AXIS BANK

Revision of Axis Bank Credit Card Terms and Conditions

While you continue to enjoy the benefits on your Axis Bank Credit Card, the following revisions will be applicable on your credit card basis the below effective dates:

Effective 28-08-2026:

- Dynamic Currency Conversion markup will be revised to 3.5% from 1.5%.

- The late payment fee remains unchanged for outstanding balances below INR 50,000. For outstanding balances of INR 50,000 and above, the revised late payment fee will be INR 1,300.

Slabs of outstanding amount	Late payment fee charges
Amount < INR 500	Nil
Amount INR 501 to INR 5000	INR 500/-
Amount INR 5001 to INR 10,000	INR 750/-
Amount INR 10,001 to INR 50,000	INR 1200/-
Amount > INR 50,000	INR 1300/-

- When you make a payment towards your credit card outstanding, the payment will be adjusted across different components of your outstanding balance in a defined order. Payments will be adjusted first towards applicable fees and charges (including taxes), followed by EMIs, interest charges, purchase transactions and cash advances.

- Gift card purchases will continue to be excluded from rewards category and will not earn rewards/cashback or contribute towards spends based fee waiver calculations or milestone benefits, if applicable. However, instead of being classified under the “Wallet” spend category, such purchases will now be reclassified under a separate spend category titled “Gift Card”. Additionally, please note that no rewards/cashback shall be earned on spends made on Bridge Fees, Road Fees, and Tolls.