

Miles & More Axis Bank Co Brand Credit Cards Terms and Conditions for Earning of Award Miles

- The award miles earned will automatically be transferred to the Cardholder's Miles & More membership account which is registered with Axis Bank, every billing cycle and will also reflect in the customer's monthly credit card statement.
- Miles will only be earned on Eligible spends transactions. Eligible spends transactions are defined as spends excluding reversals, fraud transactions, fee payments, cash withdrawals, interest charges, transactions converted to EMI and transactions classified under Merchant Category Code (MCC) as Fuel and wallet spends/reloads.
- AXIS Bank will calculate the award miles to be credited to the cardholders, on the basis of them spend through the Miles & More Credit Card. AXIS Bank will, accordingly, send a request to Miles & More GmbH ("MMG") to credit the miles in the cardholder's Miles & More account. Once the award miles have been credited by Miles & More to the Miles & More account registered with Axis Bank, the cardholders' rights and duties shall be governed exclusively by the conditions for participation in the Miles & More programme.
- The Welcome Miles will be credited to the cardholder's Miles & More membership account after the first purchase transaction on the credit card in the same or the next billing cycle in which the first purchase has taken place.
- Award miles shall be credited by Miles & More subject to the condition that the cardholder is a member of the Miles & More programme, i.e. that a Miles & More account has been opened in the name of the cardholder. However, if the cardholder is not yet a member of the Miles & More programme, a mileage account shall be set up by AXIS Bank for that cardholder free of charge. For setting up a mileage account, personal information will be sent to Deutsche Lufthansa AG (Flughafen-Bereich West, D-60546 Frankfurt/Main) and a Miles & More service card will be issued in your name subject to the Miles & More terms and conditions which are available at <https://www.miles-and-more.com/row/en/general-information/terms-and-conditions/terms-and-conditions-detailpage.html>. The Miles & More service card number will be sent to your registration e-mail address filled in to the application form of the Miles & More Credit Card. To administer the Miles & More Program in conjunction with the Miles & More Credit Card, AXIS Bank and Miles & More will share the cardholder's name and contact information, as well as all other information necessary, subject to the Miles & More terms and conditions which are available at <https://www.miles-and-more.com/row/en/general-information/terms-and-conditions/terms-and-conditions-detailpage.html>.
- The Miles & More programme provides several different frequent flyer levels, whereas Senators and HON Circle members -as status customers - are the top frequent flyer levels (for more information on status levels please visit www.miles-and-more.com)

- The award miles are not suitable as Points, Qualifying Points or HON Circle (used for achieving or maintaining a frequent flyer status e.g. 'Frequent Traveller', 'Senator' or 'HON Circle Member').
- If there is any mismatch between the award miles transferred information on the credit card statement and award miles credited to the customer's mileage account, the customer should contact Axis Bank call center immediately.
- The credit of award miles shall be subject to due payment of the bills of the Miles & More Credit Card. In case of default in payment, AXIS Bank and/or MMG (upon instructions from AXIS Bank) shall be entitled to debit the proportionate award miles from the Miles & More account.
- In case of fraudulent use, theft or counterfeiting of the Card or in case of any claim, reversal and/or dispute arising from the use of the Card by cardholders, the relevant award miles shall not be credited to the cardholder by Miles & More. If such award miles have been already credited to the cardholder, the same will be deducted by Miles & More.
- All add on cards are linked to the same credit card account as of the primary card holder.
- Each credit card account is mapped to a unique Miles & More membership number and the miles accrued from spends on the linked credit cards are credited to the Miles & More membership account.
- The card features and terms and conditions for cardholders can be amended or modified at any time at AXIS Bank's sole discretion. Adequate notice period, if applicable under regulator norms, will be provided to the cardholders
- These terms and conditions are in addition to and not in abrogation of the terms and conditions governing the issuance and usage of AXIS Bank credit cards and the terms and conditions of the Miles & More program.

Terms and Conditions for Non Expiry of Award Miles

For Miles & More Axis Bank Credit Cardholders, all award miles which are currently on the cardholders' mileage account and those that will be earned in the future, remain valid for an unlimited period of time and shall not expire after 36 months, provided the following conditions are satisfied:

- Cardholder has been a Miles & More Axis Bank Credit Card holder for at least 3 months; and
- Each month at least one (1) purchase is done with the Miles & More Credit Card which is eligible for award miles (that is not returned or refunded).

If one of the above conditions is not met, the mileage expiry would be reactivated. The reversion will be announced in your Miles & More account statement and will become effective as of the

following quarter. Mileage expiry will be suspended under the above mentioned conditions for the following Miles & More Credit Cards:

- Your Miles & More credit card is cancelled
- You have an unpaid outstanding on your Miles & More credit card.

Award miles that already expired cannot be reactivated by using the Miles & More Credit Card. For detailed information please visit www.miles-and-more.com/en/no-mileage-expiration The "no-mileage-expiration feature is not relevant for Frequent Travellers, Senators and HON Circle Members as due to their status, miles will not expire as long as they hold the status.

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Terms and Conditions for Redemption of Award Miles

The miles transferred to the customer's Miles & More account can be redeemed by the customer against flights and other redemptions options available with Miles & More. The redemption options are not provided by AXIS Bank and are a part of the Miles & More property only.

Axis Bank does not warrant the services provided by Miles & More i.e the award miles are redeemed but not limited to any activities concerning air travel services and redemption of award miles provided by MMG and shall not be liable for any loss, damage, defect, deficiency, delay or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury made to Axis Bank Credit Cardholder ("Cardholders") directly or indirectly by use or non-use of the services provided by the airline or any other service provider. Any disputes regarding delivery, service, quality or performance of products/services under the offer must be addressed in writing by the Cardholder directly to the airline or the service provider.