

Offer:

- The Offer is only valid on the **Miles & More World** Credit Card.
- This Offer is valid for **selected Axis Bank customers** who will be communicated the Offer by the Bank. OR, For all **Miles & More HON CIRCLE, Senator, Frequent Traveler & selected Miles & More Members** who will be communicated the Offer by Miles & More.
- The Offer is valid for those customers who have successfully applied for the credit card **between 01.02.2016 until 31.03.2016**, and Miles & More Credit Card is issued to these customers
- The customer will not be charged joining fee of Rs. 3,500 and will therefore not receive any Welcome Miles. Thereafter, post completion of one year of card issuance, the customer will be liable to pay the annual fee of Rs. 3,500. The customer will receive Annual Miles (3000 Miles) on payment realization of annual fees i.e. Rs. 3,500. Activation Miles shall be credited in Cardholder's Miles & More membership account after the first purchase transaction on the Credit Card in the same or the next billing cycle in which the first purchase has taken place. Bonus miles shall be credited in Cardholder's Miles & More membership account after achieving a threshold of 50,000 INR of spends within the first 2 months after card issuance.
- The Senator and HON CIRCLE Members of Miles & More are not charged joining and annual fees but get Welcome and Annual Miles. The Miles & More Members are not eligible for this offer.

Details of the Miles are as given below.

Miles & More membership status	Miles & More Axis Bank World Credit Card			
	Joining Fee	Welcome Miles	Activation Miles	Bonus Miles
HON Circle Member#	Waived	5000	2000	5000
Senator#	Waived	5000	2000	5000
Frequent Traveller##	100% Waiver	0 (zero)	2000	5000
Miles & More Member ##	100% Waiver	0 (zero)	2000	5000

Card Holders would be entitled to a joining fee waiver on Miles & More Axis Bank World Credit Card

All Frequent Traveler FTL & selected Miles & More members Card Holders would be entitled to a 100% waiver valid for a limited period on the joining fee on World Credit Card only during the offer period

For the aforesaid Offer:

'Miles & More Axis Bank Credit Card' means Miles & More Axis Bank **World Credit Card**, a Co-branded card issued by Axis Bank pursuant to Co-branded arrangement between Axis Bank Limited and Miles & More GmbH.

'Card Holder' means a person to whom Miles & More Axis Bank Credit Card is issued by Axis Bank Limited.

'Spends include all Miles eligible purchase transactions on the Primary and the Add-on Miles & More Axis Bank Credit cards. It does not include any cash withdrawals and installment spends as well as fuel transactions.'

Terms & Conditions:

- The joining fee will be waived off in the same month the credit card is issued and will reflect in the statement of the same month if the card has been issued before the 20th of the month and the customer will not be credited Welcome Miles
- If the credit card has been issued after the 20th of the month then the joining fee will be waived off in the next statement cycle and the customer will not be credited Welcome Miles
- Please note that Axis Bank is entitled in its absolute discretion to accept or reject the application for the Miles & More Credit Card at any stage without assigning any reason. In case of all matters relating to the aforesaid Offer including any dispute or discrepancy relating to the Offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on the Cardholders in all respects. Any person taking the advantage of this Offer shall be deemed to have read, understood and accepted these terms and conditions.
- The terms and conditions of aforesaid Offer for the Cardholders can be amended or modified at any time at AXIS Bank's sole discretion .The aforesaid Offer is subject to applicable law and regulations 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 Offer till such time the terms are modified by the Parties as per the prevailing/ amended law at that point of time. In the event, that the Offer cannot be continued without total compliance of the prevailing law at any point of time, this Offer shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Offer comes into force. These terms and conditions are in

addition to and not in abrogation of the terms and conditions governing the issuance and usage of Miles & More Axis Bank Credit Card, any other AXIS Bank credit cards and the terms and conditions of the Miles & More program. Any dispute relating to the Offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.