

**PARTHAK PINAK MEHTA**  
B-503 VILE GRANDE,  
NARIMAN ROAD,VILE PARLE EAST,  
MUMBAI,  
MUMBAI 400057

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PAYMENT SUMMARY				
Total Payment Due	Minimum Payment Due	Statement Period	Payment Due Date	Statement Generation Date
119,100.42 Dr	5,956.00 Dr	19/09/2022 - 18/10/2022	07/11/2022	18/10/2022
Credit Card Number	Credit Limit	Available Credit Limit	Available Cash Limit	For hassle free payments register for Auto-Debit facility on 18605005555
451460*****1446	875,000.00	755,899.58	262,500.00	
Previous Balance - Payments - Credits + Purchase + Cash Advance + Other Debit&Charges =Total Payment Due				Making only the minimum payment every month would result in the repayment stretching over years with consequent interest
99,547.88 Dr	179,990.00	3,024.00	202,566.54	
0.00	0.00	0.00	119,100.42 Dr	

Account Summary			
DATE	TRANSACTION DETAILS	MERCHANT CATEGORY	AMOUNT (Rs.)
Card No: 451460*****1446		Name PARTHAK PINAK MEHTA	
21/09/2022	FLIPKART INTERNET PRIVATEBANGALOREIN	RETAIL STORES	8,191.00 Dr
22/09/2022	PAYU PAYMENTS PVT LTD 10GURGAONIN	MOTO	10,118.00 Dr
26/09/2022	FLIPKART INTERNET PRIVATEBANGALOREIN	RETAIL STORES	540.00 Cr
28/09/2022	FLIPKART INTERNET PRIVATEBANGALOREIN	RETAIL STORES	944.00 Cr
28/09/2022	FLIPKART INTERNET PRIVATEBANGALOREIN	RETAIL STORES	647.00 Cr
29/09/2022	10072531	RETAIL STORES	79,990.00 Dr
29/09/2022	IMPS PAYMENT#227301873300		79,990.00 Cr
05/10/2022	FLIPKART INTERNET PRIVATEBANGALOREIN	RETAIL STORES	893.00 Cr
07/10/2022	VERNOST MARKETING SERVICEMUMBAIIN	TRAVEL	68,016.00 Dr
08/10/2022	AMAZON SELLER SERVICESMUMBAIIN	DEPT STORES	30,000.00 Dr
09/10/2022	AMAZON PAY INDIA PRIVATETBANGALOREIN	CLOTH STORES	6,251.54 Dr
10/10/2022	MB PAYMENT #UHCVMIOIFXR3SN		35,000.00 Cr
10/10/2022	MB PAYMENT #AN9WVDDD9GLOYO		65,000.00 Cr

\*\*\*\* End of Statement \*\*\*\*



Your cheque should be payable to Axis Bank Card No.451460\*\*\*\*\*1446 . Please write your NAME & TELEPHONE No. on the reverse of the cheque.  
Dear Customer, pay your Axis Bank Credit Card bill from any bank account by registering for ECS at any Axis Bank branch. Visit [axisbank.com](http://axisbank.com) to download the form.  
Axis Bank Maharashtra GST registration no.: 27AAACU2414K3ZD.

**IMPORTANT MESSAGE**

- \* Axis Bank Maharashtra GST registration no.:27AAACU2414K3ZD
- \* Please refer: <https://www.axisbank.com/webforms/code-of-commitment.aspx> for revised BCSBI code.
- \* Choose the most convenient option for you to pay Credit Card Bill Payment at [axisbank.com/ccpay](http://axisbank.com/ccpay)

**EDGE REWARDS**

eEDGE REWARD POINTS	BALANCE AS ON DATE	CUSTOMER ID
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Call 1860 419 5555 or 1860 500 5555  
\*local charges will apply  
For any assistance please visit [axisbank.com/support](http://axisbank.com/support)  
Manager, Customer Care,Axis Bank Ltd.,NPC1, 5th Floor, Gigaplex",Plot No I.T.5, MIDC, Airoli Knowledge Park, Airoli, Navi Mumbai-400708

**CONTACT US**

Grievance Redressal  
Nodal Officer,  
080 61865200  
[nodal.officer@axisbank.com](mailto:nodal.officer@axisbank.com)  
  
Axis Bank Ltd, NPC1, 5th Floor, "Gigaplex", Plot No I.T.5, MIDC, Airoli Knowledge Park, Airoli, Navi Mumbai- 400708

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## Axis Bank Magnus Credit Card

### Finance Charge calculation

If a card holder avails of the revolving facility of the credit card and hence chooses to pay amount less than the total amount due reflected in the monthly billing statement. The entire outstanding amount would attract finance charges and all new transactions will also attract finance charges, till such time as the previous outstanding amount is paid in full. For example, assume that you have paid all previous dues in full and do not have any amount outstanding in your credit card account. You have purchased house hold goods for Rs. 25000.00 on 12th June and withdrawn cash from ATM for Rs. 5000.00 on 15th June. Your monthly statement is on 20th of every month. On 20th June, you would be levied interest on Rs. 5000.00 cash withdrawals for 6 days @ 3.0% p.m. i.e.,  $5000.00 \times 6 \text{ days} \times 3.0\% \times 12 \text{ months} / 365 \text{ days} = \text{Rs. } 29.59$  your due date for 20th June statement is 10th July and you pay Rs. 5000.00 on 10th July and you also make a fresh purchase of Rs. 10000.00 on 11th July, Interest to be levied on 20th July would be as under:

Interest on Rs.25000 @ 3.0% p.m. from 12th June to 20th July (39 days)	961.64
Interest on Rs.5000 @ 3.0% p.m. from 21st June to 10th July (20 days)	98.63
Interest on Rs.10000 @ 3.0% p.m. from 11th July to 20th July (10 days)	98.63
Interest on Rs.34.92 (Interest + Transaction Fee+ Tax levied in last statement) @ 3.0% p.m. on 20th July (31 days)	1.07
<b>Total Interest charged on 20th July</b>	<b>1159.97</b>

Actual interest calculation would vary based on the individual purchases and revolve behaviour. Please note that making only minimum payment due every month would result in the repayment stretching over years with consequent Interest payment.

### Billing Dispute Resolution

"In case of any billing dispute notified to Axis bank, Axis bank will suspend reporting to credit bureau till the dispute is resolved". All contents of this statement shall be deemed to be correct and accepted by you, unless you inform us of any discrepancies within 21 days of the date of this statement, and these are found by you, unless you inform us. On receipt of such information, we may reverse the charges on a temporary basis. If on completion of subsequent investigation, we are satisfied that the liability of such charge is to your account, we will reinstate the charge in the subsequent statement.

### Grievance Redressal Mechanism

Level 1 - Call Centre numbers: 1800 419 0065, 1860-419-5555, 1860-50

- Email: [Premium.Experience@axisbank.com](mailto:Premium.Experience@axisbank.com)
- Axis Support: [www.axisbank.com/support/](http://www.axisbank.com/support/)
- Branches /Loan Centres (please visit [www.axisbank.com](http://www.axisbank.com) to locate the nearest branch /loan centre)

Level 2

Write	Email	Call
Mr. Caesar Pinto Nodal Officer Add: Axis Bank LTD. NPC1, 5th Floor "Gigaplex", Plot No .I.T 5, MIDC Airoli Knowledge Park, Airoli, Navi Mumbai – 400708	Nodal.officer@axisbank.com	Ph. 080-61865200 Timings: 9.30 am to 5.30 pm Monday to Saturday (except second and fourth Saturdays and Bank Holidays)

Level 3

Write	Email	Call
Mrs. Neeta Bhatt Principal Nodal Officer Add: Axis Bank LTD. 4th Floor, Axis House, Wadia International Center, P.B. Marg, Worli, Mumbai – 400 025	pno@axisbank.com	Ph. 080-61865098 Timings: 9.30 am to 5.30 pm Monday to Saturday (except second and fourth Saturdays and Bank Holidays)

### Report Loss, Theft or Unauthorised use of Card or Pin

To report loss, theft or unauthorised use of card or Pin, customer has to block the card. Customer can use any of the below three mediums to

- Send an SMS – BLOCK <space> last 4 digits of card number and send it to
- Call the Phone banking number: 1800 419 0065
- Go on the Mobile App and block the credit card

#### Contact Us:

For any clarification on your credit card statement  
Phone: 1800 419 0065  
Email: [www.axisbank.com/support](http://www.axisbank.com/support) or [premium.experience@axisbank.com](mailto:premium.experience@axisbank.com)  
Send correspondence to: Manager, Customer care, Axis Bank Ltd., NPC1, 5th Floor, "Gigaplex", Plot No I.T.C, MIDC, Airoli Knowledge Park, Airoli, Navi Mumbai – 400708

### Schedule of charges

Particulars	Charges
Duplicate Statement Fee	Waived
Charge slip retrieval Fee	Waived
Outstation Cheque Fee	Waived
Finance Charges(Retail & Cash)	3% p.m (42.58% per annum)
Fee for Cash Payment at	Rs. 100
Cash Withdrawal Fees	Waived
Overdue Penalty/late payment fee	Nil if total payment due is upto Rs 500; Rs 500 if total payment due is between Rs 501 - Rs 5000; Rs 750 if total payment due is between Rs 5001-Rs 10,000; Rs 1,200 if total payment due is greater than Rs. 10,000
Over limit Penalty	2.5% of over limit amount (Min. Rs 500)
Foreign Currency transaction	2% of transaction value
Cheque return or Dishonour Fee	2% of payment amount subject to minimum Rs. 450, Max. Rs. 1,500
Surcharge on Purchase or cancellation of railway tickets	As prescribed by IRCTC/ Indian Railways
Joining Fee & Annual fees	As communicated at the time of application

Charges structure is subject to change from time at the sole discretion of AxisBank. As per Ministry of finances guidelines, GST as per existing Government norms is being levied on all fees, interest and other charges on all credit cards. No refund shall be provided for GST charged on fuel surcharge.

### Disclosure :

"Axis bank may tie up with credit bureau authorized by RBI and will share credit information including but not limited to your current balance, payment history, demographic details, etc. the credit bureau do not provide any opinion, indication or comment pertaining to whatever credit should or should not be granted. It is your best interest to maintain a good credit history by paying the necessary dues in a timely manner. With credit bureau in place, responsible customers can expect faster and more competitive services at better terms from credit grantors. Default by customer would be available with credit bureau, which in turn would impact your credit worthiness for the future. Please make your payment by due date. Late payment will result in reporting to Credit Bureau. Credit Bureau include 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."