

MY ZONE CREDIT CARD STATEMENT

POOVARASAN P
HAPPIEST MINDS TECHNOLOGIES,
HOSUR ROAD,
MADIWALA
BANGALORE 560068

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PAYMENT SUMMARY

Total Payment Due	Minimum Payment Due	Statement Period	Payment Due Date	Statement Generation Date
22,366.63 Dr	696.00 Dr	22/02/2024 - 20/04/2024	10/05/2024	20/04/2024
Credit Card Number	Credit Limit	Available Credit Limit	Available Cash Limit	
451457*****3503	90,000.00	67,633.37	18,000.00	For hassle free payments register for Auto-Debit facility on 18605005555
Previous Balance - Payments - Credits + Purchase + Cash Advance + Other Debit&Charges =Total Payment Due				
0.00	0.00	0.00	22,113.00	253.63
			22,366.63	Dr

Making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment

Account Summary

DATE	TRANSACTION DETAILS	MERCHANT CATEGORY	AMOUNT (Rs.)
	Card No: 451457*****3503 Name POOVARASAN P		
04/04/2024	VODAFONEIOLLIMEASEBUZZMUMBAIIN	UTILITIES	619.00 Dr
05/04/2024	DREAMPLUG TECHNOLOGIBANGALOREIN	MISCELLANEOUS	21,494.00 Dr
06/04/2024	GST		38.69 Dr
06/04/2024	RENT TRANSACTION FEE		214.94 Dr

**** End of Statement ****



Your cheque should be payable to Axis Bank Card No.451457*****3503. 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 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
* Make credit card bill payment hassle-free via eNACH. Register at <https://emandate.axisbank.co.in/#/card> for timely payments from any bank account.
* Reward points earned/redemption/Expiry can be checked on the MB app
* Terms and Conditions on your Axis Bank Credit Card will be revised w.e.f. 01-05-24. Please visit, <https://www.axisbank.com/DLAPProgram> * Here are convenient options to make your Credit Card bill payments:
1.Net Banking - <https://www.axisbank.com/intbanking>
2.Mobile Banking App, open - <https://www.axisbank.com/open>
3.ATM Fund Transfer
Explore more payment options here - <https://www.axisbank.com/ccpay>
Note: Axis Bank recommends Credit Card holders to pay their card dues using only the authorised modes of payment as mentioned above

CONTACT US

Call 1860 419 5555 or 1860 500 5555
*local charges will apply
For any assistance please visit axisbank.com/support
Manager, Customer Care,Axis Bank Ltd, CPU 1st Floor,
"Gigaplex", Plot No I.T.5, MIDC, Airoli Knowledge Park, Airoli
Navi Mumbai-400708
Grievance Redressal
Nodal Officer,
080 61865200
nodal.officer@axisbank.com
Axis Bank Ltd, CPU 1st Floor, "Gigaplex", Plot No I.T.5, MIDC, Airoli Knowledge
Park, Airoli, Navi Mumbai- 400708

EDGE REWARDS

eEDGE REWARD POINTS	BALANCE AS ON DATE	CUSTOMER ID
120	15-04-2024	954325285

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MY ZONE CREDIT CARD STATEMENT

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 @ 3.6% p.m. i.e., $5000.00 \times 6 \text{ days} \times 3.6\% / 12 \text{ months} / 365 \text{ days} = \text{Rs. } 35.50$ 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 @ 3.6% p.m. from 12th June to 20th July (39 Days)	1153.97
Interest on Rs.5000 @ 3.6% p.m. from 16th June to 10th July (25 days)	147.94
Interest on Rs.5000 @ 3.6% p.m. from 11th July to 20th July (11 days)	56.86
Interest on Rs.10000 @ 3.6% p.m. from 10th July to 20th July (10 days)	118.36
Interest on 35.50 (Interest + Tax levied in last statement) @ 3.6% p.m. from 20th June to 20th July (31 days)	1.30
Total Interest charged on 20th July	1478.43

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. For more details, refer the Terms and Condition on the website. www.axisbank.com/tncs

Minimum Amount Due Calculation

Assume that you have paid all previous dues in full, and do not have any amount outstanding in your Credit Card Account, and your monthly statement is generated on the 15th of every month.

Txn Date	Type	Cr/Db	MAD Contribution	Amount
25th Sep	Purchase	Db	2%	5000
1st Oct	Joining Fees	Db	100%	1000
1st Oct	GST on Joining Fees	Db	100%	180
1st Oct	Cash Withdrawal	Db	2%	2000
1st Oct	Cash Withdrawal Fee	Db	100%	500
1st Oct	GST	Db	100%	90
15th Oct	Interest on Cash withdrawal	Db	100%	35.5
15th Oct	GST on Interest	Db	100%	6.4
Total Amount Due				8811.9
Minimum Amount Due				1951.90

Revised MAD computation logic (effective 10th Nov 2023):

MAD = 2% of Purchase and Cash Withdrawal + 100% of Joining Fees, Cash Withdrawal Fee, Interest on cash withdrawal, GST & GST on Interest

MAD = $2\% \times (5000 + 2000) + 100\% \times (1000 + 180 + 500 + 18 + 35.5 + 6.4) = 1951.90$

Grievance Redressal Mechanism

Level 1 - Call Centre numbers: 1800 419 0068

- Axis Support: www.axisbank.com/support/
- Branches /Loan Centres (please visit www.axisbank.com to locate the nearest branch /loan centre)

Level 2

Write	Email	Call
Mr. Ashok Sunar Nodal Officer Address : Axis Bank Ltd, CPU 1st 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
Mr. Parag Deshpande Principal Nodal Officer Address: Axis Bank Ltd. 7th Floor, Axis House, Wadla 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)

Schedule of charges

Particulars	Charges
Duplicate Statement Fee	Waived
Charge slip retrieval Fee	Waived
Outstation Cheque Fee	Waived
Finance Charges(Retail & Cash)	3.6% p.m (52.86% per annum)
Fee for Cash Payment at branches	Rs. 100
Cash Withdrawal Fees	2.5% of cash withdrawn (Min. Rs 500)
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 Fee	3.5% 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
Add On card - Joining & Annual Fees	Waived

Charges structure is subject to change from time at the sole discretion of Axis Bank. Penal interest, late payment charges and other related charges shall be levied only on the outstanding amount after the due date and not on the total amount.

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.

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.

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 block their credit

- Send an SMS – BLOCK <space> last 4 digits of card number and send it to 5616160
- Call the Phone banking number (IVR) 1860 419 5555, 1860 419 5555 and select 0 to block the card
- Go on the Mobile App and block the credit card

Contact Us:

For any clarification on your credit card statement
Phone: 1860 103 5577
Email: www.axisbank.com/support
Send correspondence to: Manager, Customer care, Axis Bank Ltd, CPU 1st Floor, "Gigaplex", Plot No I.T.5, MIDC, Airoli Knowledge Park, Airoli Navi Mumbai-400708

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. Charges structure is subject to change from time at the sole discretion of Axis Bank. 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."