

Terms & Conditions for Voyage / Voyage Black Credit Card – SpiceClub Points Earn

Definitions: For the Voyage / Voyage Black credit card the following terms shall, unless the context otherwise admits, have the following meanings:

- SpiceClub Points or SC Points shall mean reward points credited in the cardholder's SpiceClub account under the SpiceClub membership program for spends on Voyage / Voyage Black Credit Card.
- SC Points will be earned according to the following table depending on what category of spends are made by the cardholder and membership status (Silver/Gold membership tier) held by the cardholder

Credit card variant	Spends Category		
	SpiceJet mobile application & website	Online utility bill payment, Online food ordering, Online entertainment*	Other Retail spends**
Voyage	6 SC Points per Rs. 200 spend as card benefit	6 SC Points per Rs.200 spend	3 SC Points per Rs. 200 spend
	12 SC Points per Rs.200 as SpiceClub Silver Membership benefit***		
Voyage Black	12 SC Points per Rs. 200 spend as card benefit	12 SC Points per Rs.200 spend	6 SC Points per Rs. 200 spend
	16 SC Points per Rs. 200 as SpiceClub Gold Membership benefit***		

Please note: SC Points earned as part of Membership Benefit will not reflect in cardholder's monthly credit card statement and will be processed directly to cardholder's SpiceClub account as per the current membership status.

* Only online spends done on below Merchant category code (MCCs) will be considered for this benefit. Rest all spends will be considered in other retail spends category:

Online utility bill payment	4900
Online food ordering	5499, 5812, 5814
Online entertainment	7829, 7832

****Other retail spends would be including all domestic & international spends done using Voyage / Voyage Black Credit Cards excluding below category of spends which will not be eligible for earning SC Points –**

1. Wallet Load, Fuel Spends, Financial Institutions, Cash Withdrawals, Purchase of Gold items and all types of Jewelry transactions, Purchase of gift cards, EMI transactions, Purchases converted to EMI post facto, Insurance, Education Services, Government Services, Rental Payments.
2. Payment of outstanding balances, Payment of card fees and other card charges

*****Cardholder should be holding active membership of respective tier to be eligible to earn SC Points classified as Membership benefit. Membership status will be determined basis SpiceClub's eligibility criteria for tier assessment after complimentary 1 year membership period (provided as part of welcome benefit) is over. To know more about SpiceClub program kindly visit: spiceclub.spicejet.com**

Detailed Terms and Conditions of SC Points –

1. The MCCs (merchant category codes) are governed by payment gateways/ network partners of various merchants & Axis Bank shall have no liability if correct configuration is not reflected for a particular transaction done on above spend categories. In such case Axis Bank reserves the right to award SC Points as per its sole discretion.
2. SC Points will be earned for spends in multiple of 200 rounding off to the lowest multiple. For SpiceJet Axis Bank Voyage credit card, for e.g. Rs. 1460 of spend on SpiceJet would earn -> $(6/200)*1400 = 42$ SC Points. Similarly for Rs. 1590 spend on other retail category would earn -> $(3/200)*1400 = 21$ SC Points
3. SC Points earned for the purchases during the current billing cycle shall be credited in members SpiceClub account within 30 working days post the statement generation date.
4. SC Points earned will be computed based on spends during the statement period minus any returns/refunds or cancellations during the same period.
5. In case the purchase/ transaction is returned/ cancelled/ reversed post statement generation date, earnings toward such transactions will be debited on the date of such purchase/ transaction reversal & will reflect in the next statement
6. In case of conversion of a transaction to EMI at a later date, SC Points earned on such transaction will be reversed during the same billing cycle as of the EMI conversion.
7. The SC Points earned/ reversed during a billing cycle will be visible in the monthly credit card billing statement.
8. In case the customer reverses a transaction, the corresponding SC Points earned on the transaction will also be reversed.

9. A limit of Rs.1 lakh of credit card spends per month on earnings of SpiceClub points on SpiceJet website & mobile application shall be applicable post which customers won't get any points from credit card spends done on SpiceJet website & mobile application. However SC point earn as a benefit of SpiceClub membership will continue.
10. If a cardholder 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.
11. 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.
12. 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.
13. The terms and conditions mentioned in the document can be revised or terminated at any time by providing 30 days prior notice
14. 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.
15. 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.
16. 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
17. 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.
18. 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.

19. 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.

20. 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.

21. 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.

22. 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.

23. 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.

24. The Credit Card is issued for personal expenses and purposes only. The Cardholder must not use the Credit Card to purchase anything for resale, for commercial or business purposes. The Credit Card should be used only for lawful, bona fide personal purposes and must not be used for any money laundering, anti-social or speculative activities or must not be exploited commercially in business (e.g. for working capital purposes).

25. If the Credit Card is found to be used for prohibited, restricted, commercial purposes or any purposes as mentioned above, Axis Bank may, at its sole discretion, exercise its right to cancel the concerned Credit Card and additional/add-on cards thereof and withhold/cancel the Cashback earned, without any notice to the Cardholder. Axis Bank may enquire with you over phone or through any other means of formal communication and seek details, information, proofs, etc., about the Credit Card transactions, pattern of usage, etc. Non- satisfactory responses or no responses from the Cardholder may lead to blocking/closure of the Credit Card by Axis Bank