

Card Details: Horizon

Bank: AXIS

Ideal Spends: Rs 1500000

Key Charges:

Joining Fee: 3000

Renewal Fee: 3000

Forex Charges: 3.5

Annual Percentage Rate: 52.86

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Milestones:

1. Spend Rs 1000 (MONTH), Benefits: 5000 EDGEMiles credited on the first transaction \geq 1000 within 30 days of card issuance..
2. Benefits: 1500 EDGEMiles on completion of every anniversary year. every 1 YEAR on minimum spending of Rs. 3000 (every 1 YEAR).

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 2 Miles, Description: Earn 2 Miles per $\text{₹}100$ spent., Surcharge: N/A.
2. Airlines: Earn 5 Miles, Description: Earn 5 Miles per $\text{₹}100$ spent., Surcharge: N/A. Included merchant names are - indigo, vistara, goair, alliance air, tata sia, tata sia ai, etihad airways, air india l, airindia lt, air india, spicejet
3. Travel Edge: Earn 5 Miles, Description: Earn 5 Miles per $\text{₹}100$ 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, umaid bhawan 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, confirmkt, 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 I, 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 on all fuel Transactions between ₹1400 to ₹15000 using the Credit Card, with a max cap of ₹1400 on waiver in the statement month.[GST charged on fuel surcharge is non-refundable., Surcharge: N/A.

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

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

6. Insurance: Earn 0 Miles, Description: No Reward Points on this category., 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 general 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 tokio life insurance, ifco tokio 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

7. Transportation & Tolls: Earn 0 Miles, Description: No Reward Points on this category., Surcharge: N/A.

Included merchant names are - blusmart, blusmart mobil, blu smart mobil, blusmart mobili, raz*blusmar, raz*blu-smart mobility, pzfastag, ola, uber, uber india syst, uber india, meru, msrtc, mumbai metro, bmtc, apsrtc, tsrtc, ksrtc, lifestyle stores, kolkata metro, chennai metro rail, jaipur metro, lucknow metro, kochi metro, bounce, zoomcar,

yulu, rapido, goa miles, indian railways, rapid metro gurgaon

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

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

Included merchant names are - avenues*ind

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

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

12. Jewellery: Earn 0 Miles, Description: No Reward Points on this category., 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)

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 1,00,000 and 4 Lakh per calendar year.[Flying Blue falls in Group B and has 4 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 program and then transfer points. (AIRLINE_TRANSFER), Burn multiplier = 0.9.

2. Air Canada: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1,00,000 and 4 Lakh per calendar year.[Aeroplan falls in Group A and has 1 Lakh 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 = 0.9.

3. Japan Airlines: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1,00,000 and 4 Lakh per calendar year.[JAL Mileage Bank falls in Group A and has 1 Lakh 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 = 0.9.

4. Qantas: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1,00,000 and 4 Lakh per calendar year.[Qantas falls in Group B and has 4 LakhEdge 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 = 0.9.

5. Air Asia: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1,00,000 and 4 Lakh per calendar year.|Air Asia falls in Group B and has 4 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 = 0.5.

6. SpiceJet: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1,00,000 and 4 Lakh per calendar year.|Spicejet falls in Group B and has 4 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 = 0.5.

7. Etihad Airways: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1,00,000 and 4 Lakh per calendar year.|Etihad falls in Group A and has 1 Lakh 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 = 0.9.

8. Thai Airways: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1,00,000 and 4 Lakh per calendar year.|Thai Airways falls in Group B and has 4 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 = 0.7.

9. Ethiopian Airlines: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 4 Lakh and 2 Lakhs per calendar year.|Ethiopian Airlines falls in Group A and has 1 Lakh 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 = 0.8.

10. Qatar Airways: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1,00,000 and 4 Lakh per calendar year.|Qatar Airways falls in Group A and has 1 Lakh 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 = 0.8.

11. Singapore Airlines: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1,00,000 and 4 Lakh per calendar year.|KrisFlyer falls in Group A and has 1 Lakh 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 = 1.2.

12. Turkish Airlines: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1,00,000 and 4 Lakh per calendar year.|Miles & Smiles falls in Group A and has 1 Lakh 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 = 1.4.

13. United Airlines: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1,00,000 and 4 Lakh per calendar year.|United Airlines falls

in Group A and has 1 Lakh 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 = 1.25.

14. Air India: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1,00,000 and 4 Lakh per calendar year. |Air India falls in Group A and has 1 Lakh 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 = 0.8.

15. Travel Edge (Catalogue): Redeem Axis Edge points for various vouchers & experiences on <https://traveledge.axisbank.co.in> at the value of 1 EDGE Mile = 10.20. (CATALOGUE_PRODUCTS), Burn multiplier = 0.2.

16. Marriot Bonvoy (Marriott International): Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1,00,000 and 4 Lakh per calendar year. |Marriott Bonvoy falls in Group B and has 4 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 = 0.6.

17. Accor: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1,00,000 and 4 Lakh per calendar year. |Accor falls in Group A and has 1 Lakh 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 = 1.85.

18. ITC: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1,00,000 and 4 Lakh per calendar year. |Club ITC falls in Group B and has 4 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 = 1.

19. IHG: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1,00,000 and 4 Lakh per calendar year. |IHG falls in Group B and has 4 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 = 0.5.

20. Wyndham: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1,00,000 and 4 Lakh per calendar year. |Wyndham falls in Group A and has 1 Lakh 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 = 1.25.

21. 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 |Minimum EDGE Miles to redeem is 500. (TRAVEL_BOOKING), Burn multiplier = 1.

Lounge Benefits:

1. International Lounges: Visitation Limit - null per null, Eligibility - No Criteria.
2. Domestic Lounges: Visitation Limit - null per null, Eligibility - No Criteria.