AXIS BANK

Revision of Axis Bank *LIBERTY* Debit Card Terms and Conditions

With effect from 01-May-2024, following revisions* will be applicable to your Axis Bank ***LIBERTY*** Debit Card:

1. Lounge Program

- Lounge access benefits will be based on Debit Card spends. To access complimentary lounge from 1st May 2024 onwards, minimum spends required will be Rs. 5,000 over the previous 3 calendar months.
- In case of a newly issued Debit Card, the minimum spend criteria is waived for the month of issuance followed by the next 3 calendar months (as illustrated below)

Card issuance date	Lounge usage period	Min. spends (Rs.)	Min. spend period
12th February 2024	12th February to 31st May 2024	NA	NA
12th February 2024	1st to 30th June 2024	5,000	1st March to 31st May 2024

- Spends from the billed transactions in previous 3 calendar months can be checked through Net Banking and Mobile Banking App, ***open***
- For more details about the airport lounge program on your Axis Bank Debit Card, click here

2. 1% mark-up fee on Dynamic Currency Conversion (DCC) transactions

A Dynamic Currency Conversion (DCC) markup fee of 1% plus GST will be applicable on each international transaction done in Indian currency at international location or transactions done in Indian currency with merchants located in India but registered in a foreign nation using your Axis Bank ***LIBERTY*** Debit Card.

DCC is applicable on international transactions made through Swipe Machine or online, either at international location or with a merchant located in India but registered in a foreign nation.

Example - If a purchase is made at a store in an international country and payment is made using your Axis Bank Debit Card in INR on Swipe Machine, a DCC mark-up fee of 1% plus taxes will be levied on the transaction amount. Similarly, if a purchase is made in India from a merchant registered overseas and payment is made using your Axis Bank Debit card in INR, a DCC Mark-up fee of 1% plus taxes will be levied on the transaction amount.

3. **EDGE REWARDS Program**

A. Transactions done with ***LIBERTY*** Debit Card towards rent payment and utility services will not be eligible for ***EDGE REWARD*** points.

Category	**MCC Codes**
Rent	6513
Utility	4814, 4816, 4899, 4900

B. A maximum of 1000 ***EDGE REWARD*** Points can be earned per month on Axis Bank ***LIBERTY*** Debit Card.

Note: Any ***EDGE REWARD*** Points already earned on above stated categories before 01May-2024, will remain unaffected. For other terms and conditions regarding ***EDGE REWARD*** Points, please visit https://edgerewards.axis.bank.in/lms/

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

- Call on the toll-free number 18604195555 / 18605005555
- Alternatively, you may also check the details at www.axis.bank.in

***Terms and Conditions apply**