

Axis Bank Burgundy Debit Card

EDGE REWARDS Program – Terms and Conditions

These terms and conditions (“Terms”) shall be applicable to the Debit Cardholders (as defined hereinafter) participating in the Offer (as defined hereinafter) who agrees to be bound by the same and shall regulate the provisions of the specified products and services provided by the Axis Bank (“Axis Bank”). Any User participating in the Offer shall be deemed to have read, understood, and accepted these terms and conditions and these Terms shall be in addition to and not in derogation of other applicable terms and conditions of any account or any other facility/services offered by the Bank and/or such other terms and conditions as may be specified by the Bank.

Definitions: The following words and phrases shall have the meanings set out herein below in this document unless repugnant to the context:

- “Debit Cardholders” – A person who is holding the retail Axis Bank Debit Card. Also to be referred as “Customer” or “Cardmember”
- “Offer” - The benefit provided to the cardholder
- “Transactions” – any usage on the card which is not a charge/fee
- “Merchant” – any establishment where the AXIS Bank debit card mentioned in the offer has been used for making a purchase
- “MCC: Merchant Category Code”- A Merchant Category Code (MCC) is a four-digit number assigned to a merchant/business by the merchant’s acquiring bank. The acquiring bank provides the debit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity.

Please Note: The below special offering is limited to select customers who have migrated to Axis Bank with debit card starting with 553682, 553683, 553684, 522039, 420750, 471243 & 436360.

1. Earn Reward Points:

1.1. 10 EDGE REWARD Points on domestic transactions for every INR 100 spent

Customer shall earn 10 **EDGE REWARD** Points (1 **EDGE REWARD** Points=INR 0.20) on domestic transactions for every INR 100 spent on the Axis Bank Burgundy Debit Card and in multiples thereof. The Reward points earned against purchases made on the debit card shall reflect in the customer's **EDGE REWARDS** account on the transaction posting date.

1.2. 3 EDGE REWARD Points on international transactions for every INR 100 spent

Customer shall earn 3 **EDGE REWARD** Points (1 **EDGE REWARD** Points=INR 0.20) on international transactions for every INR 100 spent on the Axis Bank Burgundy Debit Card and in multiples thereof. The Reward points earned against purchases made on the debit card shall reflect in the customer's **EDGE REWARDS** account on the transaction posting date. Please note, in line with RBI regulations, international transactions are not enabled on NRO Debit cards.

1.3. Transaction date captured on debit card account is basis the transaction date submitted by the Merchant Establishment/Association (Mastercard® & Visa). Axis bank will not be held responsible if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done.

2. Redeem Reward Points:

Reward points can be redeemed in the following ways:

- 2.1. **Catalogue:** The customer can redeem their reward points from the catalogue listed under the **EDGE REWARDS** website using Net Banking and Mobile Banking credentials.
- 2.2. **Partner miles / points:** The customer can convert **EDGE REWARD** Points into Partner Miles via Net & Mobile Banking under Axis Bank's Points Transfer Program, by following either of the two methods:
 - 2.2.1. Log into Travel Edge Portal (Link mentioned below). In the Travel Edge Portal dashboard, click on "Points/Miles Transfer" tab to go to the transfer section.
 - 2.2.2. Visit EDGE REWARDS Section of Axis Bank Mobile App.
- 2.3. **Pay with Points Redemption:** The **EDGE REWARDS** earned by the customers can be redeemed against eligible transactions at multiple merchants (offline).

Category	Redemption rate	Minimum EDGE REWARD Points to redeem
Catalogue	<ul style="list-style-type: none"> • As per catalogue structure • Click here to know the applicable Terms and Conditions 	300
Partner miles / points	<ul style="list-style-type: none"> • 10 EDGE REWARD Points / 20 EDGE REWARD Points = 1 Partner Point • Click here to know the applicable Terms and Conditions 	300
Pay with Points	1 EDGE REWARD Point = INR 0.20	300

On redemption, the reward points redeemed will be automatically adjusted from the accumulated reward points in the card member's loyalty account.

3. Other Terms and Conditions:

- 3.1. The reward points earned by the add on debit card holder will be credited to the primary cardholder's loyalty account and only the primary cardholder can redeem the points.
- 3.2. **EDGE REWARD** Points earned for any purchase transaction which is subsequently reversed, will be adjusted in the month of reversal, and not in the month of purchase.
- 3.3. **EDGE REWARD** Points once exchanged for any other partner loyalty programs cannot be transferred back.
- 3.4. Cardmember cannot transfer any **EDGE REWARD** Points to another cardholder.
- 3.5. If a cardholder of Axis Bank Burgundy Debit Card is terminated at any time for any reason, by the Bank, the primary Cardholder will be disqualified from earning **EDGE REWARD** Points and request for redemption of unused reward points.

- 3.6. **EDGE REWARD** Points on closed cards by the customer can be redeemed only against rewards catalogue up to 30 days post card closure.
- 3.7. No accumulation or redemption of **EDGE REWARD** Points will be permissible if on relevant date there is any breach of any clause of the detailed Axis Bank Card Terms and Conditions.
- 3.8. Axis Bank's computation of **EDGE REWARD** Points shall be final, conclusive and binding on Cardmembers and will not be liable to be disputed or questioned, save and except in case of manifest error.
- 3.9. Axis bank holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability, or quality of the products made available to Customer by participating merchants under the respective Offer.
- 3.10. The Customers shall not hold Axis bank, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses, damages, personal injury, costs, charges and expenses which a Customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, directly or indirectly, by way of and/or on account of participating in the Offer or the acceptance, decline, non-receipt, suitability, quality or by use or non-use or suitability or effectiveness of the products/services .
- 3.11. Axis bank is not liable or responsible for any claim(s), dispute(s) regarding delivery, service, suitability, merchantability, availability, quantity, or quality made available to the Customers under the Offer on the products/services (shortly referred as "Claims").
- 3.12. In reference to any Claims under the Offer, it must be addressed in writing, by the Customers directly to participating merchants and that Axis bank shall not entertain any communication in this regard. Any query/ contention/ dispute raised by any Customer to Axis bank shall be forwarded to the merchant who shall be solely responsible for resolving such queries/ contentions/disputes within reasonable time.
- 3.13. Axis Bank accepts no liability in respect of any income or other tax liability of Cardmembers arising from the redemption of **EDGE REWARD** Points.
- 3.14. Axis Bank reserves the right to extend or terminate any/all offers provided with the Card from time to time without prior notice.
- 3.15. Axis Bank reserves the right at any time, without prior notice, to add / alter / modify / change or vary all of these terms & conditions or to replace wholly, or in part, the offer(s) provided with the Card from time to time by another offer(s), whether similar to the modified/deleted offer or not, or to withdraw the said offer(s) altogether.
- 3.16. All disputes if any, arising out of or in conjunction with or as a result of this offer(s) provided with the Card from time to time or otherwise relating to the Card shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.
- 3.17. If the Offer and/or anything to be done by Axis bank or any other entity in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of Axis bank or any other entity, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of Axis bank or the other entity/ies, then Axis bank and/or the other entity/ies shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences. Axis bank shall in no way be liable if any Customer is unable to login to merchant website/app due to incompatibility of device, internet usage plans, or any other reason whatsoever.

- 3.18. The Debit Card is issued for personal expenses and purposes only. The Cardholder must not use the Debit Card to purchase anything for resale, for commercial or business purposes. The Debit 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).
- 3.19. If the Debit 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 Debit Card and additional/add-on cards thereof and withhold/cancel the **EDGE REWARD** Points 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 Debit Card transactions, pattern of usage, etc. Non- satisfactory responses or no responses from the Cardholder may lead to blocking/closure of the Debit Card by Axis Bank.

The above T&Cs are in addition to the edge loyalty rewards program T&Cs mentioned [here](#).