

Revision of AXIS BANK SUPERMONEY RuPay Credit Card Terms and Conditions

While you continue to enjoy the benefits on your **AXIS BANK SUPERMONEY RuPay Credit Card**, the following revisions will be applicable on your credit card.

Effective 1st January 2026

Changes in cashback computation:

- Cashback capping of INR 500 per statement cycle will no longer be applicable.
- Unlimited cashback of 1% on all eligible UPI purchases (except through super.money app) and non-UPI purchases.
- 3% Cashback on eligible UPI purchases via the super.money app is now capped at the total cashback earned from other UPI and non-UPI spends in the same statement month.
- If cashback from other UPI (outside super.money) and non-UPI purchases is under INR 100, and cashback from super.money UPI purchases exceeds INR 100, then cashback on super.money UPI purchases will be capped at INR 100.
- All spends below INR 100 will no longer earn any cashback.

Cashback earn illustration:

Scenario 1:

- A) Customer spends the following amounts in a billing cycle:
- 1) UPI purchases made through the super.money app = INR 4,000
 - 2) UPI purchases (except through super.money app) and non-UPI purchases = INR 9,000
- B) The cashback for the billing cycle would be calculated as follows:
- 1) Uncapped cashback earned on UPI purchases made through super.money app = INR 120
 - 2) Cashback earned on UPI purchases (except through super.money app) and non-UPI purchases = INR 90
- C) Capped cashback:
- 1) Cashback earned on UPI purchases made through super.money app will now be capped at INR 100
 - 2) Total cashback credited basis capping will be INR 100 + INR 90 = INR 190

Scenario 2:

- A) Customer spends the following amounts in a billing cycle:
- 1) UPI purchases made through the super.money app = INR 11,000
 - 2) UPI purchases (except through super.money app) and non-UPI purchases = INR 30,000

B) The cashback for the billing cycle would be calculated as follows:

- 1) Uncapped cashback earned on UPI purchases made through super.money app = INR 330
- 2) Cashback earned on UPI purchases (except through super.money app) and non-UPI purchases = INR 300

C) Capped cashback:

- 1) Cashback earned on UPI purchases made through super.money app will now be capped at INR 300
- 2) Total cashback credited basis capping will be $\text{INR } 300 + \text{INR } 300 = \text{INR } 600$