I-purchasing pilot |
| 9402 | Postal Services–Government Only |
| 9405 | Intra-Government Purchases–Government Only |
| 9754 | Gambling-Horse, Dog Racing, State Lottery |
| 0000 | P2P transactions |
| -- | All Credit Card Payments |

| | |
|------------|--|
| NIL | |
|------------|--|