i) Service tax at prescribed rates will apply on all fees, interest and other charges.

ii) All charges and fees, as applicable from time to time, are payable by Cardmembers towards the services provided by the Bank to the Cardmember(s) and/or for defaults/delays.

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joining Fee (Primary Card)</td>
<td>Rs. 500</td>
</tr>
<tr>
<td>Annual Fee (Primary Card)</td>
<td>Nil</td>
</tr>
<tr>
<td>Joining Fee (Add-on Card)</td>
<td>Nil</td>
</tr>
<tr>
<td>Annual Fee (Add-on Card)</td>
<td>Nil</td>
</tr>
</tbody>
</table>

**Fees and Charges**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finance Charges (Retail Purchases &amp; Cash)</td>
<td>1.95% p.m. (26.08% p.a.)</td>
</tr>
<tr>
<td>Balance Transfer Finance Charges</td>
<td>0% for 3 months &amp; 2% Processing Fee (Minimum of Rs. 199/-) 0.75% for 6 months &amp; 1% Processing Fee (Minimum of Rs. 100/-) Finance charges as applicable thereafter</td>
</tr>
<tr>
<td>Cash Advance Transaction Fee</td>
<td>Rs 250 or 2.5% whichever is higher.</td>
</tr>
</tbody>
</table>

| Overdue Penalty / Late Payment Fee   | 30% of Minimum Amount Due (Min. Rs. 350, Max. Rs. 600) |
| Over Limit Penalty                   | 3% of the over limit amount (Min. Rs. 300)            |
| Charge slip Retrieval / Copy Request Fee | Waived                              |
| Outstation Cheque Fee                | Waived                                       |
| Cheque Return / Autodebit Failure Fee| Rs. 300                                      |
| Surcharge on Purchase / Cancellation of Railway Tickets | As prescribed by IRCTC / Indian Railways |
| Foreign Currency Transaction         | 3.5% of the transaction Value               |
| Card Replacement (lost / stolen / re-issue) | Waived                                        |
| Duplicate Statement Fee              | Waived                                       |
| Petrol Transaction Surcharge         | 2.5% of transaction amount or Rs.10 whichever is higher (Refunded for fuel transactions between Rs. 400 and Rs. 4000) |
committed by the Cardmember(s) towards payments or otherwise of their respective Card Account(s).
iii) The Bank exclusively retains the right to alter any/all charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, upon issuing at least a 30 day prior notice to the Cardmember of such change / alteration in the charges or fees. It is clarified that the said change may be indicated to the Cardmember through any media, including Axis Bank website, chosen exclusively by the Bank on its sole discretion. These charges and conditions are subject to change at the sole discretion of the Bank and also under various marketing programs.

A) Cash Withdrawal / Advance Fees
The Cardmember can use the Axis Bank Credit Card to withdraw cash from ATMs in India or overseas in accordance with the compatibility of the Axis Bank Credit Card at the said ATM(s). A transaction fee shall be levied on all such withdrawals and would be billed to the Cardmember in the next statement. The Cash Advance Transaction Fee on Domestic Axis Bank ATM for Insta Easy Credit card is Rs 250 or 2.5% whichever is higher. Further all cash withdrawal transactions shall also carry a finance charge from the date of withdrawal until the date of full and final payment.

B) Finance Charges
i) Finance charges are payable at the monthly percentage rate on all charges including cash advances. Finance charges also accrue on following:
   a. Cash withdrawal from ATMs and ordering demand drafts.
   b. For purchases, the finance charges accrue only if the total outstanding is not paid in full by the payment due date.
   c. Late payment fees / Interest levied, if minimum amount due is unpaid after payment due date.
   d. In case of balance transfer from other credit card accounts, finance charges accrue immediately from the date of issue of banker's cheque on the transferred amount and on any purchase amount outstanding on your card account.

ii) The finance charges as above will continue to be payable even after the closure of the Card account till the outstanding on the card is cleared fully.

iii) For the finance charges applicable to your card account, please refer to the Schedule of Charges. These charges can be revised under different marketing programs / promotions. The marketing promotions vary from time to time and any changes will be communicated by the Bank to you.

C) Free Credit Period
The interest free grace period could range from 20 to 50 days, however, this is not applicable if the previous month's balance has not been cleared in full or if you avail of cash from an ATM or if you have any outstanding towards Balance Transfer.

How is Cash different from retail purchase?
Cash transactions always accrue interest from transaction date unlike retail purchases where interest accrual depends on the payment of 100% balance payment by payment due date. Currently interest is also charged on all fees and interest levied by the Bank.

Example for interest Computation
Assume that you have paid all previous dues in full and do not have any amount outstanding in
D) Late Payment Fee Calculation
Late payment Fee is charged to the Cardmember if there has been no payment or a payment less than Minimum Amount Due is received by the payment due date.

Credit and Cash Withdrawal Limit
A. The Bank at its sole discretion will determine your Credit Limit and Cash Withdrawal Limit and notify you of the same from time to time. You may, however request for a lower limit. The limit so fixed shall be Credit Limit for the Card Account. Credit Limit and available credit limit will also be shown on the monthly statement. Bank may at its discretion and / or on your request, revise the Credit Limit from time to time.

B. The outstanding on the Card Account must not exceed the Credit Limit at any time, failing which you will be charged applicable fee irrespective of the amount exceeding the Credit Limit. Excess amount must be paid immediately.

C. Credit Limit and Card Account will be terminated if Card is cancelled.

D. In the event you make payment over and above the amount due as per the monthly statement, you shall not be entitled to interest on the credit balance and the same shall be adjusted against the amount due in subsequent monthly statement.

Default
In the event of default (if the minimum amount due is not paid by the payment due date or breach of any clause of the Cardmember Agreement), the Cardmember will be sent reminders from time to time by post, fax, telephone, email & SMS messaging. Incase credit facility/ies is not repaid on demand, the Bank may take all steps necessary to prematurely encash the Fixed / Term Deposit/s to itself and appropriate the net amounts.
towards discharge of all liability.

**Recovery of due in case of Cardmember's death**

The complete outstanding balance (including unbilled transactions) will become immediately due and payable to Axis Bank. Axis Bank will be entitled to recover the total outstanding from the Fixed / Term Deposit/s held as security with the Bank against which the secured card has been issued to the customer.

**Surrender of Card**

You can surrender the card at any time by returning to us the Axis Bank Credit Card, cut in 4 pieces through the magnetic stripe with a written request to terminate all facilities and benefits here to associated with the card, at the address as mentioned under the “Grievance Redressal” section of this form. However, termination will only be effective when we receive the Axis Bank Credit Card and payment of all amounts outstanding in respect of the Card Account(s).

**Loss/Theft/Misuse of Cards**

You must notify the Bank immediately on phone, in the event the card is lost, stolen, or is being used without your permission. A police complaint/First Information Report (FIR), must be lodged immediately with the nearest police station and a copy of which must be submitted to the Bank. However, in case of misuse, Bank’s liability will be limited to the amount covered under Lost Card Liability, subject to fulfillment of policy terms and conditions. Cardmember will be solely liable for any misuse of cards for ATM transactions and Internet transactions.

**Insurance Cover for Cardmembers**

**Personal and Air Accident Cover:** Personal Accident Covers are valid only if the Axis Bank Credit Card has been used at Merchant Establishment or at an ATM for Cash withdrawal at least once in 90 days preceding the incident. The Cardmember nominee shall not be entitled to any amount under Personal Accident Insurance Policy unless and until all the dues to Axis Bank are settled. Axis Bank shall have the first charge/lien on the insurance amount for adjusting the outstanding amount.

**Zero Lost Card Liability:** Protection against fraudulent purchase transaction is available from the moment the loss of card is reported to Axis Bank. The cover is valid only for fraudulent payment transactions. It is not valid for fraudulent ATM transactions and Internet transactions.

**Credit Shield:** Covers outstanding up to a specific amount on the Card account in an event of accidental death. Credit Shield is payable subject to settlement of personal accident claim.

**Insurance Disclaimer:** Any grievance with respect to insurance policy /claim shall be taken up with Insurance Company and Axis Bank shall not be responsible/liable for the same. Insurance cover may vary from Card to Card. The Cardmember understands that he/she is required to check and understand the specific complimentary cover provided to Cardmember under specific Axis Bank Card. Please refer to Axis Bank website for detailed terms & conditions.

**Billing and Statement**

a. The Bank will send at your mailing address, a statement once a month for each billing period (hereinafter "statement") during which there is any transaction or outstanding of more than Rs. 100 on the Card Account. Non receipt of Statement would not affect your obligations and liabilities under this Agreement and you shall be liable to settle the outstanding balance
other deposit account maintained with the Bank. Outstation Cheque/drafts i.e. Cheques/drafts payable at cities other than specific cities (list of such specific cities as decided by the Bank from time to time is available on request) may attract processing fee. The fee in respect of processing outstation cheques is mentioned in the Schedule of Charges. The list of such locations and the processing fee may be changed by the Bank at its sole discretion without notice.

h. Should any payment instructions of yours be subsequently dishonoured, the card privileges may be suspended/terminated and a fee, as mentioned in the Schedule of Charges may be levied to the Card Account, at the sole discretion of the Bank. The Bank also reserves the right to initiate any appropriate legal action.

i. Duplicate monthly statements of account will be provided by the Bank to you only up to a period of twelve months preceding your request subject to payment of service charge as mentioned in the Schedule of Charges and which can be changed at the discretion of the Bank.

j. In case of any change in your communication address, you are advised to contact and update the Bank immediately to ensure that you receive Statements regularly and on time.

Billing Disputes
All contents of the Statement(s) will be deemed to be correct and acceptable by the Cardmember(s) unless within 21 days of the issue of Statement, the Cardmember(s) inform the Bank of any discrepancies. If the aforesaid discrepancies are found to be legitimate by the Bank, the Bank may reverse the charge on a temporary basis until the completion of
subsequent investigations by the Bank to its full and final satisfaction. If the said investigations conducted by the Bank indicate that the liability of such (discrepancies) charge is accruing to the said Cardmember(s), then the charge will be reinstated in the subsequent Statement and fees/charges shall be claimed by the Bank in accordance to the charges indicated in the Schedule of Charges.

**Disclosure**

Axis Bank may tie up with credit bureaus authorized by RBI and will share credit information including but not limited to your current balance, payments history, demographic details, etc. The credit bureaus do not provide any opinion, indication or comment pertaining to whether credit should or should not be granted. It is in your best interest to maintain a good credit history by paying the necessary dues in a timely manner. With credit bureaus in place, responsible customers can expect faster and more competitive services at better terms from credit grantors. Default by customers would be available with credit bureaus, which in turn would impact your credit worthiness for future requirements.

Axis Bank will report customer information to credit bureaus on a monthly basis or such other time period as may be agreed between the Bank and the credit bureaus.

In case of any billing dispute notified to Axis Bank, Axis Bank will suspend reporting to credit bureaus till the dispute is resolved.

The card member acknowledges that Axis Bank is authorized to share information relating to card member/ add-on card member(s), including information related to any default committed by the cardholder in discharge of his/ her obligation, as Axis Bank may deem appropriate and necessary, with any existing or further credit bureaus as determined by the Bank from time to time. Accordingly the cardholder gives consent and confirms having obtained consent from add-on card member(s) to disclose information to such credit bureaus. Such entities may further make available processed information or data or products thereof of banks/ financial institutions and other credit grantors. Credit Bureaus includes Credit Bureaus, Credit Reference Agencies, Credit Information Companies or any other entity formed and authorized by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers.

**Contact Particulars**

- Customer Care: 1800-103-5577 / 1800-209-5577 / 1800-233-5577
- E-mail: customer.services@axisbank.com

**Grievance Redressal**

Ms. Harshala Kashinath Sangle,  
Axis Bank Ltd.,  
6th floor, C wing, Solaris Premises,  
Saki Vihar Road, Opp. L&T Gate no.6,  
Powai, Andheri (East), Mumbai - 400 072.  
- E-mail: Grievancecell.Card@axisbank.com

**Escalations**

Head Customer Service,  
Axis Bank Ltd.,  
6th floor, C wing, Solaris Premises,  
Saki Vihar Road, Opp. L&T Gate no.6,  
Powai, Andheri (East), Mumbai - 400 072.  
- E-mail: Kingshuk.Ghosh@axisbank.com