

Partnership Credit Cards – MCC Exclusion Categories

Spends on below mentioned category services will be excluded from earning Cashbacks/ EDGE REWARDS/ Pluspoints. Card wise details for MCC exclusion has been listed below-

Airtel Axis Bank Credit Card-

Purchases made towards government services, insurance, education, and rental payments shall not be eligible for Cashback.

| Fields | MCC Codes |
|--------------------------|------------------------------|
| Government services MCCs | 9222, 9311, 9399, 9402 |
| Insurance services MCCs: | 5960, 6300, 6381 |
| Education services MCCs | 8211, 8241, 8244, 8249, 8299 |
| Rental payments MCCs | 6513 |

Samsung Axis Bank Credit Card-

Purchases made towards government services, insurance, education, utilities, and rental payments shall not be eligible for EDGE REWARD points.

| Fields | MCC Codes |
|--------------------------|------------------------------|
| Government services MCCs | 9222, 9311, 9399, 9402 |
| Insurance services MCCs: | 5960, 6300, 6381 |
| Education services MCCs | 8211, 8241, 8244, 8249, 8299 |
| Utility Services MCCs | 4814, 4816, 4899, 4900 |
| Rental payments MCCs | 6513 |

Freecharge Axis Bank Credit Card-

Purchases made towards government services, insurance, education, and rental payments shall not be eligible for Cashback.

| Fields | MCC Codes |
|--------------------------|------------------------------|
| Government services MCCs | 9222, 9311, 9399, 9402 |
| Insurance services MCCs: | 5960, 6300, 6381 |
| Education services MCCs | 8211, 8241, 8244, 8249, 8299 |
| Rental payments MCCs | 6513 |

LIC Axis Bank Credit Cards-

Purchases made towards government services, education, utilities and rental payments shall not be eligible for Pluspoints.

| Fields | MCC Codes |
|--------------------------|------------------------------|
| Government services MCCs | 9222, 9311, 9399, 9402 |
| Education services MCCs | 8211, 8241, 8244, 8249, 8299 |
| Utility Services MCCs | 4814, 4816, 4899, 4900 |
| Rental payments MCCs | 6513 |

Spicejet Axis Bank Credit Card-

Purchases made towards government services, insurance, education, and rental payments shall not be eligible for Spice Club points.

| Fields | MCC Codes |
|--------------------------|------------------------------|
| Government services MCCs | 9222, 9311, 9399, 9402 |
| Insurance services MCCs: | 5960, 6300, 6381 |
| Education services MCCs | 8211, 8241, 8244, 8249, 8299 |
| Rental payments MCCs | 6513 |

FAQs-

1. What is MCC?

A Merchant Category Code (MCC) is a four-digit number assigned to a merchant/business by the merchant's acquiring bank. These are allotted by Visa /MasterCard or RUPAY.

2. From which date the changes are applicable?

The changes are applicable from **10th December, 2023**.

3. What is cashback?

Cashback refers to money awarded in the customer's Credit Card account under the cashback scheme. Cashback earned will be computed based on spends during the statement period minus any returns or refunds during the same period. Cashbacks are displayed at the bottom of monthly statement and are credited on the statement date.

4. What is Pluspoints?

Pluspoints is a product feature of LIC Axis Bank Credit Card. These are credited into customers reward account on every month's statement date. Customers can redeem their pluspoints through calling on customer care no. 1800 419 0064.

5. What is EDGE REWARDS?

EDGE REWARDS is a carefully crafted loyalty program by Axis Bank that allows customers to earn points for every relationship they have with the Bank – Savings and Current Account, Credit and Debit Cards and across all other retail products like Forex and NRI. These reward points can be redeemed for shopping vouchers, merchandise, and more.

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

- For Retail Banking segment, call on 18604195555 / 18605005555
- For Burgundy segment, call on the exclusive toll-free number 18004190065
- For Burgundy Private segment, call on the exclusive toll-free number - 18002108888
- Alternatively, you may also check the details at www.axisbank.com