

Amazon Pay ICICI

The structure for issuing reward points to the cardholders is as below:

| Cardholders who are Amazon Prime members | | Reward Points |
|--|--|---------------|
| Item | | |
| Purchases made on Amazon.in (excluding purchase of physical and digital gold, EMI transactions made through the card, purchases converted to EMI post factor, payment made towards rent, tax and education, Amazon Business transactions made on amazon.in/business) | | 5% |
| Payments made towards booking of flights and hotels on Amazon.in | | 5% |
| Payments made towards bills & recharges on Amazon.in (excluding payments on rent, taxes and education) | | 2% |
| On Amazon.in - for purchase of Amazon Pay Gift Cards, digitally fulfilled categories and/or payments made towards purchase of e-books | | 2% |
| Payments made to Amazon Pay partner merchants made using this card through Amazon Pay 'Login and Pay' feature | | 2% |
| All other merchant spends outside Amazon.in (excluding EMI transactions, purchases converted to EMI post factor, fuel spends, rent, education, tax payments, utilities, international spends / transactions) | | 1% |
| Cardholders who are not Amazon Prime members | | Reward Points |
| Item | | |
| Purchases made on Amazon.in (excluding purchase of physical and digital gold, EMI transactions made through the card, purchases converted to EMI post factor, payment made towards rent, tax and education, Amazon Business transactions made on amazon.in/business) | | 3% |
| Payments made towards booking of flights and hotels on Amazon.in | | 3% |
| Payments made towards bills & recharges on Amazon.in (excluding payments on rent, taxes and education) | | 2% |
| On Amazon.in - for purchase of Amazon Pay Gift Cards, digitally fulfilled categories and/or payments made towards purchase of e-books | | 2% |
| Payments made to Amazon Pay partner merchants made using this card through Amazon Pay 'Login and Pay' feature | | 2% |
| All other merchant spends outside Amazon.in (excluding EMI transactions, purchases converted to EMI post factor, fuel spends, rent, education, utilities tax payments, international spends / transactions) | | 1% |

Exclusions for cashback (as reward points):

- Payment for EMI transactions made using the card or purchases converted to EMI post facto.
- Amazon Business transactions made on amazon.in/business.
- Purchase of physical and digital gold on Amazon.in.
- Payments towards rent, taxes and education on Amazon.in
- Payments towards rent, fuel, tax, education, utilities and international transactions outside Amazon.in
- Surcharge waiver on fuel transactions: All transactions made by customers for purchasing fuel (petrol, diesel etc.) will have complete waiver (of 1%) of surcharge levied on such transactions and will not be applicable for any additional rewards.

Flipkart Axis

Cashback Terms & Conditions - Flipkart Axis Bank Credit Card

Definitions: For the Flipkart Axis Bank Credit Card, the following terms shall, unless the context otherwise admits, shall have the following meanings:

- Cashback shall mean money awarded in the customer's credit card account under the cashback scheme.
- Preferred Merchants shall include certain merchants on which the cashback earnings shall be 4%. These merchants can change at the bank's discretion.
- The cashbacks will be processed according to the following table:

| Spends on | Cashback |
|---------------------------------|----------|
| Flipkart and Flipkart entities* | 5% |
| Preferred Merchants** | 4% |
| All other merchants | 2% |

*Valid on the website as well as mobile application of Flipkart & Myntra.

**Preferred merchants and their respective offers are subject to change from time to time without any prior notice.

- Cashback shall not be eligible for following spends/transactions on the card.
 - Fuel Spends
 - Purchase of gift cards on Flipkart & Myntra
 - EMI transactions
 - Purchases converted to EMI post facto
 - Wallet loading transactions
 - Purchase of Jewelry items
 - Cash advances
 - Payment of outstanding balances
 - Payment of card fees and other card charges
 - Rent Payments

- W.E.F. March 15th, 2022, cashback shall not be eligible for payments made towards rent (MCC - 6513)

Axis Privileges

5. Earn Reward Points:

i. 2 EDGE REWARD Points on every INR 125 spent:

- Cardholder shall earn 2 EDGE REWARD points (EDGE rewards +INR 0.20) reward point on every INR 125 spent on the Credit Card and in multiples thereof. The reward points earned against purchases made on the Credit Card shall reflect in the Cardholder's EDGE REWARD account on the Transaction posting date.
- Purchase Transactions performed on these Merchant Category Codes (MCC) as allotted by Mastercard® & Visa shall not earn reward points:

Excluded MCCs

- Transportation & Tolls
- Utilities
- Insurance
- Educational Institutions
- Govt. Institutions
- Wallet
- Rent
- Fuel

ii. 10X EDGE REWARD Points on every INR 125 spent at Apparel & Departmental Stores:

- Cardholder shall earn 20 EDGE REWARD points on every INR 125 spent and in multiples thereof for Transactions done at apparel & departmental stores. 10X EDGE REWARD points will be bifurcated as Base 1X + accelerated 9X EDGE REWARD points. Credit of incremental 9X bonus points is subject to a cap of 1008 points (i.e., 9X of INR 7000/125) per statement month.
- For net spends greater than INR 7000 under these categories, the customer will earn 2 EDGE REWARD points per INR 125 spent and in multiples thereof.
- Identification of apparel and department stores are based on MCCs (Merchant Category Codes) allotted by Mastercard® & Visa (refer section MCC for additional details).

| MCC | Description |
|------|--------------------------|
| 5311 | DEPARTMENT STORES |
| 5399 | MISC GENERAL MERCHANDISE |

| | |
|------|------------------------------|
| 5621 | WOMENS READY TO WEAR STORES |
| 5631 | WOMENS ACCESS/SPECIALTY |
| 5651 | FAMILY CLOTHING STORES |
| 5655 | SPORTS/RIDING APPAREL STORES |
| 5681 | FURNISH AND FUR SHOPS |
| 5699 | MISC APPAREL/ACCESS STORES |
| 5691 | MENS/WOMENS CLOTHING STORES |
| 5641 | CHILDREN/INFANTS WEAR STORES |

- For Merchant outlets not registered under the MCCs assigned for apparel and departmental Stores by Mastercard® & Visa, Cardholder will earn 2 EDGE REWARD points for every INR 125 spent on the card and in multiples thereof. Axis Bank will not be responsible for providing the 10X EDGE REWARD points for purchases at Merchant outlets/ franchisees that have not registered themselves under the MCCs captioned above.
- For the purchases made under the 10X EDGE REWARD points eligible Transactions, the total reward points (i.e. 1X + 9X points) will be credited on the settlement of the Transaction. Surplus amount is calculated as the balance cumulative net purchase amount in the accelerated category over Rs.7000 in the statement Month. This surplus amount is maintained for a period of two months, on a rolling basis, for each month.

Airtel Axis

- The cashbacks will be processed according to the following table:

| Spends on | Cashback |
|--|----------|
| Airtel Mobile, Broadband, WiFi and DTH bill payments via Airtel Thanks App* | 25% |
| Utility bill payments such as gas, electricity, etc. via Airtel Thanks App** | 10% |
| Preferred merchants App *** | 10% |
| All other merchants/ other spends**** | 1% |

*Capped at Rs.250 per month billing cycle (effective from 20th Apr'24)

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*** Cashback shall be eligible on spends made on Preferred merchants App only - Swiggy, Zomato, & BigBasket. The total cashback is capped at Rs.500 per month billing cycle across all merchants. Preferred merchants and their respective offers are subject to change from time to time without any prior notice.

**** Cashback not eligible for few transaction categories

- On Airtel - Please note that for transaction done on Airtel Thanks platform, cashback shall be given basis MIDs/AVPA IDs(for UPI transactions) received from the Airtel's end. In terms of utility bill payment, all utility billers that are enabled by BBPS are supported on Airtel Thanks App platform.
 - Cashback on 25% category is applicable only for recharge or bill payment of active Airtel connections. Payments (be it hardware cost, installation charges, advance recharge or bill payment amount or any other amount) made for new or inactive connection will not be eligible for the cashback

- On BigBasket - Please note that for transaction done on BigBasket App, cashback shall be eligible on those spends made on BigBasket & Bbnow. If customer does transaction on 'the beautyzone', 'freshomeats' etc then customer shall not be eligible for cashback.

- On Swiggy - Please note that for transaction done on Swiggy App, cashback shall be eligible on those spends made on Food Delivery and Dineout. If customer does transaction on 'Instamart', 'genie' etc then customer shall not be eligible for cashback.

- On Zomato- Please note that for transaction done on Zomato App, cashback shall be eligible on those spends made on Delivery and Dining. If customer does transaction on

Zomaland', Money', 'District', 'Blinkit' etc then customer shall not be eligible for cashback.

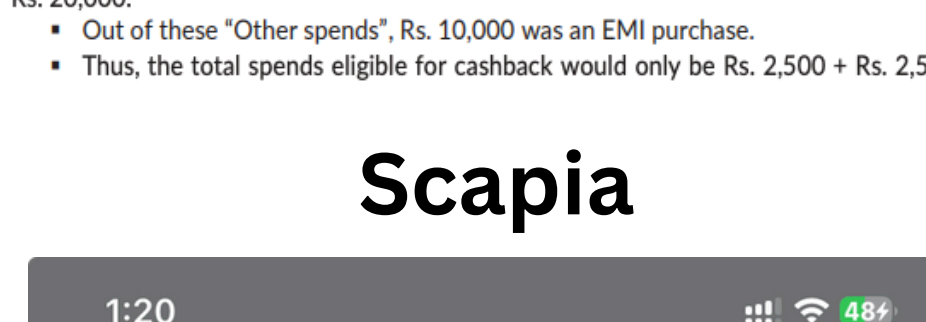
- Since there is capping involved, cashback break-up at transaction level cannot be shared. However, customer can check the cashback summary at the bottom of the statement

- Cashback shall not be eligible for following spends/transactions on the card,
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 - EMI transactions
 - Purchases converted to EMI post facto
 - Wallet loading transactions
 - Purchase of Jewelry items
 - Cash advances
 - Payment of outstanding balances
 - Payment of card fees and other card charges
 - Rental Payments
 - Government services
 - Insurance services
 - Education services
 - Utility Spends that are not done on Airtel Thanks platform (effective from 20th Apr'24)

For eg. If the customer spends Rs. 30,000 in a billing cycle with the following break up of spends of i) Recharge through Airtel Thanks App; Rs. 2,500 ii) Utility Bill payment through Airtel Thanks App; Rs. 2,500 iii) Swiggy, Zomato & BigBasket; Rs. 5,000 iv) Other spends: Rs. 20,000.

- Out of these 'Other spends', Rs. 10,000 was an EMI purchase.
- Thus, the total spends eligible for cashback would only be Rs. 2,500 + Rs. 2,500 +

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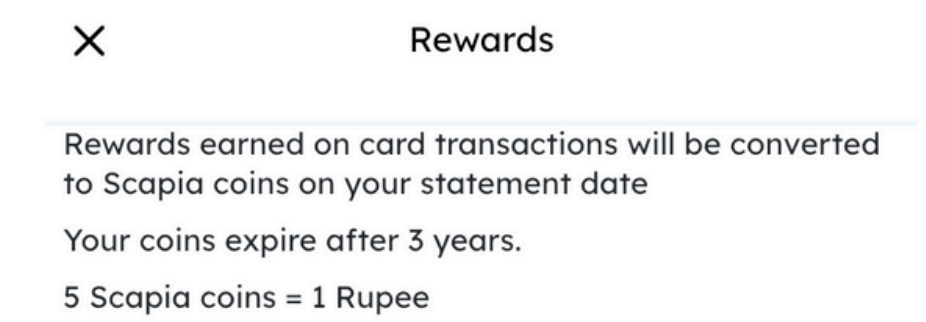
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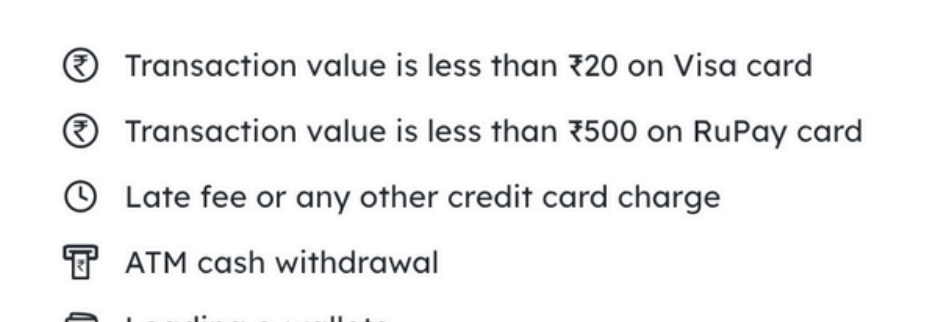
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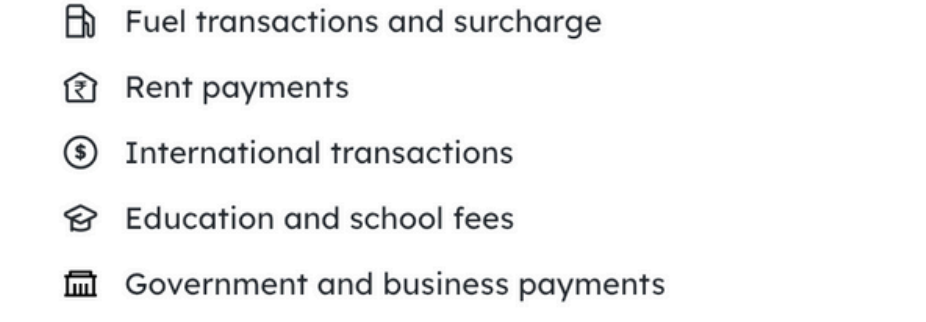
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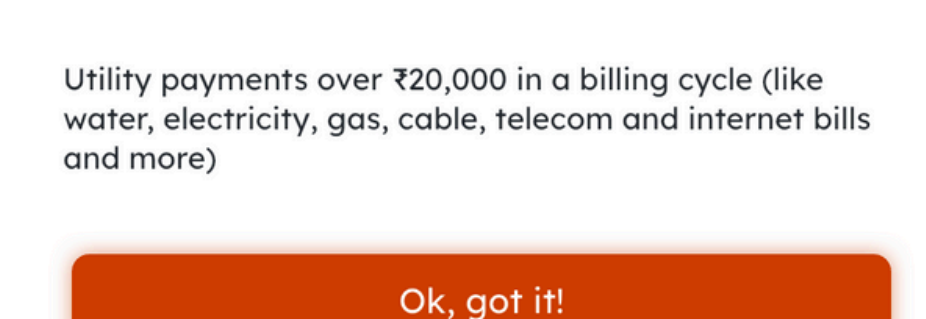
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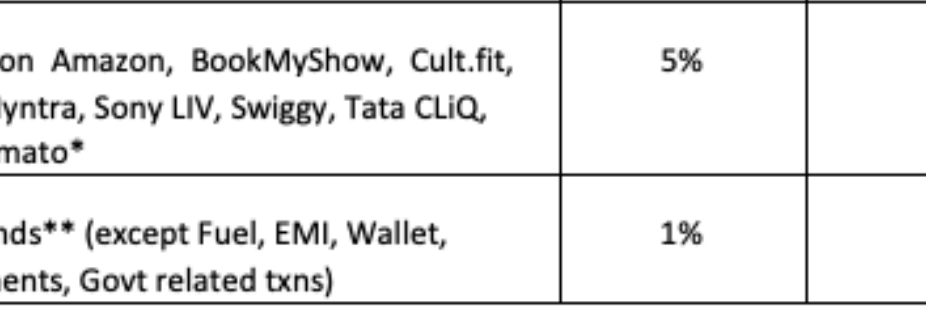
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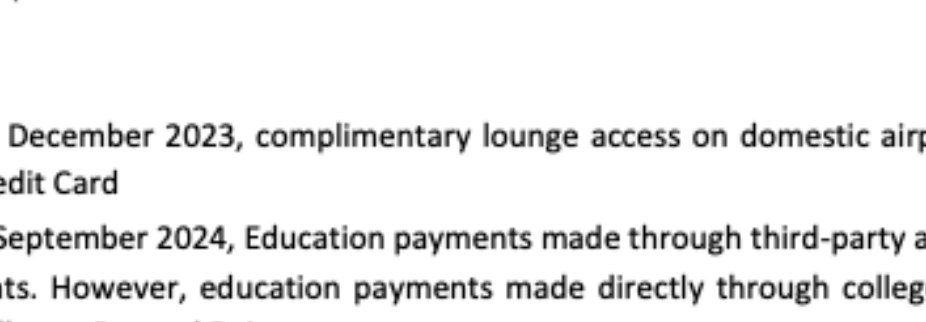
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