

### Revision of AXIS BANK VISTARA SIGNATURE Credit Card Terms and Conditions

With effect from 20<sup>th</sup> April '24, following revisions will be applicable on your **AXIS BANK VISTARA SIGNATURE** Credit Card:

#### 1. Revision of spends category considered for earning Club Vistara Points and Milestone Benefit Calculation

- In addition to the current category exclusions, insurance and gold / jewellery transactions will not be eligible for earning Club Vistara points and achieving milestone benefits.

Category	Merchant Category Code (MCC)
Insurance	5960, 6012, 6051, 6300, 6381
Gold / Jewellery	5094, 5944

#### 2. Revision of domestic airport lounge program (with effect from 1st May'24):

- Your lounge access benefits will be based on your **AXIS BANK VISTARA SIGNATURE** Credit Card spends in the previous 3 calendar months
- To access complimentary lounge from 1st May 2024 onwards, minimum spends required will be as follows.

Card Name	Min. spends (Rs.)	Min spend period
<b>AXIS BANK VISTARA SIGNATURE</b> Credit Card	50,000	Previous 3 calendar months

- In case of newly issued card, the minimum spend criteria is waived off for the month of issuance followed by the next 3 calendar months (as illustrated below)
- For example, if card issuance date is 20<sup>th</sup> Mar 2024, you will be able to access lounge for the period 20<sup>th</sup> March to 30<sup>th</sup> June 2024, without any minimum spends. But if you want to avail lounge access after this period (in this case Jul 2024), then you will be able to do so only by spending Rs. 50,000 from 1<sup>st</sup> Apr to 30<sup>th</sup> Jun 2024 (preceding 3 months)

Card Name	Card Issuance Date	Lounge Usage Period	Min Spends Required	Min Spends period
<b>AXIS BANK VISTARA SIGNATURE</b> Credit Card	20th March 2024	20 <sup>th</sup> March to 30 <sup>th</sup> June 2024	NA	-
		1 <sup>st</sup> July to 31 <sup>st</sup> July 2024	Rs. 50,000	1st April to 30 <sup>th</sup> June 2024

- Please note that upgrade to a different card product will not be considered as new card issuance. However, a card issuance, in addition to the card you hold, will be considered as new card issuance.

[Click here to know more](#) about Credit Card based lounge program.

### **3. Revision in Most Important Terms and Conditions (MITC)**

- Please visit [axisbank.com/mitnc](https://axisbank.com/mitnc) to view updated MITC