

Revision of ixigo AU Credit Card Reward Points Usage Terms & Conditions

Below changes will be applicable on your ixigo AU Credit Card with effect from 22nd Dec'24

- Discontinuation of Reward Points on specific categories:** ixigo AU Credit Cardholders will not earn Reward Points on Educational & Government, Rent & BBPS transactions starting 22nd December'2024. Please refer to the table below for spends categories and respective Merchant Category Codes:

Merchant Categories	Merchant Category Code	Reward Points
Rent	6513	Nil
Education & Government	8211, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9311, 9399, 9402, 9405 and 9950	Nil
BBPS	Not Applicable	Nil

- Discontinuation of Reward Points on International Spends:** We introduced 0% forex markup on ixigo AU Credit Card effective December'23 and to facilitate the same we are withdrawing reward points on international transaction.

Transaction Type	Reward Points
International	Nil

- Reward Points on Telecom/ Utility and Insurance spends:** ixigo AU Credit Cardholders will earn 1 Reward Point per Rs. 100 on Utility & Telecom and Insurance spends. Additionally, Cardholders can earn a maximum of 100 Reward Points per transaction for Insurance spends. Please refer to the table below for Merchant Category Codes:

Merchant Categories	Merchant Category Code	Reward Points
Utility & Telecom	4812, 4814, 4899 and 4900	1 Reward Point/ Rs.100 spent
Insurance	5960 and 6300	1 Reward Point/ Rs. 100 spent (Capped at maximum of 100 Reward Points per transaction)

Illustration: For an insurance or Telecom/Utilities transaction, if the amount is Rs. 5,000, the cardholder will earn 50 RPs. For Insurance spends, if transaction amount is Rs. 10,000 or more, the cardholder will earn a maximum of 100 RPs per transaction.

Please note: Merchant categories (MCC codes) are decided/ provided by VISA/ RuPay network provider.

For queries,

- Write to us on: creditcard.support@aubank.in
- Call us on toll free number **1800 1200 1500**

Warm regards,

AU Small Finance Bank