

## Card Details: Indian Oil Premium

Bank: AXIS

Ideal Spends: Rs 450000

### Key Charges:

Joining Fee: 1000

Renewal Fee: 1000

Forex Charges: 3.5

Annual Percentage Rate: 49.36

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

### Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 1 Mile, Description: Earn 1 Mile per ₹150 spent., Surcharge: N/A.

2. IOCL: Earn 6 Miles, Description: Customer shall earn 6X (5X Accelerated rewards +1X- Base) EDGE Miles on every ₹150 spent at registered IndianOil fuel pumps upto ₹15,000 per statement month|Post that base earn will continue|Customers get 1% + GST fuel surcharge waiver on all fuel transactions on their IndianOil Axis Bank Premium Credit Card at IOC outlets|GST charged on fuel surcharge is non-refundable., 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, bhara petroleum, bhara petroleum company limited (bpcl) pump, reliance petroleum, essar oil, indianoil bhara 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

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

Included merchant names are - avenues\*ind

4. Grocery: Earn 2 Miles, Description: Customer shall earn 2X (1X accelerated rewards + 1X base) EDGE.Mile on every ₹150 spent at Grocery and Supermarkets upto ₹15,000 per statement month (33 EDGE Miles)|Post that base earn will continue., 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

5. Fuel: Earn 1 Miles, Description: Fuel Surcharge is a fee levied by acquiring bank on fuel purchase transactions made using Debit/ Credit cards., Surcharge: N/A.

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

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

7. 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 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 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

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

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

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

11. 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)

12. 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 1 Lakh and 4 Lakhs per calendar year. | Flying Blue falls in Group B and has 4 Lakhs 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 = 0.45.

2. 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 Lakhs 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 = 0.25.

3. 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 Lakhs 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 = 0.25.

4. 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 1.2 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 = 0.45.

5. Ethiopian Airlines: Travel transfer partners are divided into Group A and Group B with maximum transfer limits of 4 Lakhs and 2 Lakhs per calendar year. | Ethiopian Airlines falls in Group A and has 1.2 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 = 0.4.

6. 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 1.2 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 = 0.4.

7. 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 1.2 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 = 0.6.

8. 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 1.2 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 = 0.7.

9. 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 1.2 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 = 0.625.

10. Catalogue: Redeem Axis Edge points for various vouchers & experiences on <https://traveledge.axisbank.co.in> at the value of 1 EDGE Mile = ₹10.50. (CATALOGUE\_PRODUCTS), Burn multiplier = 0.5.

11. 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 Lakhs 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.

12. 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 Lakhs 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 = 0.6.

13. 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 Lakhs 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 = 0.25.

14. INDIAN OIL: Use your accumulated miles to pay at IOCL Pumps | Minimum EDGE Miles to redeem 500 | 1 EDGE Mile = ₹1. (PAY\_BY\_POINTS), Burn multiplier = 1.

15. 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 = 1.20|Minimum EDGE Miles to redeem 500. (TRAVEL\_BOOKING), Burn multiplier = 0.2.

### Lounge Benefits:

1. Domestic Lounges: Visitation Limit - null per null, Eligibility - Spend 150k in the previous calendar quarter.