

Card Details: Atlas

Bank: AXIS

Ideal Spends: Rs 750000

Key Charges:

Joining Fee: 5000

Renewal Fee: 5000

Forex Charges: 3.5

Annual Percentage Rate: 52.86

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Joining Benefits:

1. Get 2500 reward points as joining benefit.

Card Milestones:

1. Spend Rs 1 (YEAR), Benefits: 2500 EdgeMiles on your first transaction within 37 days from the date of issuance..
2. Spend Rs 750000 (YEAR), Benefits: 2500 Reward Points as milestone benefits.| Additional 2500 EDGEMiles for gold tier members after paying the renewal fees..
3. Spend Rs 1500000 (YEAR), Benefits: 5000 Reward Points as milestone benefits.| Additional 5000 EDGEMiles for platinum tier members after paying the renewal fees..
4. Spend Rs 300000 (YEAR), Benefits: 2500 EdgeMiles..

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 2 Miles, Description: Earn 2 Miles per ₹100 spent., Surcharge: N/A.
2. Direct Travel - Airlines & Hotels: Earn 5 Miles, Description: Earn 5 Miles per ₹100 spent.| upto ₹12 lacs/ calendar month., Surcharge: N/A.
3. Travel Edge: Earn 5 Miles, Description: Earn 5 Miles per ₹100 spent., Surcharge: N/A. Included merchant names are - indigo, vistara, goair, alliance air, tata sia, tata sia ai, etihad airways, ashok hotel, imperial hotel, maidens hotel, grand hyatt, ronil royale, panet hollywood, taj fort aguada resort, nahar singh mahal, the cecil, peterhoff, hari niwas palace, jayamahar palace, ritz-carlton, rajendra vilas, bolgatty palace, the raviz, mascot hotel, usha kiran, four seasons, shalini palace, watson's hotel, bissau palace, the raj palace, devigarh, rambagh, diggi palace, ravla khempur, hill fort kesroli, roopangarh fort, lake palace, somode palace, lalgarh palace, shiv niwas palace, laxmi niwas palace, umaibhawan palace, lmb hotel, the oberoi, oberoi maidens, the oberoi grand, trident, st. regis, itc grand central, the leela palace, the imperial, taj palace, itc maurya, bengaluru, the ritz-carlton, taj west end, shangri-la hotel, itc gardenia, itc grand chola, taj coromandel, the raintree hotel, hyatt regency, itc sonar, taj bengal, the lalit great eastern, jw marriott hotel, mid-range hotels, rambagh palace, the oberoi rajvilas,

fairmont jaipur, taj jai mahal palace, taj exotica resort & spa, the leela goa, alila diwa goa, park hyatt goa resort and spa, taj falaknuma palace, park hyatt hyderabad, itc kohenur, budget hotels, ibis pune, holiday inn express pune, fabhotel lakme executive, hotel sagar plaza, lemon tree hotel, four points by sheraton, ginger ahmedabad, novotel ahmedabad, hyatt ahmedabad, radisson blu hotel ahmedabad, holiday inn cochin, crowne plaza kochi, radisson blu kochi, trident cochin, taj malabar resort & spa, encalm lounge, encalm loun, adani lounge, air india maharajah lounge, the centurion lounge, encalm prive lounge, itc hotels green lounge, allways vip services lounge, gvk lounge, loyalty lounge, travel club lounge, aviserve lounge, above ground level lounge, 080 lounge, vip lounge, tfs travel club lounge, bird lounge, earth lounge, good times bar & lounge, port lounge, club one class lounge, plaza premium lounge, black berry lounge, bagdogra, wild enthusiast, redbus, travel club, vernost, vernost mar, makemytrip, makemytrip indi, yatra, cleartrip, easemytrip, travelguru, expedia india, booking, agoda, via, thomas cook india, sotc, traveltriangle, ixigo, musafir, paytm travel, thrillophilia, happyeasygo, tripadvisor india, skyscanner india, irctc, klook, railyatri, oyo rooms, fabhotels, treebo hotels, airbnb india, travelzoo india, flightraja, tripfactory, goomo, triphobo, bigbreaks, grabon, railrestro, confirmktkt, indian eagle, akbar travels, veena world, wowtrips, gozayaan, wandertrails, stayzilla, orbitz india, travelguru homestays, trivago india, budgetair india, cheapoair india, kayak india, tata startbus, tata starbu, starbus, delhi inter, air india l, airindia lt, air india, spicejet, taj mahal palace and tower, trident jaipur, the westin hyderabad mindspace, trident hyderabad, goibibo, ibibo group pri, ibibo group pvt, ibibo, jetabroad india

4. Fuel: Earn 0 Miles, Description: 1% + GST fuel surcharge waiver is available on all transactions from Rs 400 to Rs 4,000. Only surcharge is waived, GST is not waived.] 1% + GST fuel surcharge applies and base reward miles earned on all fuel transactions outside the Rs 400 to Rs 4000 range.]Fuel surcharge waiver transactions are not counted towards annual fee waiver spends milestone.]In addition to current category exclusions, spends threshold for Milestone achievement and Tier evaluation will exclude transactions done on Gold/ Jewellery, Rent, Wallet, Government Institution, Insurance, Fuel, and Utilities merchants., Surcharge: N/A.

Included merchant names are - hp, hindustan petroleum corporation, hindustan petroleum gas, satbir filling, gurgaon fuels, a square wheels, adani welspun exploration limited, tata petrodyne, cairn india, indian oil corporation, oil and natural gas corporation, oil india limited, bharat petroleum, bharat petroleum company limited (bpcl) pump, reliance petroleum, essar oil, indianoil bharat gas, reliance petro pump, shell fuel station, essar petro station, ongc petrol pump, nayara energy fuel station, mangalore refinery and petrochemicals ltd station, indraprastha gas limited pump, gail fuel outlet, assam oil division petrol pump, mumbai refinery fuel station, koyali refinery petrol vendor, digboi refinery pump, numaligarh refinery limited station, bina refinery petroleum station, paradeep refinery fuel point, panipat refinery petrol depot, haldia refinery fuel outlet, mathura refinery petrol station, manali refinery fuel point, cochin refinery petrol outlet, vizag refinery fuel station, gujarat state petroleum corporation pump, ril fuel depot, petronet lng fuel station, mumbai high field pump, nocil petrol outlet, balmer lawrie & company limited station, schlumberger india petrol station, halliburton india pump, adani gas fuel point, swan energy limited station, aban offshore limited petrol, total oil india station, tata power fuel station, kerala state oil corporation

pump, mahanagar gas limited outlet, oilmax energy fuel station, coastal energy petro pump, deep industries limited fuel point, selan exploration technology limited station, asian oilfield services pump, jaihind projects limited petrol station, sun petrochemicals fuel outlet, jaiswal neco industries limited station, hindustan oil exploration company fuel point, abhay ocean services petrol pump, neco group fuel station, san engineering & locomotive co. outlets, shakti petroleum pump, ultratech petroleum fuel depot, gupta energy station, anand oil company petrol station, mittal energy limited fuel point, khushbu petroleum station, krishna fuels petro pump, yash petrol services outlet, vardhman fuels station, mitaram fuels depot, gujarat natural resources limited, indus petroleum station, shyam petrochemicals outlet, manoj petroleum pump, royal fuel station, pyramid petroleum outlet, bharuch fuel, petro fuels, chennai petroleum corporation ltd pump, great eastern energy corporation limited station, ongc videsh limited pump, essar exploration & production pump

5. Jewellery: Earn 0 Miles, Description: No Reward Points on this category.|In addition to current category exclusions, spends threshold for Milestone achievement and Tier evaluation will exclude transactions done on Gold/ Jewellery, Rent, Wallet, Government Institution, Insurance, Fuel, and Utilities merchants., Surcharge: N/A.

Included merchant names are - sheetal jewellery, sheetal jewelle, malabar, new shyam store, national jewelry chains, kalyan jewellers, malabar gold & diamonds, pc jeweller, tribhovandas bhimji zaveri, joyalukkas, senco gold & diamonds, reliance jewels, caratlane, orra, bhima jewellers, jos alukkas, p. n. gadgil jewellers, khazana jewellery, abharan jewellers, c. krishniah chetty & sons, manubhai jewellers, png jewellers, prince jewellery, amrapali jewels, hazoorilal jewellers, sabyasachi jewelry, farah khan fine jewellery, anmol jewellers, khurana jewellery house, grt jewellers, abaran timeless jewellery, mehta jewellery, kashi jewellers, bluestone, melorra, voylla, candere, wearyourshine by pc jeweller, velvetcase, mirraw, joyari, pipa bella, hazoorilal legacy, zaveri & co., anjali jewellers, shree ganesh jewellery house, narayan jewellers, kiah diamond jewellery, kisna diamond jewellery, navrathan jewellers, lala jugal kishore jewellers, tanishq, tribhovandas bhimji zaveri (tbz)

6. Government: Earn 0 Miles, Description: No Reward Points on this category.|In addition to current category exclusions, spends threshold for Milestone achievement and Tier evaluation will exclude transactions done on Gold/ Jewellery, Rent, Wallet, Government Institution, Insurance, Fuel, and Utilities merchants., Surcharge: N/A.

Included merchant names are - tin 2 0, qapita, cbdt

7. Insurance: Earn 0 Miles, Description: No Reward Points on this category.|In addition to current category exclusions, spends threshold for Milestone achievement and Tier evaluation will exclude transactions done on Gold/ Jewellery, Rent, Wallet, Government Institution, Insurance, Fuel, and Utilities merchants., Surcharge: N/A.

Included merchant names are - lic, life insurance corporation of india, icici prudentia, icici lombard, hdfc ergo general insurance, bajaj allianz general insurance, sbi life insurance, max life insurance, tata aig general insurance, reliance general insurance, bharti axa life insurance, aditya birla sun life insurance, future generali india insurance, kotak mahindra life insurance, idbi federal life insurance, new india assurance, united india insurance, oriental insurance, national insurance company, aviva life insurance, canara hsbc oriental bank of commerce life insurance, star health and allied insurance, edelweiss tokiyo life insurance, ifco tokiyo general insurance, tata aia life insurance,

shriram general insurance, hdfc life insurance, exide life insurance, religare health insurance, cholamandalam ms general insurance, apollo munich health insurance, sahara india life insurance, dhfl pramerica life insurance, royal sundaram general insurance, raheja qbe general insurance, bharti axa general insurance, liberty general insurance, reliance nippon life insurance, sbi general insurance, agriculture insurance company of india, universal sompo general insurance, infopersonal loan, pnb metlife india insurance

8. Utilities: Earn 0 Miles, Description: No Reward Points on this category.|In addition to current category exclusions, spends threshold for Milestone achievement and Tier evaluation will exclude transactions done on Gold/ Jewellery, Rent, Wallet, Government Institution, Insurance, Fuel, and Utilities merchants., Surcharge: N/A.

9. Education: Earn 2 Miles, Description: Earn 2 Miles per ₹100 spent., Surcharge: N/A. Included merchant names are - avenues*ind

10. Rent: Earn 0 Miles, Description: 1% + GST transaction charge is levied for rent payments.|Rewards points capped at spends of ₹50000.|In addition to current category exclusions, spends threshold for Milestone achievement and Tier evaluation will exclude transactions done on Gold/ Jewellery, Rent, Wallet, Government Institution, Insurance, Fuel, and Utilities merchants., Surcharge: 1% + GST Surcharge.

Included merchant names are - pzrent, pzrent non, pzrent non bbps, housing, housing com, ebuzz *hou, nobroker, nobroker te, nobroker technologies, orchid island r, orchid island rwa, orchid island, locon solut, pay*locon s, raz*locon solutions prigu, raz*locon s

11. Grocery: Earn 2 Miles, Description: Earn 2 Miles per ₹100 spent., Surcharge: N/A.

Included merchant names are - otipy, otipy internet, mandifruit coun, 24 seven m004, choudhary fruit, dmrc, mahesh products, bb daily, heisetasse beverage, fresh zone, kunaic mand, infinitea, big bazaar, reliance fresh, more supermarket, spencer's retail, nature's basket, easyday, dmart, star bazaar, foodhall, nilgiris supermarket, heritage fresh, lulu hypermarket, supermart, needs supermart, ratnadeep supermarket, apna bazar, jiomart, v-mart, metro cash & carry, bbdaily, zepto, kabeer fruit shop, muskan fruit shop, blinkit, grofers india pr, rsp*grofers, grofers, grofers india p, signature tower, fresh zone 24, liquorland, liquorland the, g town wines, singla liquor, vnc spirits, milkbasket, hypercity, bigbasket

12. EMI: Earn 0 Miles, Description: No Reward Points on this category., Surcharge: N/A.

13. Wallet: Earn 0 Miles, Description: No Reward Points on this category., Surcharge: N/A.

Reward Points Burn:

Burn multiplier is the value user will get for each reward point.

1. Air France/KLM: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year.|Flying Blue falls in Group B and has 1.2 Lakh Edge Miles annual transfer limit.|Average economy class value per Flying Blue point assumed ₹10.9.|Use TravelEdge Portal to link member ID of Partner rogram and then transfer points. (AIRLINE_TRANSFER), Burn multiplier = 1.8.

2. Air Canada: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year.|Aeroplan falls in Group A and has 30000 Edge Miles annual transfer limit.|Average economy class value per Aeroplan point assumed ₹10.9|Use TravelEdge Portal to link member ID of Partner

program and then transfer points. (AIRLINE_TRANSFER), Burn multiplier = 1.8.

3. Japan Airlines: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year. JAL Mileage Bank falls in Group A and has 30000 Edge Miles annual transfer limit. Average economy class value per JAL Mileage Bank point assumed 10.9. Use TravelEdge Portal to link member ID of Partner program and then transfer points. (AIRLINE_TRANSFER), Burn multiplier = 1.8.

4. Qantas: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year. Qantas falls in Group B and has 1.2 Lakh Edge Miles annual transfer limit. Average economy value per Qantas point assumed 10.9. Use TravelEdge Portal to link member ID of Partner program and then transfer points. (AIRLINE_TRANSFER), Burn multiplier = 1.8.

5. Air Asia: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year. Air Asia falls in Group B and has 1.2 Lakh Edge Miles annual transfer limit. Average economy value per Air Asia point assumed 10.5. Use TravelEdge Portal to link member ID of Partner program and then transfer points. (AIRLINE_TRANSFER), Burn multiplier = 1.

6. SpiceJet: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year. Spicejet falls in Group B and has 1.2 Lakh Edge Miles annual transfer limit. Average economy value per Spicejet point assumed 10.5. Use TravelEdge Portal to link member ID of Partner program and then transfer points. (AIRLINE_TRANSFER), Burn multiplier = 1.

7. Etihad Airways: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year. Etihad falls in Group A and has 30000 Edge Miles annual transfer limit. Average economy class value per Etihad point assumed 10.9. Use TravelEdge Portal to link member ID of Partner program and then transfer points. (AIRLINE_TRANSFER), Burn multiplier = 1.8.

8. Thai Airways: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year. Thai Airways falls in Group B and has 1.2 Lakh Edge Miles annual transfer limit. Average economy value per Thai Airways point assumed 10.7. Use TravelEdge Portal to link member ID of Partner program and then transfer points. (AIRLINE_TRANSFER), Burn multiplier = 1.4.

9. Ethiopian Airlines: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1.2 Lakh and 2 Lakhs per calendar year. Ethiopian Airlines falls in Group A and has 30000 Edge Miles annual transfer limit. Average economy class value per Ethiopian Airlines point assumed 10.8. Use TravelEdge Portal to link member ID of Partner program and then transfer points. (AIRLINE_TRANSFER), Burn multiplier = 1.6.

10. Qatar Airways: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year. Qatar Airways falls in Group A and has 30000 Edge Miles annual transfer limit. Average economy class value per Qatar Airways Avios assumed 10.8. Use TravelEdge Portal to link member ID of Partner program and then transfer points. (AIRLINE_TRANSFER), Burn multiplier = 1.6.

11. Singapore Airlines: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year. KrisFlyer falls in

Group A and has 30000 Edge Miles annual transfer limit. |Average economy class value per KrisFlyer mile assumed ¹1.2. |Use TravelEdge Portal to link member ID of Partner program and then transfer points. (AIRLINE_TRANSFER), Burn multiplier = 2.4.

12. Turkish Airlines: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year. |Miles & Smiles falls in Group A and has 30000 Edge Miles annual transfer limit. |Average economy class value per Miles & Smiles assumed ¹1.4. |Use TravelEdge Portal to link member ID of Partner program and then transfer points. (AIRLINE_TRANSFER), Burn multiplier = 2.8.

13. United Airlines: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year. |United Airlines falls in Group A and has 30000 Edge Miles annual transfer limit. |Average economy class value per United Airlines point assumed ¹1.25. |Use TravelEdge Portal to link member ID of Partner program and then transfer points. (AIRLINE_TRANSFER), Burn multiplier = 2.5.

14. Air India: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year. |Air India falls in Group A and has 30000 Edge Miles annual transfer limit. |Average economy class value per Air India point assumed ¹0.8. |Use TravelEdge Portal to link member ID of Partner program and then transfer points. (AIRLINE_TRANSFER), Burn multiplier = 1.8.

15. Marriot Bonvoy (Marriott International): Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year. |Marriott Bonvoy falls in Group B and has 1.2 Lakh Edge Miles annual transfer limit. |Average value per Marriott Bonvoy point assumed ¹0.6. |Use TravelEdge Portal to link member ID of Partner program and then transfer points. (HOTEL_TRANSFER), Burn multiplier = 0.3.

16. Accor: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year. |Accor falls in Group A and has 30000 Edge Miles annual transfer limit. |Average value per Accor point assumed ¹1.85. |Use TravelEdge Portal to link member ID of Partner program and then transfer points. (HOTEL_TRANSFER), Burn multiplier = 3.6.

17. ITC: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year. |Club ITC falls in Group B and has 1.2 Lakh Edge Miles annual transfer limit. |Average value per Club ITC point assumed ¹1. |Use TravelEdge Portal to link member ID of Partner program and then transfer points. (HOTEL_TRANSFER), Burn multiplier = 2.

18. IHG: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year. |IHG falls in Group B and has 1.2 Lakh Edge Miles annual transfer limit. |Average value per IHG point assumed ¹0.5. |Use TravelEdge Portal to link member ID of Partner program and then transfer points. (HOTEL_TRANSFER), Burn multiplier = 1.

19. Wyndham: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 30,000 and 1.2 Lakh per calendar year. |Wyndham falls in Group A and has 30000 Edge Miles annual transfer limit. |Average value per Wyndham point assumed ¹1.25. |Use TravelEdge Portal to link member ID of Partner program and then transfer points. (HOTEL_TRANSFER), Burn multiplier = 2.5.

20. Travel Edge (Travel): Redeem Axis Edge points for flights and hotels booking on

<https://traveledge.axisbank.co.in> at the value of 1 Edge Mile = 11. (TRAVEL_BOOKING),
Burn multiplier = 1.

Lounge Benefits:

1. International Lounges: Visitation Limit - null per null, Eligibility - New Atlas credit cardholder will be in Silver tier. | Cardholder will be upgraded to Gold tier, upon achieving card spends of 7.5 lacs in an anniversary year. | Cardholder will be upgraded to Platinum tier, upon achieving card spends of 15 lacs in an anniversary year..
2. Domestic Lounges: Visitation Limit - null per null, Eligibility - New Atlas credit cardholder will be in Silver tier. | Cardholder will be upgraded to Gold tier, upon achieving card spends of 7.5 lacs in an anniversary year. | Cardholder will be upgraded to Platinum tier, upon achieving card spends of 15 lacs in an anniversary year..
3. Guest Lounges: Visitation Limit - null per null, Eligibility - If the customer is in silver tier, they are eligible for total 8 no. of visits including guests (6 visits for primary + 2 for guests or all 8 visits for primary..