

Terms & Conditions for Voyage / Voyage Black Credit Card – Milestone & Renewal benefit

Milestone benefit Offer -

Feature	Voyage
Milestone 1	2000 SC Points on achieving Rs. 1 lakh spends in a card membership year
Milestone 2	3000 SC Points on achieving Rs. 2 lakh spends in a card membership year

Feature	Voyage Black
Milestone 1	4000 SC Points on achieving Rs. 2 lakh spends in a card membership year
Milestone 2	6000 SC Points on achieving Rs. 4 lakh spends in a card membership year

Eligibility – On achieving certain predefined milestone of spends in a card membership year.

Milestone benefit T&Cs –

1. Customers would be awarded bonus SC Points on successful achievement of milestone spends done using Voyage / Voyage Black credit card.
2. Once customer hits a milestone of spends in a particular billing cycle the benefit would be computed & credited to customers SpiceClub within 30 working days of subsequent statement generation date. The same would be visible in customers SpiceClub account post login.
3. All POS/ online/ international/ contactless spends would be considered for calculation of milestone spends. However cash withdrawal & card financial transaction like fee, charges won't be considered for calculations of the milestone spends.
4. If the transactions are reversed/ returned/ cancelled/ converted to EMI in the same billing cycle & the sum of net spends in the statement & subsequent previous statements are below the spend milestone then customer would be ineligible for the benefit during that particular statement cycle.
5. SC Points awarded as milestone benefit will follow Terms & Conditions associated with SpiceClub Membership Program.

Renewal Benefit offer -

Feature	Voyage	Voyage Black
Renewal benefit	1000 SC Points	2000 SC Points

Eligibility – On successful payment of card annual fee for renewal after completion of card membership year.

Renewal benefit T&Cs –

1. Customers would be awarded bonus SC Points on successful payment of Voyage / Voyage Black credit card annual fee
2. The customers would be eligible for this benefit after successful payment of Annual fee for renewal which is levied on every card anniversary date. The customers would be duly informed/ intimated by the bank via e-mail/ SMS of their renewal due date with the relevant payment link for the purpose of making payment of annual fee for renewal.
3. Once customer successfully pays the annual fee for renewal, the bonus SC Points for renewal benefit would be credited in customers' SpiceClub account within 30 working days of subsequent statement generation.
4. Failure to pay the annual fee for renewal in subsequent immediate payment due date of the statement would result in customer being ineligible for this benefit.
5. SC Points given as renewal benefit will follow associated Terms & Conditions of SpiceClub membership program.

Detailed T&Cs–

1. Milestone benefit eligibility will be computed based on sum of spends during the statement & subsequent previous statements period minus any returns/ refunds/ cancellations/ transaction conversion to EMI during the same period in a card membership year
2. Milestone benefit spends achieved for the purchases during a particular statement cycle & subsequent previous statements will be credited in customers SpiceClub account within 30 working days post the statement generation date
3. If a Cardholder's Voyage / Voyage Black credit card is terminated/ withdrawn at any time for any reason, whether by the primary Cardholder or the Bank, the primary Cardholder will forthwith be

disqualified from earning the SC Points on the said Voyage/ Voyage Black credit card with effect from the date such card is terminated/ withdrawn.

4. Nothing contained in the loyalty proposition shall be construed as a binding obligation on Axis Bank or SpiceJet to continue the loyalty Scheme after the Scheme Termination Date or to substitute the loyalty Scheme by a new or similar scheme
5. In the event the bank blocks the card, or the customer requests the card to be blocked or discontinued, whether in respect of any fraudulent activity or otherwise, or the agreement/ arrangement between the bank and SpiceJet for SpiceClub Points Earning benefit expires or is terminated, the bank may temporarily withdraw/ restrict the customer from using certain features of the card.
6. The terms and conditions mentioned in the document can be revised or terminated at any time by providing 30 days prior notice
7. The terms contained in this document shall be in addition to and not in derogation of the terms and conditions document of Axis Bank & other program T&Cs of SpiceClub provided on axisbank.com & spiceclub.spicejet.com respectively.
8. The loyalty proposition is made available at the pleasure of Axis Bank/ SpiceJet and Axis Bank/ SpiceJet expressly reserves the right at any time and with notice to members, to add to and/or alter, modify, change or vary all or any of these Terms and Conditions or to replace wholly or in part, the Scheme by another scheme, or to withdraw it altogether
9. Axis Bank does not guarantee and make any representation about the usefulness, worthiness, quality, make and/or character of the discount / benefit or of the Products/Services against which the SC Points are utilized/redeemed
10. Axis Bank reserves the right to disqualify the Voyage/ Voyage Black credit card user from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer or otherwise by use of the Axis Bank services.
11. Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and services against which the SC Points are utilized/redeemed.
12. Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise due to use of or otherwise from the benefits availed by the cardholder under this offer.
13. The Offer is not available wherever prohibited and / or on products / services for which such offers cannot be made available for any reason whatsoever.

Note: Offer herein means benefits a Cardholder will receive such as voucher benefits, point's benefits, joining benefits etc.

14. Any dispute or claim regarding the goods and services availed against the redemption of the voucher or SC Points under the offer shall be resolved by the Customers with the Airlines directly without any reference the same to Axis Bank and shall not constitute any claim against Axis Bank.
15. The Terms and Conditions of the Offer shall be in addition to and not in substitution/ derogation to the terms and conditions governing the usage of the Credit Card offered by Axis Bank or any other benefits offered by SpiceJet.
16. Without prejudice to anything contained in the Terms and Conditions, all disputes, if any, arising out of or in connection with or as a result of the Rewards Scheme or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals at Delhi.