

FAQs regarding cancellation of Add-on Credit Cards

For customers holding multiple customer IDs for Primary and Add-on cards

Q. What do the new guidelines mean?

A. All supplementary cards must be issued under the same Primary Customer ID. Accordingly, any Add-on Card not linked to the Primary Card's Customer ID will need to be cancelled.

Q. Why are my Add-on cards being discontinued?

A. The Bank has revised its internal policies for customers holding Add-on and Primary cards under different Customer ID. As per the new policy, an individual customer cannot possess multiple Customer IDs. Since your Add-on and Primary Credit Card are linked to separate Customer IDs, we are closing the Add-on Card. Your Primary Card will continue to remain active. Below is the illustration with scenarios:

Scenario	Cases, if applicable	Action
<p>Scenario1: Add-on card customer also holding Primary Card on different Customer ID.</p> <p>Example: Customer name: Ajay Kumar Customer ID: XXXX1234 Add-on Card no. ending XX34</p> <p>Customer name: Ajay Kumar Customer ID: XXXX7890 Primary card no. ending XX23</p>	<p>Case1: Ajay Kumar has 1 Primary Card and 1 Add-on Card on his name</p> <hr/> <p>Case2: Ajay Kumar has multiple Primary Cards and 1 Add-on Card</p>	<p>Add-on Card issued on Ajay Kumar's name will be cancelled while Primary Card/s will remain active</p>
<p>Scenario 2: Primary Card customer who has issued an Add-on card to his/her family member and that Add-on Card holder also has a Primary Card.</p> <p>Customer name: Pravin Kumar Customer ID: XXXX7775 Primary Card no. ending XX03</p> <p>Add-on issued on Pravin Kumar's account Customer name: Ajay Kumar Customer ID: XXXX1234 Add-on Card no. ending XX34</p> <p>Customer name: Ajay Kumar Customer ID: XXXX7890 Primary card no. ending XX23</p>	<p>Ajay Kumar has another Primary Card relationship</p>	<p>Add-on card issued on Pravin Kumar's account to Ajay Kumar will be cancelled</p>

Q. I want to continue using Axis Bank cards.

A. We are glad to hear that. Since you have an existing Primary Card against your Customer ID, only your Add-on card will be cancelled. Any existing EMIs, payment instructions against your Add-on Card will be discontinued. You will need to re-register for these services on your Primary Card. Further, usage of your existing independent Primary Card will not be affected.

Q. How do I pay for purchases made on my Add-on Card?

A. There is no separate statement generated for Add-on Card purchases. Hence, any purchase outstanding on your card will be billed to your Primary Card only.

Q. Will all my existing Standing Instructions (SI) get cancelled automatically?

A. Yes, with the closure of your Add-on Card, all linked services will also be discontinued. We recommend re-registering for Standing Instructions using your Primary Card.

Q. What happens to the reward points earned against my Add-on Card?

A. Reward points earned on your Add-on card will be available under your Primary Card.

Q. Will this impact my banking relationships as well?

A. This activity will only close your Add-on Card relationship. Your other relationships with the Bank will remain unaffected.

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