

Revision of Axis Bank Debit Card Terms and Conditions

With effect from 01-May-2024, following revisions* will be applicable to your Axis Bank Debit Card:

1. 1% mark-up fee on Dynamic Currency Conversion (DCC) transactions

A Dynamic Currency Conversion (DCC) markup fee of 1% plus GST will be applicable on each international transaction done in Indian currency at international location or transactions done in Indian currency with merchants located in India but registered in a foreign nation using your Axis Bank Debit Card.

DCC is applicable on international transactions made through Swipe Machine or online, either at international location or with a merchant located in India but registered in a foreign nation.

Example - If a purchase is made at a store in an international country and payment is made using your Axis Bank Debit Card in INR on Swipe Machine, a DCC mark-up fee of 1% plus taxes will be levied on the transaction amount. Similarly, if a purchase is made in India from a merchant registered overseas and payment is made using your Axis Bank Debit card in INR, a DCC Mark-up fee of 1% plus taxes will be levied on the transaction amount.

2. EDGE REWARDS Program

A. Transactions done with Debit Card towards rent payment and utility services will not be eligible for **EDGE REWARD** points.

Category	MCC Codes
Rent	6513
Utility	4814, 4816, 4899, 4900

B. A maximum of 1000 **EDGE REWARD** Points can be earned per month on Axis Bank Debit Card.

Note: Any **EDGE REWARD** Points already earned on above stated categories before 01-May-2024, will remain unaffected. For other terms and conditions regarding **EDGE REWARD** Points, please visit <https://edgerewards.axisbank.co.in>

In case of queries, please contact us at any of our touch points given below:

- Call on the toll-free number 18604195555 / 18605005555
- Alternatively, you may also check the details at www.axisbank.com

***Terms and Conditions apply**