

Revision of Miles Transfer Program Terms and Conditions

With effect from 20th April '24, following revisions will be applicable on your **AXIS BANK CREDIT & DEBIT CARD**:

Revision of Miles Transfer Program:

- All existing Miles transfer partners are divided in two groups (Group A & Group B). The number of **EDGE MILES/REWARD** points that a customer can transfer will be capped basis the group in which the partner lies, i.e. per customer id, customers can transfer only a specific amount of their total **EDGE MILES/Points** cumulatively to partners in Group A, and rest of the **EDGE MILES/Points** in total to partners in Group B.
- For the current calendar year, this capping will be applicable from 20th Apr'24 to 31st Dec'24. From next calendar year onwards, capping will be applicable from 1st Jan'25 to 31st Dec'25.
- Please note the Group A & Group B classification and the partners list are subject to change at bank's discretion without notice
- Following is a detailed list of airline and hotel loyalty partners with Axis Bank classified in two groups:

Group A	Group B
Accor Hotels (Accor Live Limitless)	Air France-KLM (Flying Blue)
Air Canada (Aeroplan)	Air India (Flying Returns)
Ethiopian Airlines	Air Asia
Etihad (Etihad Guest)	ITC
Japan Airlines (JAL Mileage Bank)	IHG® Hotels & Resorts (IHG One Rewards)
Marriott International (Marriott Bonvoy)	Qantas Airways (Qantas Frequent Flyer)
Qatar Airways	SpiceJet
Singapore Airlines (Krisflyer)	Vistara (TATA SIA Airlines Ltd)
Turkish Airlines	
Thai Airways (Royal Orchid Plus)	
United Airlines (MileagePlus)	
Wyndham Hotels (Wyndham Rewards)	

- Following are the various Axis Bank cards with the capping classification applicable:

Card type	Overall annual capping per customer id	Annual Capping for partners in Group A per customer id	Annual Capping for partners in Group B per customer id
Burgundy Private	15,00,000	3,00,000	12,00,000
Magnus Burgundy	10,00,000	2,00,000	8,00,000
Olympus	7,50,000	1,50,000	6,00,000
Magnus	5,00,000	1,00,000	4,00,000
Reserve	5,00,000	1,00,000	4,00,000
Atlas	1,50,000	30,000	1,20,000
Select	5,00,000	1,00,000	4,00,000
Privilege	5,00,000	1,00,000	4,00,000
Rewards	5,00,000	1,00,000	4,00,000
Horizon	5,00,000	1,00,000	4,00,000
IOCL Premium	5,00,000	1,00,000	4,00,000
Other cards	5,00,000	1,00,000	4,00,000

- For Example, if you hold a **MAGNUS** Credit Card, the overall annual capping for Miles Transfer will be 5 lakh **EDGE REWARD** Points per Customer ID, this means that effective 20th April 2024, a customer can transfer a maximum of 1,00,000 **EDGE REWARD** Points per Customer ID in total to partners in Group A and rest 4,00,000 **EDGE REWARD** Points per customer ID in total to partners in Group B for this calendar year
- Similarly, if you hold an **ATLAS** Credit Card, the overall annual capping for Miles transfer will be 1.5 lakh **EDGE** Miles per customer id, this means that effective 20th April 2024, a customer can transfer a maximum of 30,000 **EDGE** MILES per customer id in total to partners in Group A and rest 1,20,000 **EDGE** MILES per customer id in total to partners in Group B for this calendar year