

Revision of Axis Bank Burgundy Private Credit Card Terms & Conditions

With effect from 20th April 2024, the following changes will be applicable on your **Axis Bank Burgundy Private Credit Card**:

1. Revision of EDGE REWARD Points and Miles transfer benefits

- In addition to the current category exclusions, spends done on government institution, gold/ jewellery, fuel and utilities will not be eligible for **EDGE REWARD** points.

Category Description	Merchant Category Code (MCC)
Utilities	4814, 4816, 4899, 4900
Government Institutions	9222, 9311, 9399, 9402
Gold/ Jewellery	5094, 5944
Fuel	5541, 5542, 5983

- Spends done on Insurance will be capped at 6,000 **EDGE REWARD** points per month

Category Description	Merchant Category Code (MCC)
Insurance	5960, 6300 6381, 6051, 6012

- Total **EDGE REWARD** Points that can be converted to Partner Points in a calendar year is capped to 15,00,000 **EDGE REWARD** Points per Customer ID.
- All existing Miles transfer partners will be divided in two groups (Group A & Group B). For redemption through Miles Transfer Program, the customer will be able to transfer maximum of 3 lakh **EDGE REWARD** Points cumulatively to Group A partners and maximum of 12 lakh **EDGE REWARD** Points cumulatively to Group B partners.
- 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.
- 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)	

2. Revision of Welcome and Annual Benefit

- The welcome and annual benefit of 30,000 **EDGE REWARD** Points will be discontinued.

3. Revision in Most Important Terms and Conditions (MITC)

- Please visit <https://www.axisbank.com/mitnc> to view updated MITC