




# AXIS BANK CREDIT CARDS

## Features, Benefits & Application Process





VALID FROM - FEBRUARY 2024

				
		Neo	Flipkart	IndianOil
Card Type	Category	Entry Level	Entry Level	Entry Level
	Benefits	Shopping	Shopping	Fuel
Sourcing Criteria	Age Criteria	21 to 60 Years		
	Employment Type	Salaried / Self-Employed	Salaried / Self-Employed	Salaried / Self-Employed
	Min Monthly Income (₹)	15K / 3.6 Lacs ITR p.a.	15K / 3.6 Lacs ITR p.a.	15K / 3.6 Lacs ITR p.a.
Fees	First Year Fee (₹)	Lifetime Free	500	500
	Renewal Fee (₹)	Lifetime Free	500	500
	Renewal Fee Waiver	-	On Annual spends of ₹3.5 Lacs	On Annual spends of ₹50K
Welcome Benefits		100% Cashback up to ₹300 on the first utility bill payment within 30 days of card issuance	₹500 worth Flipkart Voucher on first transaction*  50% Instant discount on Swiggy up to ₹100 on first ever transaction ( <i>Offer is valid on the minimum cart value of ₹129</i> )	100% Cashback upto ₹250 on transaction within first 30 days of card issuance
Rewards and Cashback	Usage Benefits			
	Online Spends	40% off up to ₹120 per order* on food delivery at Zomato, ( <i>Min transaction ₹200, valid Twice per month</i> )  15% discount up to ₹500 at partner restaurant in India, ( <i>Min transaction ₹1500, valid twice per month</i> )  10% off up to ₹250 on Blinkit, ( <i>min transaction ₹750, valid once a month</i> )  10% off on every movie ticket purchase from BookMyShow, ( <i>Max monthly benefit ₹100</i> )  10% off on Myntra, min transaction ₹500	5% cashback on Flipkart  4% cashback on Cleartrip, Curefit, PVR, Swiggy, Tatasky, Uber	10% discount on movie tickets booked via BookMyShow
	Milestone Bonus	-	-	1% Value back on online shopping ( <i>5 reward points per ₹100 spent</i> )  1 EDGE REWARD point on ₹100 spends
	Extra Category Benefits	1 EDGE reward on every ₹200 spent	1.5% cashback on all other spends except wallet load, EMI, Rent, Jewelry, government services etc	15% discount on dining at partner restaurants in India
	Fuel	-	-	4% Value back on fuel transactions ( <i>20 RP / ₹100 spent at IOCL fuel station</i> )  1% fuel surcharge waiver upto ₹50 per month on transaction between ₹200 to ₹5,000

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		MY ZONE	Samsung Signature	Rewards	Vistara Signature
Card Type	Category	Entry Level	Entry Level	Premium	Super Premium
	Benefits	Shopping	Shopping	Rewards	Travel
Sourcing Criteria	Age Criteria	21 to 60 Years			
	Employment Type	Salaried / Self-Employed	Salaried / Self-Employed	Salaried / Self-Employed	Salaried / Self-Employed
	Min Monthly Income (₹)	15K / 3.6 Lacs ITR p.a.	25K / 3.6 Lacs ITR p.a.	25K / 3.6 Lacs ITR p.a.	50K / 6 Lacs ITR p.a.
Fees	First Year Fee (₹)	Lifetime Free	500	1,000	3,000
	Renewal Fee (₹)	Lifetime Free	500	1,000	3,000
	Renewal Fee Waiver	-	On Annual spends of ₹2 Lacs	On Annual spends of ₹2 Lacs	-
Welcome Benefits		-	2500 Edge Reward Points on 3 transactions within 30 days of issuance	5000 EDGE rewards on spends of ₹1000 within 30 days of Cards Issuance	Complimentary Premium Economy Ticket voucher on fee payment every year  Club Vistara Silver membership
Lounge access		Domestic - 4 per calendar year (1 per quarter)	Domestic - 4 per calendar year	Domestic - 8 per calendar year (2 per quarter)	Domestic - 8 per calendar year (2 per quarter)
Complimentary Golf Access		-	-	-	3 Complimentary rounds of golf at India
Rewards and Cashback	Usage Benefits				
	Online Spends	Upto ₹1000 off on AJIO (on minimum transaction ₹2999)  ₹120 off on Swiggy on (min. transaction ₹500, twice a month)  BOGO offer on second ticket at Paytm Movies. (Max Discount ₹200 / calendar mo.)	10% cashback on Samsung products and services including EMI transactions. (Cashback capped at ₹2500 monthly and ₹10,000 annually)  15% off up to ₹500 on dining via EazyDiner, (Min. transaction ₹1500 valid twice per month)	30 % off upto ₹150 on Swiggy on the minimum transaction ₹200 (Valid twice per calendar month)	-
	Milestone Bonus	4 EDGE REWARD points on every ₹200 spends. (Not applicable on fuel, movie, Insurance, Wallet, Rent, Utilities, Education, Government Institutions and EMI transactions)  SonyLiv Premium annual subscription worth ₹999 on first spend in 30 days of card issuance	10 EDGE reward per ₹100 spent on Zomato, BigBasket, Myntra, UrbanCompany, Tata 1mg.  5 EDGE reward per ₹100 on all domestic & international spends*	10x Rewards per ₹125 spent on selected merchant stores, Monthly spends up to ₹7000* (Monthly capping of 1008 Points)  2 Edge Points per ₹125 on all other spends  1500 EDGE Rewards on spend of ₹30K / mo	Up to 4 Premium Economy ticket vouchers on spends of up to ₹9 Lacs in a card membership year  4 CV Points for every eligible ₹200 spent on card
	Extra Category Benefits	Dining delights offering upto 15% upto ₹500 off at partner restaurants in India (Minimum order value ₹2500. Valid once per month)	-	Bouquet of membership up to ₹1000 per anniversary year	25% discount up to ₹800 at partner restaurants in India  Purchase protection cover up to ₹1 Lakh
	Fuel	1% fuel surcharge waiver on fuel transactions between ₹400 to ₹4,000	1% fuel surcharge waiver up to ₹500 per statement (on transactions ₹400 to ₹4000)	1 % surcharge waiver for fuel transactions b/w ₹400 to ₹5000. (Max up to ₹400)	-

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		Select	Vistara Infinite	Privilege	Aura
Card Type	Category	Super Premium	Super Premium	Premium	Entry Level
	Benefits	Shopping	Travel	Rewards	Lifestyle
Sourcing Criteria	Age Criteria	21 to 60 Years			
	Employment Type	Salaried / Self-Employed	Salaried / Self-Employed	Salaried / Self-Employed	Salaried / Self-Employed
	Min Monthly Income (₹)	50K / 6 Lacs ITR p.a.	50K / 6 Lacs ITR p.a.	40K / 6 Lacs ITR p.a.	15K / 3.6 Lacs ITR p.a.
Fees	First Year Fee (₹)	3,000	10,000	1,500	749
	Renewal Fee (₹)	3,000	10,000	1,500	749
	Renewal Fee Waiver	-	-	Reversed on annual spends of ₹2.5 Lacs	-
Welcome Benefits		10,000 EDGE Reward points worth ₹2,000 on first card transaction within 30 days of card issuance	Complimentary Premium Economy Ticket voucher on fee payment every year  Club Vistara Gold membership	6250 points redeemable for ₹2500  12,500 EDGE RP, at select Multi Brand vouchers* of ₹5,000 (on levy of Joining fees & 1st txn in 30 days)	Decathlon voucher worth ₹750
Lounge access		Priority Pass Membership (on annual spend of ₹3 Lacs)  International - 12 / calendar year (on first transaction in 30 days of issuance)  Domestic - 8 per calendar year (2 per quarter)	Domestic - 8 per calendar year (2 per quarter)	Domestic - per calendar year (2 per quarter)	-
Complimentary Golf Access		6 golf rounds/ year and additional 3 visits on annual spends of ₹3 Lacs	6 golf rounds per year	-	-
Rewards and Cashback	Usage Benefits				
	Online Spends	Flat ₹200 off on Swiggy on min. value of ₹500, twice/mo  20% off up to ₹500 on min. txn of ₹2000 on Bigbasket  BookMyShow BOGO Offer up to ₹300 off on 2 <sup>nd</sup> ticket	-	-	4 interactive video fitness sessions free per month via Fitternity  4 complimentary video doctor consultations monthly via Practo
	Milestone Bonus	5000 EDGE Reward on spending ₹3 Lacs in anniversary year  10 Axis EDGE Reward per ₹200 spent  2X on every ₹200 spent on Retail shopping	Up to 4 Business class ticket vouchers on spends of up to ₹12 Lacs in a card membership year  6 CV Points for every eligible ₹200 spent  10,000 CV Points on ₹1 Lac spends in first 90 days	Double the benefit upon achieving spends milestone of ₹2.5 Lacs**  10 EDGE Reward per ₹200 on domestic and international spends	2 EDGE Reward per ₹200 spent  5X EDGE Reward points on insurance spends. Maximum Transaction capped at ₹10,000
	Extra Category Benefits	-	40% off up to ₹1000 at partnered restaurants  Purchase protection cover up to ₹1 Lakh	Up to ₹1000 off on dining program	Annual discount up to ₹500 on health checkup  Min. 30% discount on nutritional foods and diet consultation
	Fuel Surcharge Waiver	1%: on transaction between ₹400 & ₹4000, (upto ₹400)	-	1%: on transaction between ₹400 & ₹4,000 (upto ₹400)	On transaction between ₹400 & ₹4,000 (upto ₹250)



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		Magnus	Samsung Infinite	Vistara
Card Type	Category	Super Premium	Super Premium	Premium
	Benefits	Cashback	Rewards	Travel
Sourcing Criteria	Age Criteria	21 to 60 Years		
	Employment Type	Salaried / Self-Employed	Salaried / Self-Employed	Salaried / Self-Employed
	Min Monthly Income (₹)	1.5 Lacs / 18 Lacs ITR p.a.	50K / 6 Lacs ITR p.a.	50K / 6 Lacs ITR p.a.
Fees	First Year Fee (₹)	12,500	5,000	1,500
	Renewal Fee (₹)	12,500	5,000	1,500
	Renewal Fee Waiver	On spend ₹25 Lacs in preceding year	On annual spends of ₹7 Lacs	-
Welcome Benefits	Welcome benefit voucher of Luxe Gift Card or PostCard Hotels, Gift voucher worth ₹12,500 on card activation	30000 EDGE Reward Points upon 3 transactions within 30 days from issuance	Complimentary Economy Class Ticket voucher on fee payment every year Club Vistara Base membership	
Lounge access	International - Unlimited access & 8 additional guest visits in a year with the Priority Pass Card Domestic - Unlimited access (for primary for Card holder)	International - 6 with Complimentary Priority Pass Domestic - 8 in a calendar year	Domestic - 8 per calendar year (2 per quarter)	
Rewards and Cashback	Usage Benefits			
	Online Spends	Buy 1 Get up to ₹500 off on second movie / non-movie ticket at BookMyShow, up to 5 times a month	10% cashback on Samsung products and services including EMI transactions (Cashback capped at ₹5000 monthly and ₹20K annually) 25% off up to ₹800 on dining via EazyDiner, min spends ₹2000 valid twice/month	Avail 25% off up to ₹800 at partner restaurants in India with EasyDiner
	Milestone Bonus	35 EDGE reward points per ₹200 on incremental spends above ₹1.5 lakhs in a calendar month	15 EDGE Reward Points for every ₹100 spent on Zomato, BigBasket, Myntra, UrbanCompany, Tata 1mg 15 EDGE Reward Points per ₹100 spent on all international spends 5 EDGE Reward Points per ₹100 spent on all domestic spends	Up to 3 Economy Class Ticket vouchers on spends of up to ₹6 Lacs in a card membership year 2 CV Points for every eligible ₹200 spends
	Extra Category Benefits	8 Airport concierge services per year 5X EDGE REWARDS on travel spends via TRAVEL EDGE * T&C apply. Visit <a href="http://www.axisbank.com/magnus">www.axisbank.com/magnus</a> 15% off on international and Domestic Oberoi and Trident hotels	Complimentary 1-year Eazy Diner Prime membership	-
	Fuel	-	1% fuel surcharge waiver up to ₹500 per statement on transactions between ₹400 to ₹5000	-
	Redemption value	-	5 EDGE reward points = ₹1	-