

Terms and Conditions for Top Spender Campaign on Axis Bank Mastercard Credit Card

These terms and conditions (“Terms”) shall be applicable to the Axis Bank Credit Cardholders (as defined hereinafter) participating in the Offer (as defined hereinafter) who agrees to be bound by the same and shall regulate the provisions of the specified products and services provided by the Axis Bank (“Axis Bank”). Participation in this offer is voluntary. Any cardholders participating in the Offer shall be deemed to have read, understood, and accepted these terms and conditions and these Terms shall be in addition to and not in derogation of other applicable terms and conditions of any account or any other facility/services offered by the Bank and/or such other terms and conditions as may be specified by the Bank.

Definitions: The following words and phrases shall have the meanings set out herein below in this document unless repugnant to the context:

“Credit Card”- The Axis Bank Credit Card issued by Axis Bank.

“Network”- Network (Mastercard) of the Axis Bank Credit Card issued by Axis Bank.

“Credit Cardholders” – A person who is holding the Axis Bank Mastercard Credit Card. Also, to be referred as “Customer” or “Cardmember” or “Cardholder”

“Top Spenders”- Top Spenders are credit cardholders who meet the defined qualifying criteria as communicated and rank within the tier of highest spending cardholders as defined below, based on the total net value of transactions made on eligible transactions using their credit card during a defined campaign period.

“Target spend” – The net amount that the customer needs to spend on credit card to be eligible for the offer.

“Transactions” – any usage on the card which is not a charge/fee/interest levied.

“Merchant” – any establishment where the AXIS Bank credit card mentioned in the offer has been used for making a purchase.

“MCC: Merchant Category Code”- A Merchant Category Code (MCC) is a four-digit number assigned to a merchant/business by the merchant’s acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant, and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant's activity.

“Channel”- SMS/Email/Mobile App Push Notification/WhatsApp sent by Axis Bank to the customer’s registered mobile number/email ID mentioning the offer is referred to as “communication”. Only those customers who receive the communication are eligible.

“Companion” – A companion is the guest who joins the winner on the paid trip to the Australian Open 2026

“Offer”- Offer refers to a promotional benefit extended to eligible credit cardholders, wherein specified rewards (such as trip to Australian Open 2026 or Tata CliQ voucher) are provided upon meeting predefined spending criteria within the stipulated offer period.

The Campaign Period referred to as “Offer Period” or “Validity”, used interchangeably, will be the one mentioned in the communication received by customer.

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Validity : 3rd October 2025 (00:00 Hours) to 3rd November, 2025 (23:59 Hours)

Cards Applicable: Axis Bank Mastercard Credit Card as below:

Axis Bank Olympus Mastercard Credit Card
Axis Bank Magnus Mastercard Credit Card
Axis Bank Magnus Burgundy Mastercard Credit Card
Axis Bank Horizon Mastercard Credit Card
Axis Bank Miles & More World Mastercard Credit Card
Axis Bank Miles & More World Select Mastercard Credit Card
Axis Bank Rewards Mastercard Credit Card
Axis Bank World Privilege Mastercard Credit Card

Offer Details

- **Top 3 spenders*** get to experience an **all expense paid package including hotel and air tickets to the Australian Open 2026 Women's & Men's Finals** (the "Tennis Event") in Melbourne, Australia with one guest/companion.
- The **next top 3 spenders*** get to experience an **all-expense paid package including hotel and air tickets to the Australian Open 2026 Women's & Men's Semi Finals** (the "Tennis Event") in Melbourne, Australia with one guest/companion.
- **Next top 50 spenders*** get a **Tata CliQ voucher worth Rs 10,000**

During the Offer Period, eligible Cardholders will be entitled to the above benefit, as mentioned in the communication sent by the Bank, upon fulfilling the below conditions:

- To qualify for the offer, cardholders must meet the minimum spend threshold on the specific card number indicated in the communication sent by Axis Bank.
- One customer can avail the benefit only once during the offer period. For clarity, if one customer holds multiple Mastercard Credit Card only one card with the highest spend will be considered for the offer.
- The 1st Top 3 Spenders will be eligible to experience the Australian Open 2026 Women's & Men's Final scheduled from 30th January – 2nd February 2026, and the experience will comprise of the following:
 - A four-day and three-night paid experience at the Tennis Event (subject to exclusions as per these Offer Terms & Conditions) in Melbourne, Australia. A tentative day-wise itinerary is given below
 - Economy flight tickets to Melbourne from Mumbai for Top Spender and one guest/companion ("companion")
 - Two Lower Bowl tickets to the Australian Open 2026 Women's Final (31st January 2026) & Men's Final (1st February 2026) matches

The tentative day-wise itinerary is as follows:

Day 1	Day 2	Day 3	Day 4
Arrive in Melbourne	Breakfast at Hotel	Breakfast at hotel	Breakfast at hotel
Car service to luxury accommodation	Guided city tour with lunch at a locally renowned restaurant	Day at leisure to explore	Car service from hotel to airport
Welcome Dinner	Lower Bowl tickets to the Women's Australian Open Final match	Lower Bowl tickets to the Men's Australian Open Final match	Depart Melbourne

- The next Top 3 Spenders i.e. 4th, 5th & 6th spenders will be eligible to experience the Australian Open 2026 Women's & Men's Semi Finals scheduled from 28th – 31st January 2026, and the experience will comprise of the following:
 - A four-day and three-night paid experience at the Tennis Event (subject to exclusions as per these Offer Terms & Conditions) in Melbourne, Australia. A tentative day-wise itinerary is given below
 - Economy flight tickets to Melbourne from Mumbai for Top Spender and one guest/companion ("companion")
 - Two Lower Bowl tickets to the Australian Open 2026 Women's Semi Final (29th January 2026) & Men's Semi Final (30th January 2026) matches

The tentative day-wise itinerary is as follows:

Day 1	Day 2	Day 3	Day 4
Arrive in Melbourne	Breakfast at Hotel	Breakfast at hotel	Breakfast at hotel
Car service to luxury accommodation	Guided city tour with lunch at a locally renowned restaurant	Day at leisure to explore	Car service from hotel to the airport
Welcome Dinner	Lower Bowl tickets to the Women's Australian Open Semi Final match	Lower Bowl tickets to the Men's Australian Open Semi Final match	Depart Melbourne

- Each Top Spender are allowed to bring one companion as part of the package
- Travel visas** are to be managed by the Top Spenders to avail this Offer
- Next top 50 spenders get a Tata CliQ voucher worth Rs 10,000
- Vouchers will be sent to customers within 90 days of the offer end date, which will be on or before 31st Dec'2025, on their registered mobile number and email ID.

Eligible transactions:

- All Point-of-Sale (POS), E-Commerce, Tap & Pay transactions conducted during the campaign period, shall be considered eligible (excluding cash at Point-of-Sale transactions and the excluded MCC transactions).
- Offer is not valid on EMI transactions.
- Offer is not valid on purchases of gift card.
- Any transaction that is subsequently reversed will be excluded from the eligible spend calculation for this offer.

- The following MCCs are excluded from rewards/ eligible transactions calculation:

Category	Merchant Category Codes (MCC)
Education	5111, 5192, 5942, 5943, 8211, 8241, 8244, 8249, 8299, 8220, 8351, 8999
Fuel	5172
Transportation	4111, 4121, 4131, 4784
Telecom	4814, 4899
Government	9211, 9222, 9311, 9402, 9405
Gold & Jewellery	5094, 5944
Insurance	5541, 5542, 5983, 5960, 6012, 6051, 6300, 6381
Rent	6513
Utilities	4816, 4900
Wallet	6540
Gaming	5816, 5818, 7841
Subscription	5815, 5968
Software Stores	5734, 5817, 7372
Advertisement	5967, 7311
Charity	8398
Fund Transfer	4829
Miscellaneous	5699, 7333, 7392, 8699

Other Offer Terms and Conditions

- Each Top Spender will be allowed to bring along one companion i.e. one guest for each of the Top Spender.
- The spend target required to qualify for this offer varies for each customer and is solely determined by Axis Bank, based on individual spending behavior and patterns.
- Eligible spends will be calculated at the card account level of the card mentioned in the communication, meaning all transactions made using both the primary and add-on cards during the campaign period will be considered.
- This Offer is not applicable for Axis Bank employees.
- Cancelled transactions, disputed or unauthorized/ fraudulent, reversed transactions will not be considered in calculating the spends for the purpose of this Offer.
- The abovementioned details of the Package and the Package itinerary are at the discretion of Axis Bank and Mastercard and subject to changes. The detailed itinerary of the Package will be shared separately with the Top Spenders closer to the date of travel for their reference and guidance.
- Each selected Top Spender will be required to share personal information such as name, address, email address, telephone number etc. of the Top Spender and its companion with Axis Bank or its authorized agency for the purpose of fulfillment of the Offer.
- The customers agree and acknowledge that the Offer can be availed by the Top Spender/s only upon furnishing of the prescribed details and documents to Axis Bank or its authorized agency.
- The details of the Top Spenders and their companions, and valid VISAs must be shared with the authorized agency on or before December 15, 2025.
- Ticket bookings made by Axis Bank, Mastercard or authorized agency are considered final and cannot be modified.

- All flight bookings will be in economy class. Requests for upgrades or modifications will not be entertained.
- Axis Bank and/or Mastercard and/or its authorized agency may reach out to the Top Spenders for a testimonial containing the Top Spenders' photographs and comments regarding their experience, which would be posted on the approved social media handles of Axis Bank and/or Mastercard.
- Tennis Australia Ltd, as the event organizer, shall have no liability to the top spenders and/or their companions in relation to any breach of these terms and conditions.
- Entry to the Australian Open is subject to compliance with the event terms and conditions, as may be updated from time to time and available at: <https://www.tennis.com.au/doc/ao26-ticket-conditions-of-sale-and-entry>.
- The Top Spender/s must take all reasonable steps to ensure their and their companion's general health and safety in relation to travel and other activities in relation to the Offer. Axis Bank and/or Mastercard shall not be liable or responsible, whether jointly or severally, in any manner whatsoever in this regard.
- Offer is valid exclusively on the Credit Cards, i.e., Axis Bank Magnus Credit Card, Axis Bank Olympus Credit Card, Axis Bank Magnus Burgundy Credit Card, Axis Bank Horizon Credit Card, Axis Bank Miles & More World Credit Card, Axis Bank Miles and More World Select Credit Card, Axis Bank Rewards Credit Card, Axis Bank World Privilege Credit Card on Mastercard network.
- The customers agree, accept and acknowledge that the Offer Package does not include any expenses of personal nature such as portage at hotels, travel Insurance, tips, room service, food & drink, laundry, telephone bills, etc.
- To calculate spends on a Card for the purpose of this Offer, payments done on the excluded categories will not be eligible for the Offer.
- The Top 6 Spenders with highest spends will be identified by Axis Bank. In case of a tie, cardholder who has spent first with highest spends will be considered as the eligible Top Spender. Axis Bank holds the exclusive right at its sole discretion to identify the Top Spenders and customers agree to the same.
- In case the Top Spender is unable to travel for the trip for any reasons, whatsoever, the benefits under the Offer will not be refundable or transferable. Additionally, no cash alternative to the Offer will be offered. The package is non-refundable and non-transferable. Axis Bank and Mastercard, at their discretion, reserve the right to withdraw or cancel the Offer or to substitute the package with another package of equivalent value without prior notice. In case the event or package is cancelled for any reason whatsoever, Axis Bank and Mastercard may, but shall not be obliged to, provide an alternative prize or package at their discretion.
- In the event of travel restrictions, where the Top Spender and/or companion cannot travel for any reason whatsoever including the inability to procure a valid visa for travel, the package for the said Top Spender and companion shall stand forfeited. Such Top Spender/s and/or companion agree to not make any claim or raise any complaint whatsoever against Axis Bank and/or Mastercard in this respect. User Agreement, Privacy Policy and other terms and conditions of the concerned airways and hotel provided under the Offer shall apply and the Top Spender agrees and accepts that the Top Spender and the accompanying companion (if any) agrees to adhere to the same. Axis Bank and/or Mastercard hold no warranty and are not representatives of the delivery, services, suitability, merchantability, availability, or quality of the products and/or services made available to customer by the airlines or hotel or any other merchant under the respective Offer. Axis Bank and/or Mastercard are not liable or responsible for any claims/ disputes in this regard. The same must be addressed in writing, by the customers directly to the concerned airlines/ hotel/merchant and that Axis Bank and/or Mastercard shall not entertain any communication, query or dispute in this regard. Any query/ contention/dispute raised by any customer to Axis Bank shall be forwarded to the concerned airlines/ hotel/merchant who shall be solely responsible for resolving such queries/ contentions/disputes within reasonable time.
- Acceptance of these Offer Terms & Conditions is a prerequisite for participation. Such participation is voluntary and is deemed as acceptance of the Offer Terms & Conditions mentioned herein.
- Axis Bank and Mastercard hold the exclusive right at its sole discretion to refuse or deny the Offer to any customer. The customer shall become ineligible to participate in this Offer if his/her Card is cancelled before the expiry of /during the Offer Period.

- Axis Bank and/or Mastercard reserves the right to, at any stage and at its discretion, to extend or terminate this Offer, without prior notice or assigning any reasons thereof, to add/alter/modify/change or vary all or any of these Offer Terms & Conditions or to replace wholly, or in part, this Offer by another Offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
- Axis Bank and Mastercard are the sole authority for interpretation of these Offer Terms & Conditions
- Axis Bank and Mastercard and their respective group companies, or affiliates, directors, officers, employees, agents, vendors, shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered or incurred, by the customers, directly or indirectly, as a result of participating in the Offer or by the use or non-use, acceptance or decline or suitability or effectiveness of the services pertaining to the Offer
- Axis Bank and Mastercard shall not be liable for any indirect, punitive, special, incidental or consequential damages arising out of or in connection with the Offer. Mastercard shall not be liable for any dispute, claim, issue or proceeding in relation to the Offer or its fulfillment in any manner whatsoever.
- Neither anything contained in these Offer Terms and Conditions, nor the running of this Offer to which they apply, shall be construed as an obligation on Axis Bank and/or Mastercard to continue the Offer up to, on or after the Offer termination date. Nothing herein amounts to a commitment or representation by Axis Bank and/or Mastercard to conduct further such Offers.
- The Offer and these Offer Terms & Conditions shall be governed by the laws of India. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.
- Any taxes or liabilities or charges payable to the government or any other regulatory authority or body, if any, shall be borne directly by customer and/or billed to the account of the customer.
- Axis Bank and Mastercard shall not be liable for any loss or damage arising due to force majeure event. If the Offer and/or anything to be done by Axis Bank or Mastercard in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of Axis Bank or Mastercard, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, pandemic, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of Axis Bank or Mastercard, then Axis Bank and/or Mastercard shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences.
- Without a customer being required to do any further act, he/she shall be deemed to have read, understood and unconditionally accepted these Offer Terms & Conditions herein. These Offer Terms & Conditions need to be read in conjunction with the detailed Most Important Terms and Conditions (MITC), Terms governing the usage of Axis Bank credit cards and as mentioned in Axis Bank website. Payment of fees/service charges/all other amounts due from the customer to Axis bank from usage of Credit Cards by the customers under this Offer and/or otherwise will be governed by said terms and conditions as above. Customers can also view the complete terms and conditions on the online portal <https://www.axisbank.com/>
- Any query regarding the Offer can be raised with Axis bank only till 31st December 2025.

Axis Bank's Standard Terms and Conditions

- **If you do not have an Axis Bank Credit Card, [Click Here](#).**
- The decision of The Merchant & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- The offer is not transferable, non-negotiable and cannot be En-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of Axis Bank to consider

any exceptions to the above.

- Axis Bank will not be responsible or liable in case the offer is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
- The Merchant and Axis Bank reserve the right at any time, without notice, to add/alter/change/ or vary any or all these terms and conditions or to replace, entire or in part, this offer, by another offer, whether similar to this offer or not, or to withdraw it altogether.
- The participation in the offer is entirely voluntary and it is understood that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- Mastercard & Axis Bank reserves the right to modify / alter the offer or all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- Axis Bank only offers discount on purchase of goods and services of The Merchant by using Axis Bank Credit Card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by The Merchant. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with The Merchant directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Credit card.
- Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.
- Nothing contained herein shall constitute or be deemed to constitute an advice, invitation, or solicitation to purchase any products/ services of The Merchant or any third party and is not intended to create any rights and obligations.
- The offer by Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- Bank may use the services of agents for sales / marketing of the products. Copy Rights of Axis Bank Limited. All rights are reserved.
- Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and /or services under the offer.

- The Merchant & Axis Bank reserve the right to disqualify any cardholder from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer or otherwise by use of the Card.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the cardholder and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies, or other statutory dues.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card issued by Axis Bank
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Logos/trademarks used are owned by respective entities. Axis Bank has been authorized to use these logos/trademarks for offer promotion purposes.
- Any person taking the advantage of this offer shall be deemed to have read, understood, and accepted these terms and conditions.
- Any dispute relating to the offer, or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- Merchant/Partner Terms & Conditions applicable
- This offer is valid only for existing cardholders of Axis Bank and is not transferable/applicable to any cards issued by any other bank. To be eligible for this offer, customer is required to only use a valid Axis Bank Credit card to make the qualifying purchase. Purchases made with any other cards, or any other bank credit cards, will not be eligible for this offer.