

Card Details: Magnus

Bank: AXIS

Ideal Spends: Rs 1500000

Key Charges:

Joining Fee: 12500

Renewal Fee: 12500

Forex Charges: 2.5

Annual Percentage Rate: 42.58

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Milestones:

1. Spend Rs 2500000 (YEAR), Benefits: Renewal fee waived off..

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 12 Reward Points (Reward Points), Description: Earn 12 Reward Points per ₹1200 spent., Surcharge: N/A.

2. Spends above ₹1.5 lacs Monthly: Earn 35 Reward Points, Description: Earn 35 Reward Points per ₹1200 spent., Surcharge: N/A.

3. Axis Travel Edge (till ₹12 lacs Monthly): Earn 60 Reward Points, Description: Earn 60 Reward Points per ₹1200 spent., Surcharge: N/A.

4. Axis Travel Edge (after ₹12 lacs Monthly): Earn 35 Reward Points, Description: Earn 35 Reward Points per ₹1200 spent., Surcharge: N/A.

5. Rent (upto ₹150k Monthly): Earn 12 Reward Points, Description: Earn 12 Reward Points per ₹1200 spent. | Spends not counted towards annual fee waiver spends milestone., 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

6. Fuel: Earn 0 Reward Points, Description: 1% + GST fuel surcharge waived off on all fuel transactions | Only surcharge is waived, GST is not waived. | Spends not counted towards annual fee waiver spends milestone., 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, bharaat petroleum, bharaat petroleum company limited (bpcl) pump, reliance petroleum, essar oil, indianoil bharaat 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

7. Jewellery: Earn 0 Reward Points, Description: No Reward Points on this category.| Spends not counted towards annual fee waiver spends milestone., 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)

8. Government: Earn 0 Reward Points, Description: No Reward Points on this category.| Spends not counted towards annual fee waiver spends milestone., Surcharge: N/A. Included merchant names are - tin 2 0, qapita, cbdt

9. Insurance: Earn 0 Reward Points, Description: No Reward Points on this category.| Spends not counted towards annual fee waiver spends milestone., 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

10. Utilities: Earn 0 Reward Points, Description: No Reward Points on this category.| Spends not counted towards annual fee waiver spends milestone., Surcharge: N/A.

11. EMI: Earn 0 Reward Points, Description: No Reward Points on this category.| Spends not counted towards annual fee waiver spends milestone., Surcharge: N/A.

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

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

13. Wallet: Earn 0 Reward Points, Description: No Reward Points on this category.| Spends not counted towards annual fee waiver spends milestone., 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 1 Lakh and 4 Lakhs per calendar year.|Flying Blue falls in Group B and has 4 lakh Edge points 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 = 0.36.

2. Air Canada: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1 Lakh and 4 Lakhs per calendar year.|Aeroplan falls in Group A and has 1 lakh Edge points 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 = 0.36.

3. Japan Airlines: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1 Lakh and 4 Lakhs per calendar year.|JAL Mileage Bank falls in Group A and has 1 lakh Edge points 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 = 0.36.

4. Qantas: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1 Lakh and 4 Lakhs per calendar year.|Qantas falls in Group B and has 4 lakh Edge points 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 = 0.36.

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

Group B and has 4 lakh Edge points 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 = 0.2.

6. SpiceJet: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1 Lakh and 4 Lakhs per calendar year. |Spicejet falls in Group B and has 4 lakh Edge points 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 = 0.2.

7. Etihad Airways: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1 Lakh and 4 Lakhs per calendar year. |Etihad falls in Group A and has 1 lakh Edge points 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 = 0.36.

8. Thai Airways: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1 Lakh and 4 Lakhs per calendar year. |Thai Airways falls in Group B and has 4 lakh Edge points 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 = 0.28.

9. Ethiopian Airlines: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1 Lakh and 4 Lakhs per calendar year. |Ethiopian Airlines falls in Group A and has 1 lakh Edge points 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 = 0.32.

10. Qatar Airways: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1 Lakh and 4 Lakhs per calendar year. |Qatar Airways falls in Group A and has 1 lakh Edge points 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 = 0.32.

11. Singapore Airlines: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1 Lakh and 4 Lakhs per calendar year. |KrisFlyer falls in Group A and has 1 lakh Edge points 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 = 0.48.

12. Turkish Airlines: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1 Lakh and 4 Lakhs per calendar year. |Miles & Smiles falls in Group A and has 1 lakh Edge points 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 = 0.56.

13. United Airlines: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1 Lakh and 4 Lakhs per calendar year. |United Airlines falls in Group A and has 1 lakh Edge points 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 = 0.5.

14. Air India: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1 Lakh and 4 Lakhs per calendar year. | Air India falls in Group A and has 1 lakh Edge points 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 = 0.32.

15. TravelEdge (Vouchers): Redeem Axis Edge points for various vouchers & experiences on <https://traveledge.axisbank.co.in> at the value of 1 edge point = ₹10.20. (CATALOGUE_BRAND_VOUCHERS), 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 Lakh and 4 Lakhs per calendar year. | Marriott Bonvoy falls in Group B and has 4 lakh Edge points 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 = 0.24.

17. Accor: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1 Lakh and 4 Lakhs per calendar year. | Accor falls in Group A and has 1 lakh Edge points 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 = 0.74.

18. ITC: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1 Lakh and 4 Lakhs per calendar year. | Club ITC falls in Group B and has 4 lakh Edge points 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 = 0.48.

19. IHG: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1 Lakh and 4 Lakhs per calendar year. | IHG falls in Group B and has 4 lakh Edge points 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 = 0.2.

20. Wyndham: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 1 Lakh and 4 Lakhs per calendar year. | Wyndham falls in Group A and has 1 lakh Edge points 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 = 0.5.

21. TravelEdge (Travel): Redeem Axis Edge points for flights and hotels booking on <https://traveledge.axisbank.co.in> at the value of 1 edge point = ₹10.20. (TRAVEL_BOOKING), Burn multiplier = 0.2.

Lounge Benefits:

1. International Lounges: Visitation Limit - null per null, Eligibility - Not specified on the bank's website..

2. Domestic Lounges: Visitation Limit - null per null, Eligibility - Unlimited Lounge access can be availed on minimum spends of ₹150k in previous calendar 3 months.

3. Guest Lounges: Visitation Limit - null per null, Eligibility - Not specified on the bank's website..