

FREQUENTLY ASKED QUESTIONS

CITI-AXIS MIGRATION CREDIT CARDS

JUNE 2024

Disclaimer: The information present in this document is intended solely for the restricted use of customers who have been migrated to Axis Bank in 2024 and have received communication from Axis Bank on their registered email address or mobile number.

TABLE OF CONTENTS

Section 1 - General	3
Section 2 - Product Features & Benefits.....	7
Section 3 - Card Services.....	13
Section 4 - Rewards & Benefits	15
Section 5 - Statements & Payments.....	18
Section 6 - Fees, interest & charges.....	21
Section 7 - Miscellaneous.....	26

Section 1 - General
Q1.1 When is the migration from Citi to Axis Bank expected to be completed for all my credit card relationships?

The migration of all your relationships, including card(s) will be completed by 15-07-2024. We will keep you duly informed of any changes to this timeline.

Upon completion of the migration, i.e., 15-07-2024 onwards, you can start enjoying the benefits of your new Axis Bank card(s) on your existing Citi-branded card(s).

Your Citi-branded card(s) will continue to work seamlessly till you receive your new Axis Bank card(s) within a few months after the migration. We will share more details with you in due course.

Q1.2 What changes should I expect on my credit card transactions post migration?

To ensure a smooth transition, we have ensured minimal changes in the way you use your credit card. Please refer to the table below for details on what changes and what remains the same on your card(s) post migration date¹:

Card features and services		Pre migration day	Post migration day
Card details	Card PIN	Remains the same	
	Card number, expiry date and CVV	Remains the same	
	Card controls and limits (Point of Sale, Contactless, E-commerce, ATM, and international transactions)	Remains the same ²	
	Combined Credit Limit across all Axis Bank and Citi-branded cards	Remains the same ²	
Fees & statements	Outstanding balances and ongoing EMIs	Remains the same	
	Billing cycle – Statement generation date and payment due date	Remains the same	

Card features and services		Pre migration day	Post migration day
	Annual fees and spend based fee waivers	Remains the same	
	Statement preferences (Digital / physical)	Remains the same	
Payment channels		Citibank channels	Axis Bank channels
Digital services – Mobile or Internet Banking		Citi Mobile® App / Citibank Online Account	Axis Bank Mobile Banking App, <i>open</i> / Axis Bank Internet Banking
Customer Service support		Citi Phone 18602102484	Axis Bank Phone Banking 18001035577
Recurring payments / standing instructions		No impact	
Auto debit / e-NACH mandates for repayment of credit card bills		No impact ³	
Saved card / token on ecommerce merchants (card-on-file)		No impact	
Existing Biller registrations on Citibank Online Bill Pay and Citi Mobile ® App		No impact	
Transaction alerts (OTP, transaction, statement alerts)		Citi-branded	Axis Bank branded
E-commerce payment authentication portal		Citi-branded	Axis Bank branded

Note:

¹ Please note that your Citi-branded Card(s) will be migrated by 15-07-2024, and we will keep you updated in case of any changes.

² **Credit Limit:** Post migration, you will enjoy a combined total credit limit across all your Citi-branded Credit Card(s) and Axis Bank Credit Card(s). In case you hold a Fixed Deposit backed

credit card with Axis Bank, limit for the same will be available only on the Fixed Deposit-backed card and will not be a part of the aggregate limit available on the unsecured cards.

³ **e- NACH Mandates:** For existing e-NACH mandates for your card repayment, presentation will be done to your bank 3 days prior to the payment due date (PDD), to ensure timely credit to your credit card account.

Q1.3 What are the key milestones to look out for with the upcoming migration of my Citi-branded Credit Card(s) to Axis Bank?

Please find below the key milestones in your migration journey:

Key milestone date	Important information to note
Before migration day ¹	<ul style="list-style-type: none"> Continue to use your Citi-branded Credit Card(s) seamlessly, along with access to Citibank Online Account and Citibank Mobile® App Expect limited service interruption on your card services a few days before migration You will be informed of the details in advance
On migration day ¹	<ul style="list-style-type: none"> Migration of your Citibank relationship to Axis Bank <i>Expect limited services interruption, including your access to Citibank Online Account, and Citibank Mobile® App.</i> Start availing benefits of the new Axis Bank Credit Card(s) on your existing Citi-branded Credit Card(s)
Post migration day ¹	<ul style="list-style-type: none"> Migration completed for transfer of your Citi relationship to Axis Bank platforms <i>Download and register on Axis Bank Mobile Banking App, open to start viewing all your relationships. If you are an existing customer of Axis Bank, log in to view your migrated account(s).</i> <i>Continue using your existing Citi-branded Card seamlessly and enjoy the benefits of your new Axis Bank card on the existing Citi-branded Card.</i> Reward point redemption available, including those rewards previously earned, through Axis Bank EDGE REWARDS portal

Key milestone date	Important information to note
	https://edgerewards.axisbank.co.in/lms/
H2 2024	<ul style="list-style-type: none"> Your Citi branded Card(s) will be replaced by a new Axis Bank Card(s). We will keep you updated in this regard

Note:

¹ Please note that your Citi-branded Card(s) will be migrated by 15-07-2024, and we will keep you updated in case of any changes.

Q1.4 Which Credit Card benefits will be applicable on my Citi-branded Credit Card till the time I receive the new Axis Bank card?

Please refer the table below to find out the corresponding credit card effective migration day:

Sr.No.	Existing product name	New product name effective migration day	Detailed terms and conditions
1	Citi Rewards Credit Card	Axis Bank REWARDS Credit Card	Click Here
2	IndianOil Citi Credit Card	INDIANOIL AXIS BANK PREMIUM Credit Card	Click Here
3	Citi PremierMiles Card	Axis Bank HORIZON Credit Card	Click Here
4	Citi Cash Back Credit Card	Axis Bank CASHBACK Credit Card	Click Here
5	First Citizen Citi Credit Card	AXIS BANK SHOPPERS STOP Credit Card	Click Here
6	Citi Prestige Credit Card	Axis Bank OLYMPUS Credit Card	Click Here
7	CitiBusiness Credit Card	Axis Bank REWARDS Credit Card	Click Here

Sr.No.	Existing product name	New product name effective migration day	Detailed terms and conditions
8	IndianOil CitiBusiness Credit Card	INDIANOIL AXIS BANK PREMIUM Credit Card	Click Here
9	IKEA Family Credit Card by Citi	IKEA Family Credit Card by Axis Bank	Click Here

Q1.5 How do I access my card post the completion of migration? Will I be able to access my card with Citibank Online Account / Citi Mobile ® App credentials?

Until the migration takes place, you may continue to use Citibank Online Account and Citi Mobile® App for accessing your card(s). Post-migration, if you are an existing Axis Bank customer, you may continue to use your existing Axis Bank credentials to log in to Axis Bank Mobile App, *open* or Internet Banking to access your card(s). If you are not an existing Axis Bank customer, please register for Axis Bank Internet Banking/ Mobile App using existing Citi-branded Card credentials. You can download the Axis Bank Mobile App, *open* at <https://www.axisbank.com/bank-smart/open-by-axis-bank/get-started> while the Internet Banking can be accessed at <https://www.axisbank.com/bank-smart/internet-banking/getting-started>

Q1.6 Will I have to submit any applications or documents for migration to Axis Bank?

No, you do not need to sign or submit any forms or documents for the migration to Axis Bank. On migration day, your existing Citi-branded Cards and Citibank account(s) will be transitioned to Axis Bank card and Axis Bank account(s). We will keep you informed in case there is any action required from your end.

Section 2 - Product Features & Benefits

Q2.1 I hold a Citi Rewards Credit Card. Which new card will I get and what will be the associated benefits?

As a Citi Rewards Credit Card holder, you will be offered the **Axis Bank REWARDS Credit Card** upon completion of the migration. Your new **Axis Bank Credit Card** will be delivered to you in due course. Post migration, you can start enjoying the benefits of your new card, which are detailed below, with your existing Citi-branded Credit Card:

- Earn 20 **EDGE REWARD** Points for every INR 125 spent on Apparel & Departmental Stores
- Earn unlimited 2 **EDGE REWARD** Points for every INR 125 spent on other categories

- Earn 1,500 bonus **EDGE REWARD** Points on net spends of INR 30,000 every statement cycle
- Enjoy enhanced redemption options on your card across- Travel bookings via Axis Bank **TRAVEL EDGE** platform, partner outlets, airline miles, catalogue purchases
- Now, enjoy complimentary lounge access twice per quarter at select domestic airports
- Get 30% off, twice a month on Swiggy

And many more.

For more details and product-related terms and conditions, [Click Here](#)

*Terms & Conditions Apply

Q2.2 I hold an IndianOil Citi Credit Card. Which new card will I get and what will be the associated benefits?

As an IndianOil Citi Credit Card holder, you will be offered the **INDIANOIL AXIS BANK PREMIUM Credit Card** upon completion of the migration. Your new **Axis Bank Credit Card** will be delivered to you in due course. Post migration, you can start enjoying the benefits of your new card, which are detailed below, with your existing Citi-branded Credit Card:

- Earn 6 **EDGE** Miles for every INR 150 spent on fuel transactions at registered IOCL outlets
- Earn 2 **EDGE** Miles for every INR 150 spent on groceries
- Earn 1 **EDGE** Mile for every INR 150 spent on other categories
- Redeem **EDGE** Miles for free fuel instantly at IOCL Outlets or convert to IndianOil XTRAREWARDS
- Redeem **EDGE** Miles across travel, partner outlets, airline miles, and catalogue purchases
- Now, enjoy complimentary lounge access twice per quarter at select domestic airports
- Get 30% off on Zomato for food delivery twice a month
- Enjoy 1% fuel surcharge waiver on fuel transactions across 35,000+ IOCL outlets in India

And many more.

For more details and product-related terms and conditions, [Click Here](#)

*Terms & Conditions Apply

Q2.3 I hold a Citi PremierMiles Card. Which new card will I get and what will be the associated benefits?

As a Citi PremierMiles Card holder, you will be offered the **Axis Bank HORIZON Credit Card** upon completion of the migration. Your new **Axis Bank Credit Card** will be delivered to you in due course. Post migration, you can start enjoying the benefits of your new card, which are detailed below, with your existing Citi-branded Credit Card:

- Earn 5 **EDGE** Miles for every INR 100 spent on Axis Bank **TRAVEL EDGE** website & airline websites directly
- Earn 2 **EDGE** Miles for every INR 100 spent on other categories
- Earn 1500 **EDGE** Miles every year on your card anniversary
- Redeem **EDGE** Miles for bookings using Axis Bank **TRAVEL EDGE** portal and across catalogue purchases and partner outlets
- Transfer **EDGE** Miles to 20+ airlines and hotel loyalty programs
- Now, enjoy 2 complimentary lounge visits per quarter at international airports
- Continue to enjoy up to 8 complimentary lounge visits per quarter at domestic airports
- Enjoy exclusive offers with the Axis Bank Dining Delights program via EazyDiner
- Get 1% fuel surcharge waiver on fuel transactions
- Stay secured with a lost card liability cover of INR 10 Lakhs

And many more.

For more details and product-related terms and conditions, [Click Here](#)

*Terms & Conditions Apply

Q2.4 I hold a First Citizen Citi Credit Card. Which new card will I get and what will be the associated benefits?

As a First Citizen Citi Credit Card holder, you will be offered the **AXIS BANK SHOPPERS STOP Credit Card** upon completion of the migration. Your new **Axis Bank Credit Card** will be delivered to you in due course. Post migration, you can start enjoying the benefits of your new card, which are detailed below, with your existing Citi-branded Credit Card:

- Earn 20 FIRST CITIZEN Reward Points for every INR 200 spent on private label brands of Shoppers Stop
- Earn 12 FIRST CITIZEN Reward Points for every INR 200 spent on other categories at Shoppers Stop
- Earn 2 FIRST CITIZEN Reward Points for every INR 200 spent for other categories
- Redeem FIRST CITIZEN Reward Points instantly on the Shoppers Stop website and at stores
- Enjoy complimentary Shoppers Stop Golden Glow membership, access to exclusive sale previews and much more
- Enjoy exclusive offers with the Axis Bank Dining Delights program via EazyDiner
- Get 1% fuel surcharge waiver on fuel transactions

And many more.

For more details and product-related terms and conditions, [Click Here](#)

*Terms & Conditions Apply

Q2.5 I hold a Citi Cash Back Credit Card. Which new card will I get and what will be the associated benefits?

As a Citi Cash Back Credit Card holder, you will be offered the **Axis Bank CASHBACK Credit Card** upon completion of the migration. Your new **Axis Bank Credit Card** will be delivered to you in due course. Post migration, you can start enjoying the benefits of your new card, which are detailed below, with your existing Citi-branded Credit Card:

- Enjoy up to 7% cashback on online spends, based on terms & conditions
- Earn unlimited 0.75% cashback on travel and offline spends
- Get 0.5% cashback up to INR 100, every month on your utility bills
- Enjoy exclusive offers with the Axis Bank Dining Delights program via EazyDiner
- Cashback earned during current billing cycle will be auto-credited in the next billing cycle

And many more.

For more details and product-related terms and conditions, [Click Here](#)

*Terms & Conditions Apply

Q2.6 I hold an IKEA Family Credit Card by Citi. Which new card will I get and what will be the associated benefits?

As an IKEA Family Credit Card by Citi holder, you will be offered the **IKEA Family Credit Card by Axis Bank** upon completion of the migration. Your new **IKEA Family Credit Card by Axis Bank** will be delivered to you in due course. Post migration, you can start enjoying the benefits of your new card, which are detailed below, with your existing Citi-branded Credit Card:

- Earn 3 **EDGE REWARD** Points for every INR 100 spent at **IKEA**
- Earn 2 **EDGE REWARD** Points for every INR 100 spent on dining
- Earn 1 **EDGE REWARD** Point for every INR 100 spent on other eligible categories
- Redeem **EDGE REWARD** Points at **IKEA** stores instantly via SMS
- Enjoy exclusive offers with the Axis Bank Dining Delights program via EazyDiner
- Avail an exclusive interest rate of 13% p.a. on EMI conversions on your purchases at **IKEA** stores
- Get 1% fuel surcharge waiver on fuel transactions

And many more.

For more details and product-related terms and conditions, [click here](#)

*Terms & Conditions Apply

Q2.7 I hold a CitiBusiness Credit Card. Which new card will I get and what will be the associated benefits?

As a CitiBusiness Credit Card holder, you will be offered the **Axis Bank REWARDS Credit Card** upon completion of the migration. Your new **Axis Bank Credit Card** will be delivered to you

in due course. Post migration, you can start enjoying the benefits of your new card, which are detailed below, with your existing Citi-branded Credit Card:

- Earn 20 **EDGE REWARD** Points for every INR 125 spent on Apparel & Departmental Stores
- Earn unlimited 2 **EDGE REWARD** Points for every INR 125 spent on other categories
- Earn 1,500 bonus **EDGE REWARD** Points on net spends of INR 30,000 every statement cycle
- Enjoy enhanced redemption options on your card across- Travel bookings via Axis Bank TRAVEL EDGE platform, partner outlets, airline miles, catalogue purchases
- Now, enjoy complimentary lounge access twice per quarter at select domestic airports
- Get 30% off, twice a month on Swiggy

And many more.

For more details and product-related terms and conditions, [click here](#)

*Terms & Conditions Apply

Q2.8 I hold an IndianOil CitiBusiness Credit Card. Which new card will I get and what will be the associated benefits?

As an IndianOil CitiBusiness Credit Card holder, you will be offered the **INDIANOIL BANK AXIS PREMIUM Credit Card** upon completion of the migration. Your new **Axis Bank Credit Card** will be delivered to you in due course. Post migration, you can start enjoying the benefits of your new card, which are detailed below, with your existing Citi-branded Credit Card:

- Earn 6 **EDGE** Miles for every INR 150 spent on fuel transactions at registered IOCL outlets
- Earn 2 **EDGE** Miles for every INR 150 spent on groceries
- Earn 1 **EDGE** Miles for every INR 150 spent on other categories
- Redeem **EDGE** Miles for free fuel instantly at IOCL Outlets or convert to IndianOil XTRAREWARDS
- Redeem **EDGE** Miles across travel, partner outlets, airline miles, and catalogue purchases
- Now, enjoy complimentary lounge access twice per quarter at select domestic airports
- Get 30% off on Zomato food delivery twice a month
- Enjoy 1% fuel surcharge waiver on fuel transactions across 35,000+ IOCL outlets in India

And many more.

For more details and product-related terms and conditions, [click here](#)

*Terms & Conditions Apply

Q2.9 I hold a Citi Prestige Credit Card. Which new card will I get and what will be the associated benefits?

As a Citi Prestige Credit Card holder, you will be offered the **Axis Bank OLYMPUS Credit Card** upon completion of the migration. Your new **Axis Bank Credit Card** will be delivered to you in due course. Post migration, you can start enjoying the benefits of your new card, which are detailed below, with your existing Citi-branded Credit Card:

(i) Earn and Redeem *EDGE* Miles:

- Earn 2 *EDGE* Miles on every INR 100 spent on international transactions
- Earn 1 *EDGE* Mile on every INR 100 spent on other spends
- Redeem *EDGE* Miles for travel bookings via Axis Bank **TRAVEL *EDGE*** portal and across partner outlets, airline miles, and catalogue purchases.
- Convert *EDGE* Miles to 20+ airline and hotel loyalty programs (1 *EDGE* Mile = 4 partner points)

(ii) Exclusive benefits & features:

- On renewal of your membership annually, get 2500 *EDGE* Miles along with complimentary gift vouchers worth INR 10,000 from ITC or Taj Hotels
- Every year upon renewal, receive a complimentary Taj Epicure membership offering exclusive privileges at select Taj Hotels
- Enjoy a complimentary night on booking a 2-night stay at select hotels and resorts, twice a year
- Now, enjoy a reduced forex mark-up of 1.8% on your international spends
- Enjoy unlimited complimentary access to domestic and international airport lounges for primary and Add on card members. Enjoy annually up to 20 complimentary lounge visits for accompanying guests.
- Enhance your travel experience with 8 domestic airport meet-and-greet services and 2 domestic airport transfers per year
- Enjoy 8 complimentary golf rounds / lessons annually at premier golf clubs for primary cardholder and 1 guest across leading clubs in India. Get 1 additional golf round / lesson for every INR 50,000 spent in a membership year.
- Experience 24x7 concierge services designed to meet your every requirement
- Enjoy complimentary ticket on every ticket purchased for 2 movie and 2 non-movie shows, per month, on BookMyShow
- Enjoy exclusive offers with the Axis Bank Dining Delights program via EazyDiner

And many more.

For more details and product-related terms and conditions, [Click Here](#)

*Terms & Conditions Apply

Section 3 - Card Services

Q3.1 How and when will I get to know my Axis Bank Customer ID?

If you are an existing Axis Bank customer, you have already been assigned a unique Axis Bank Customer ID. Post the migration, your entire Citi relationship will be mapped to your existing Axis Bank Customer ID.

In case you do not have an existing relationship with Axis Bank, your new Axis Bank Customer ID will be communicated via SMS and e-mail using your registered contact details, a few weeks before migration. More details will be shared with you separately.

Q3.2 What are the various customer service channels available to me?

Below is the list of customer service channels available to you before and after migration:

- **Before migration:** Please reach out to Citibank customer service channels at 18602102484 for any assistance. For more information, [click here](#)
- **After migration:** Please reach out to Axis Bank customer service channels for any assistance you may need. Our teams are well-equipped to help you with any questions you may have, including those related to your Citibank relationships and the migration process.

For more information on Axis Bank's customer service channels, please refer to the following link: [click here](#)

Q3.3 Post migration, how can I block my credit card in case of any fraudulent activity?

Post migration, if you wish to block your credit card, please use the Axis Bank service channels as detailed below:

- SMS 'BLOCKCARD' to 56161600 or +918691000002 from your registered mobile number
- Call our phone banking team at 18001035577 or visit the nearest Axis Bank branch to block your credit card
- Internet Banking:
 - Log in to Axis Bank Internet Banking
 - Go to 'Cards'
 - Select 'Credit Cards'
 - Select the respective Credit Card you want to block
 - Click on 'Block Credit Card'
- Axis Bank *Mobile Banking App*, **open**:
 - Log in to **open**
 - Click on 'More'

- Select 'Other Services'
- Choose 'Block Credit Card'

Q3.4 Post migration, what are the channels I can use for raising a dispute or reporting a transaction as fraudulent?

On migration day, rest assured, all your ongoing disputes will be migrated to Axis Bank platform.

Post migration, you can use the Axis Bank service channels to raise any new dispute or report a fraudulent transaction:

- Axis Bank Website:**
 - Go to the 'Support' section which can be accessed here- <https://application.axisbank.co.in/webforms/axis-support/index.aspx>
 - Scroll down to the 'Reach us here' menu
 - You can choose the below options to raise a dispute or report a fraud:
 - Connect via Email
 - Connect via 'Chat with Agent'
- Axis Bank Mobile Banking App, *open*:**
 - Select 'Support' on the landing page
 - Scroll down to the 'Reach us here' menu
 - You can choose the below options to raise a dispute or report a fraud:
 - Connect via Email
 - Connect via 'Chat with Agent'
- Call Phone Banking at 18604195555, 18605005555 or 18001035577 (Toll-free Number)**
- Visit your nearest Axis Bank branch to raise a dispute or report a fraudulent transaction**

Q3.5 What are the channels which will be used to inform me in case of a fraudulent transaction on my card post migration?

As part of the transaction monitoring process, you will now be able to confirm or dispute unauthorized transactions over an automated IVR call or SMS sent to your registered mobile number or registered email-ID.

Q3.6 How will my unresolved service requests / disputes be managed post migration?

Rest assured, all your ongoing service request / disputes will be migrated to Axis Bank on the migration day.

Post migration, all your existing service requests / complaints / disputed transactions will be managed by Axis Bank. You may contact Axis Bank phone banking (18604195555, 18605005555 and 18001035577 (toll-free)) with the complaint ID for resolution.

Section 4 - Rewards & Benefits
Q4.1 What will happen to my accumulated reward points or miles on my old / existing Citi-branded Card?

All your unredeemed reward points, as of migration day, will be migrated and converted to Axis **EDGE REWARD** Points or **EDGE** Miles depending on the product you own, while ensuring that the monetary value remains the same. The points accumulated till the migration date will remain never expiring. However, points earned post migration will expire after three years. E.g.: Points earned on 10-08-2024 will expire on 10-08-2027.

Points earned post migration will also expire in case you have made no transaction, no reward redemption and have not logged in to your **EDGE REWARDS** portal in a period of 365 days.

To understand the value of your accumulated reward points post migration, refer to the rewards calculator [here](#).

Please note, your reward balances across all banking products will be consolidated and can be viewed on Axis Bank Mobile Banking App, *open* or [Axis Bank EDGE REWARDS portal](#)

Please refer to the table below for conversion details:

Sr. No.	Citibank Product Name	Axis Bank Product Name	Reward Conversion Details
1	Citi Rewards Credit Card	Axis Bank REWARDS Credit Card	1 Reward Point = 1.75 EDGE REWARD Points
2	IndianOil Citi Credit Card	INDIANOIL AXIS BANK PREMIUM Credit Card	1 Turbo Point = 1 EDGE Mile
3	Citi PremierMiles Card	Axis Bank HORIZON Credit Card	1 Mile = 0.45 EDGE Miles
4	Citi Prestige Credit Card	Axis Bank OLYMPUS Credit Card	1 Reward Point = 1 EDGE Mile
5	CitiBusiness Credit Card	Axis Bank REWARDS Credit Card	1 Reward Point = 2.5 EDGE REWARD Points
6	IndianOil CitiBusiness Credit Card	INDIANOIL AXIS BANK PREMIUM Credit Card	1 Turbo Point = 1 EDGE Mile
7	IKEA Family Credit Card by Citi	IKEA Family Credit Card by Axis Bank	1 Reward Point = 1 EDGE REWARD Point

Note: Even though there may be changes in the number of reward points on your card(s) post migration, the monetary value of your reward points will continue to remain the same.

Q4.2 What redemption options will I be able to enjoy on my Axis Bank *EDGE REWARD* Points / *EDGE* Miles after migration?

Rest assured, you can continue to redeem your reward points through existing redemption options. After migration, you can redeem your Axis Bank ***EDGE REWARD*** Points / Miles through multiple redemption options across various channels, depending on your card type.

- ***EDGE REWARDS*** website: Redeem across catalogue purchases and voucher redemption. Click here for details: <https://edgerewards.axisbank.co.in/lms/>
- ***TRAVEL EDGE*** portal: Redeem for flight, hotel & travel experience bookings and convert as partner miles. Click here for details: <https://traveledge.axisbank.co.in/TE/home>
- SMS based redemption
- You can now also redeem your ***EDGE REWARD*** Points / Miles at partner outlets.

For terms and conditions on rewards redemption, please [click here](#).

For details on partner miles conversion or Miles Transfer program, please [click here](#).

Q4.3 Which points will be redeemed first during redemption: migrated Citi points or points earned after migrating to Axis Bank?

After migration, all your migrated Citi points will be treated as if earned in Axis Bank on the migration day. Points earned directly in Axis Bank will retain their original earn dates.

- If you are only a Citibank customer, with no existing Axis Bank relationship until migration day, then your Citi points will be redeemed first, followed by Axis Bank points which are earned after migration.
- If you are an existing Axis Bank as well as Citibank customer, then points earned in Axis Bank before migration day will be redeemed first, followed by Citi points. Any reward points earned after the migration day across all your cards will be redeemed as per their respective earn dates.

Q4.4 After migration, will I be able to redeem my reward points against the outstanding balance due on my credit cards?

You will be able to redeem your reward points against the outstanding balance on your credit card from Q4 2024, tentatively. We will notify you as soon as this redemption option is available to you.

Meanwhile, upon completion of the migration on 15th July 2024, you can redeem your Axis Bank **EDGE REWARD** Points / Miles through a wide range of other options that are now available, depending on your card type:

- **EDGE REWARDS** website: Redeem across catalogue purchases and voucher redemption. Click here for details: <https://edgerewards.axisbank.co.in/lms/>
- **TRAVEL EDGE** portal: Redeem for flight, hotel & travel experience bookings and convert as partner miles. Click here for details: <https://traveledge.axisbank.co.in/TE/home>
- SMS based redemption
- You can now also redeem your **EDGE REWARD** Points / Miles at partner outlets.

For terms and conditions on rewards redemption, please [click here](#).

For details on partner miles conversion or Miles Transfer program, please [click here](#).

Q4.5 I have a Citi Rewards Credit Card, and I can redeem my reward points only after collecting 10,000 points. Will my reward points be migrated to the Axis Bank card if my accumulated points are less than 10,000?

Yes, all your unredeemed reward points earned on the Citi Rewards Credit Card up to the migration date will be converted to Axis Bank **EDGE REWARD** Points. Rest assured, the value and benefits of these points will remain unchanged, and they will continue to never expire. The transfer of reward points to Axis Bank does not depend on the number of points you have earned.

Q4.6 Will I be able to view the reward points earned for each transaction?

Yes, for transactions completed after migration, you will be able to view corresponding rewards points earned against each transaction, on the Axis Bank *Mobile Banking app*, **open** and [Axis Bank **EDGE REWARDS** website](#).

Additionally, all unredeemed Citi reward points earned as of migration day, will be converted to Axis Bank **EDGE REWARD** Points or **EDGE** Miles depending on the product you own and will be available at a cumulative level on Axis Bank *Mobile Banking App*, **open** and **EDGE REWARDS** website.

Please follow the below steps to view your reward points post migration to Axis Bank:

- Log in to Axis Bank Internet Banking or *Mobile Banking App*, **open**
- Go to 'Menu'
- Click on 'Reward Points'
- Click on 'Transaction History'

- Visit 'Earns' or 'Redemption' section to see the points earned and redeemed per transaction

Q4.7 Will the rewards redeemed in credit or cash be deducted from the amount due on my statement?

Yes, the rewards redeemed in credit or cash will be adjusted against both the minimum amount due and the total amount due on your statement.

Q4.8 Will I be charged any fees while redeeming my reward points?

There will be no redemption fee applied to your credit card(s).

Q4.9 Post migration, can I continue to avail offers which were applicable on my Citi-branded Credit Card(s)?

Post migration, there will be change in the offers applicable on your Citi-branded Card(s). You can avail offers across categories that are valid on your Axis Bank card(s). Additionally, you will be able to enjoy up to 50% instant discount on 150+ partner brands with your Axis Bank card, post migration. For the detailed list of offers, please visit our GRAB DEALS page: <https://www.axisbank.com/grab-deals/online-offers>

Q4.10 I'm awaiting refund / reversal on one of my credit card purchases. Will that be impacted due to migration?

No, there will be no impact on your refund / reversal due to migration. They will be processed as and when they are received from the merchant. These can be viewed on your Citibank Online Account or Citi Mobile ® App before migration and on Axis Bank *Mobile Banking App*, *open* or Internet Banking platform after migration.

Section 5 - Statements & Payments

Q5.1 How do I pay my credit card bills after migration?

Post migration, please make payments towards your credit card outstanding via various payment methods as detailed below:

i. Pay from Axis Bank Savings Account

- Axis Bank Internet Banking
- Axis Bank *Mobile Banking App*, *open*

- Auto Debit
- Pay at ATM
- Cash / Cheque Payment*

* Note: For repayments done by cheque, credit will be processed to your card account when funds are realised at Axis Bank's end.

ii. **Pay from other bank savings account**

- Pay via UPI (from any UPI enabled application like Google Pay, PhonePe etc.).
- NEFT facility using the below details:

Beneficiary Name	Name as on credit card
Beneficiary Bank Name	Axis Bank
Beneficiary Branch Name	Mumbai
Beneficiary Account Number	Your 16-digit credit card number
IFSC	UTIB0000400

iii. Pay Online: [Click Here](#)

For further details, please refer the following: <https://www.axisbank.com/make-payments/credit-card-bill-payments/pay-your-credit-card-bills>

Q5.2 Will I be able to access historical transactions and statements for my credit card after migration on Axis Bank *Mobile Banking App*, *open* / Internet Banking?

Post migration, you will be able to view your credit card statements for the past 18 months through Axis Bank *Mobile Banking App*, *open* or Internet Banking.

Q5.3 Will the auto-debit facility set up for repayment of my credit card bill remain active post migration?

Yes, post migration your existing auto-debit facility will remain active on your credit card.

Kindly maintain sufficient balance in your account to ensure repayment of card dues on payment due date, failing which, your repayment will be missed, and applicable interest, fees, and charges may be levied.

Q5.4 Will the existing standing instructions/ recurring payments set up on my card continue to work after migration?

Yes, any standing instructions / recurring payments that you currently have in place with merchant / product / service providers such as for OTT subscriptions (such as Netflix etc.), mutual funds and SIPs, insurance payments, utility bill payments, etc. will continue to work after migration as usual.

After migration, please sign-up on <https://www.sihub.in/managesi/axisbank> to view and manage standing instructions set up on your card.

Please find the detailed steps below:

- Visit Axis Bank SI Hub portal at: <https://www.sihub.in/managesi/axisbank>
- Click on 'Sign-up'
- Enter profile details (name, email address) and set up your account password
- Verify your details using the verification code and submit
- Upon successful verification, 'Add Your Card' screen appears
- Enter your card details and proceed for ACS authentication
- After successful authentication, 'Login' to manage your standing instructions through the profile details & password set earlier

Q5.5 I have my card details saved at online merchants (e.g., Flipkart, Zomato). Do I need to save my card details again?

No, you can continue to use your card details saved at online merchants (e.g., Flipkart, Zomato) post-migration as usual.

Please note that once you receive your new Axis Bank card(s) within a few months after migration, we request you to save your card details again at the online merchants. More details will be shared with you in due course.

Q5.6 Will my existing billers registered on BillPay continue to remain active after migration and how can I view them?

Yes, any biller that you have registered on BillPay, will continue to remain active post the migration.

You can view your existing BillPay registrations through the Axis Bank *Mobile Banking App*, **open**, post migration by following the below steps:

- Log in to *Mobile Banking App*, **open**
- Select 'Pay Bills' under the 'Payment' section
- View all your existing Bill Pay registrations

In case you face any challenges, please reach out to our phone banking team at 18001035577 (Toll-free number).

Section 6 - Fees, interest & charges

Q6.1 What fees and charges will be applicable on my credit card after migration?

You can access the detailed list of charges in the Axis Bank MITC (Most Important Terms and Conditions) through the following link: <https://www.axisbank.com/docs/default-source/default-document-library/mitc-credit-cards.pdf>

Please note:

- Interest for the statement generated after migration will be as per Axis Bank rates (please refer MITC for details). However, in case there is an interest amount pertaining to a billing cycle prior to migration, same will be calculated using the applicable Citibank interest rates and will be billed to you post migration, if applicable.
- There have been changes to the forex markup levied on transaction reversals, late payment charges, cash advance fees, fuel surcharge waiver, payment bounce fees, and rental surcharge. Please refer to the MITC document for more details.

Q6.2 After migration, will there be any change in annual fee charged on my Citi-branded Card(s)?

No, there will be no change in the annual fees on your Citi-branded Card post-migration. In case there are no annual fees applicable on your card, it will continue as-is even after the migration. In case there are any changes, we will inform you in advance.

Q6.3 I paid my annual fee before the migration. Will I be charged again, and will my renewal benefits change?

You will only be charged an annual fee in line with your existing annual fee cycle, i.e. a year after your last payment. You can continue to enjoy the renewal benefits hassle-free. In case of any change, the same will be communicated in advance.

Q6.4 I have recently replaced / swapped my credit card. Will I be charged again, and will my renewal benefits change?

No, you will not be charged any additional annual fee on your replacement card, if you have already paid the fees in line with your existing annual fee cycle, i.e. a year after your last payment. In case of any change, the same will be communicated in advance.

Q6.5 I have met or exceeded the spending threshold in my current membership year. Does this make me eligible for a spend-based fee waiver (SBFW)?

If you have met or exceeded the specified threshold applicable during your current membership year, you will be exempted from the annual fee as usual.

Additionally, in case you have not met your spending threshold yet, your spending progress history will also be migrated to Axis Bank. You can then continue to spend on your Axis Bank card to achieve spend based fee waiver.

For e.g., if your annual fee cycle is from 1st January 2024 to 1st January 2025, and till the date of migration, you have met 40% of your existing spend threshold to achieve the annual fee waiver, this spend history will be migrated to Axis Bank on the migration day, and your annual fee cycle will remain the same. After the migration, you can continue to spend on your Axis Bank card to achieve your remaining 60% spending threshold requirement and enjoy the annual fee waiver, before your next annual fee cycle date of 1st January 2025.

Q6.6 How will the GST on the unbilled fees and charges be levied post migration?

Presently, GST is levied on the total fees and charges on your Citi-branded Credit Card in a statement cycle and is posted as a single amount at the end of the statement cycle.

Post migration to Axis Bank, GST will be posted separately in your statement for each fee and charge incurred. For the fees and charges which are unbilled at the time of migration, a single GST amount will be posted to your card on the migration date. This will be a sum of GST applicable on all fees and charges levied on your card in the current statement cycle prior to the migration.

Illustration:

Date	Fee levied	Amount (INR)
05-07-2024	Annual fee	1,000
07-07-2024	Late payment charges	1,200
	Total	2,200

On the migration date i.e. 15-07-2024, accumulated GST of INR 396 (18% of INR 2,200) will be posted to your card account.

Q6.7 Which card should I choose for a merchant EMI transaction after migration?

After migration, please select Axis Bank Credit Card when opting for the merchant EMI option at merchant apps or outlets.

Q6.8 Will the interest rate on my card's EMI facility remain the same after migration?

Any EMIs (Equated Monthly Instalments) plans taken before migration will be maintained at the current interest rate. Any new EMIs taken after migration will be bound by Axis Bank's terms and conditions. Please refer to Axis Bank terms & conditions for more information through the following link: <https://www.axisbank.com/docs/default-source/default-document-library/mitc-credit-cards.pdf>

Q6.9 When will my EMIs get billed, post migration? Will there be any change to the schedule of my existing EMIs?

Post migration, your EMIs will be billed on the last EMI date plus 1 month, in your monthly credit card statement.

Additionally, there will be no change in the loan tenure / EMI schedule. However, after the migration, the representation of the total loan tenure for your credit card instalment plan will increase by 1 month. The initial interest, which was previously represented in Month 0, will now be represented in Month 1. Consequently, the instalment numbers on your monthly credit card statements will change post the first bill generated in Axis Bank and Active EMIs section under Axis Bank *Mobile Banking App*, **open** / Internet Banking will be updated immediately upon migration.

For example, if your credit card statement initially mentioned 3/48 EMIs pre-migration, then your 'Active EMIs' section on the Axis Bank *Mobile Banking App*, **open** / Internet Banking would reflect it as 4/49. Additionally, post migration, the new statement will mention the same as 5/49, once your 1st statement in Axis Bank is generated. This means that if you initially had a 48-month loan plan, your monthly statements will show the initial interest in Month 1, the first EMI in Month 2, and the 48th EMI in Month 49.

Please note, while the numbers and representation change, there is no change in the EMI amount, rate of interest, total amount due etc.

Q6.10 Post migration, will I be able to convert transactions which are part of the last statement generated before migration, into EMIs?

Yes, you will be able to convert transactions billed as part of your last pre-migration statement into EMIs only till the payment due date before the date of migration or 4 days ahead of the migration date, whichever is earlier.

Post migration, transactions from your last statement generated cannot be converted to EMIs. However, all eligible transactions can be converted into EMIs for statements generated in Axis Bank post migration.

For Example -

	Scenario 1	Scenario 2	Scenario 3
Transaction Date	20-06-2024	10-07-2024	18-07-2024
Statement Date	25-06-2024	25-07-2024	25-07-2024
Payment Due Date	10-07-2024	10-08-2024	10-08-2024
Transaction Amount	INR 10,000	INR 25,000	INR 30,000
Merchant Name	Amazon India Pvt Ltd	Croma	Reliance Digital
Migration Date (Illustrative)	15-07-2024	15-07-2024	15-07-2024
EMI Conversion	You can convert the transaction into EMI till Payment due date i.e. 10 th Jul'24 or 4 days ahead of migration date, whichever is earlier	<ul style="list-style-type: none"> This transaction can be converted into EMI by logging into Axis Bank <i>Mobile Banking App, open</i> / Internet Banking Post migration, Axis Bank will offer you the convenience to convert transactions of Rs. 2500 or more (excluding cash and gold purchases) to EMIs. You have a 60-day window from the transaction settlement date to make the conversion. Transactions can be converted to EMIs through different channels such as Internet Banking, Axis Bank <i>Mobile Banking App, open</i> and Phone Banking at 18001035577 (Toll-free number). For details on channels, click here. 	

Q6.11 What will be the charges for foreclosure of EMI / loan?

The charges for foreclosure of EMI / loan will be as follows:

- **Pre migration:**

A flat foreclosure fee of 3% on principal outstanding at the time of foreclosure, will be levied along with service tax except for Merchant EMI transactions.

- **Post migration:**

A foreclosure fee of 3% on principal outstanding at the time of foreclosure or Rs. 300, whichever is higher, will be levied along with service tax except for merchant EMI transactions.

Q6.12 I see a debit for my loan on credit card/ EMI principal outstanding in Axis Bank Internet Banking / Mobile Banking App, *open*. Will I need to make full payment towards the principal outstanding? Is my loan pre-closed?

Please ignore the debited amount visible in your Axis Bank Internet Banking and Mobile Banking App, *open*, against your loan on credit card / EMI principal outstanding. This amount is erroneously mentioned and is not a part of your total amount due. You will not need to make any payment towards this specific amount. We regret the inconvenience caused.

Rest assured, your loan on credit card / EMI is active and migrated to Axis Bank, please make the payment towards your upcoming EMIs as per the credit card statement.

Q6.13 Post migration, can I convert transactions into EMIs/ merchant EMIs on my upgraded, replaced, or renewed card, if I have made the transactions on my old card prior to migration?

No, transaction cannot be converted into EMI if the transaction was made on old card and settlement occurred on the upgraded, replaced or renewed card.

Q6.14 I have opted for a merchant EMI between 5th July'24 to 8th July'24, but it hasn't been converted into EMI yet. What should I do?

Any merchant EMI conversion opted between 5th July'24 to 8th Jul'24 will be processed post 15th July'24.

Q6.15 I can see a small mismatch by few paise in the EMI amount mentioned in my internet banking / mobile banking account under active EMI section when compared to the amount mentioned in the amortization schedule. Which amount should I consider for repayment?

Request you to please ignore the amount displayed in the summary page of Axis Bank Internet Banking / Mobile Banking App, open. Be rest assured, your EMI will be billed as per amortization schedule and request you to make payment as per the statement which is sent on your registered email ID. Alternatively, you can download amortization schedule from Axis Bank Internet Banking / Mobile Banking App, open for future reference.

Q6.16 I had availed a loan in June '24 however, the EMI is not billed to me in July '24 statement. Do I have to pay anything additional towards the EMI amount as it is not billed in the statement?

Your first EMI will be billed in August '24 statement, and the maturity date will be deferred by a month. Please pay your outstanding amount as per your July '24 statement.

Section 7 - Miscellaneous

Q7.1 Post migration, will the credit limit on my credit cards remain the same?

Post migration, you will enjoy a single aggregate credit limit across all your Citi-branded and Axis Bank Credit Card(s) you hold currently. This limit will be the sum of the limits on your open Citi-branded Credit Card(s) and the Axis Bank aggregate credit limit you enjoy currently. This aggregate limit will also be available for use, on each of the cards you hold post migration.

In case you hold a Fixed Deposit backed credit card with Axis Bank, limit for the same will be available only on the Fixed Deposit-backed card and will not be a part of the aggregate limit available to the unsecured cards.

For example, before migration, if you hold 2 Citi-branded Credit Card(s) and 1 / multiple Axis Bank Credit Card(s) with the following credit limits, your aggregate credit limit after migration will be as follows:

Sr. No.	Product Type	Credit limit	
		Before migration	After migration
1	Citi-branded Credit Card #1	INR 1 Lakh	INR 6 Lakhs
2	Citi-branded Credit Card #2	INR 2 Lakhs	INR 6 Lakhs
3	Axis Bank Credit Card	INR 3 Lakhs	INR 6 Lakhs

Total credit limit for the customer	Citi Bank: INR 3 Lakhs Axis Bank: INR 3 Lakhs Total: INR 6 Lakhs	INR 6 Lakhs
-------------------------------------	--	-------------

Please note: Aggregate credit limit after migration to Axis Bank =

= Sum of Citibank's card-wise credit limits + Credit limit at Axis Bank

= INR 1 Lakh + INR 2 Lakhs + INR 3 Lakhs

= INR 6 Lakhs

In case you do not hold an Axis Bank Credit Card on migration day, your aggregate credit limit will be the sum of all open Citi-branded Credit Card(s) limits. This aggregate limit will also be available for use on each of the Citi-branded Credit Card(s) you hold post migration.

For example, before migration, if you hold 2 Citi-branded Credit Card(s) with the following credit limits, your aggregate credit limit after migration will be as follows:

Sr. No.	Product Type	Credit limit	
		Before migration	After migration
1	Citi-branded Credit Card #1	INR 1 Lakh	INR 3 Lakhs
2	Citi-branded Credit Card #2	INR 2 Lakhs	INR 3 Lakhs
Total credit limit for the customer		INR 3 Lakhs	INR 3 Lakhs

Please note: Credit limit after migration to Axis Bank =

= Sum of Citibank's product-wise credit limits

= INR 1 Lakh + INR 2 Lakhs

= INR 3 Lakhs

Q7.2 Do I get a line consolidation option on my credit card(s) when it moves to Axis Bank as I already have an Axis Bank Credit Card?

After migration, you will enjoy a single aggregate credit limit across all your Citi-branded Credit Card(s) and Axis Bank Credit Card(s). This limit will be the sum of the existing limits on Citi-branded Card(s) and the Axis Bank aggregate credit limit (if any) you enjoy currently.

Q7.3 Will the transaction limit and daily limit that I have set-up on my credit card for POS, Online, ATM and Contactless modes remain same as before migration?

Yes, all your transaction limits and daily limits set up on your credit card will remain the same post migration. However, should you wish to reset or view your limits, please follow the process outlined below:

- i. **Axis Bank Mobile Banking App, *open*:**
 - Log in to *open*
 - Go to 'Services'
 - Choose 'Credit Card Manage Usage'
 - Select 'Credit Card'

- ii. **Internet Banking:**
 - Log in to internet banking
 - Go to 'Services'
 - Select the card under 'Credit Card' section
 - Choose manage usage

- iii. **Phone Banking:** Call 18604195555 / 18605005555 / 18001035577 and follow instructions

Q7.4 How can I update the address for my card delivery / communication?

Up to 7 days before the migration day:

Please use Citibank Online Account to update your address for card delivery / communication:

- Log in to your Citibank Online Account and click on 'Credit Card' tab for credit cards
- Click on 'Contact Details' and then on 'View / Edit' under contact details
- Choose the relationship for which you wish to view / edit contact details
- Enter the OTP sent to your registered number to view / edit contact details
- Choose the 'Edit' tab to make necessary changes in your Email / Mobile number / Mailing address

- Update the relevant details and click on 'Save' to apply the changes

You can do so by clicking on this [link](#).

Less than 7 days to migration:

You will not be able to update your address for card delivery / communication.

After migration day:

Please use any of the following Axis Bank service channels to update your address for card delivery / communication:

- i. **Axis Bank Mobile Banking App, open:**
 - Access the menu after logging in
 - Navigate to 'Services & Support'
 - Select 'Services'
 - Go to 'My Profile'
 - Choose 'Update Address / Mobile number / Email ID'
- ii. **Internet Banking:**
 - Go to the 'Home Page' after logging in
 - Navigate to 'Services'
 - Select 'My Profile'
 - Choose 'Update Your Address / Mobile number / Email ID'
- iii. **Branch:**
 - Visit the nearest Axis Bank branch. You can use the following link to find the nearest Axis Bank branch: <https://branch.axisbank.com/>
 - Bring along proof of address (original & photocopy) to place a request for an address change

Note: If you are an existing customer of both Citibank and Axis Bank, we request you to update your address details on both platforms for all your banking relationships before migration itself.

Q7.5 Where will I receive my physical statements post migration?

If you have opted for physical delivery of card statement(s), it shall be delivered to the card mailing address registered for your credit card.

Q7.6 I have multiple cards with Axis Bank and Citibank. Will any of my cards be closed on migration day?

No, none of your cards will be closed upon migration day. You can continue to use all your Axis Bank and Citi-branded Card(s) seamlessly post migration and avail their benefits and features. In case there are any changes to your existing bank relationships, we will inform you of any changes in advance.

Q7.7 I have enabled Do Not Disturb (DND) on my mobile number and email address. Will the DND services continue post migration?

Yes, your registered Do Not Disturb preferences associated with your phone number and email address will remain in effect post-migration. These preferences will apply to all products held across both Citibank and Axis Bank, if your contact details are same across both systems.

However, if you have updated your phone number or email address, you will need to re-register for the Do Not Disturb Services using your updated contact information.

Q7.8 I had provided consent for enabling Over Credit Limit (OCL) facility prior to migration. Will that consent still hold post migration?

- **For customers currently availing OCL facility:**

If you are currently availing Over Limit facility prior to migration, your consent will be transferred to Axis Bank and no new consent will be needed. The same will be reflected in the Axis Bank *Mobile Banking App*, **open** / Internet Banking.

Post migration, you will be able to use any additional OCL facility in Axis Bank, as and when you are eligible for it, based on terms & conditions.

- **For customers who are not availing OCL facility currently:**

The consent provided by you for Over Limit facility prior to migration will be relevant only till migration day. You can provide a fresh consent for Over Limit facility through the Axis Bank *Mobile Banking App*, **open** or Internet Banking by following the below steps:

- i. **Through Axis Bank *Mobile Banking App*, **open**:**

- Log in and select the 'Credit Card' Tab
- Select the card on which you would like to get the OCL facility
- Go to 'Control Center' and select 'Over Limit Facility'
- Select 'Yes' and 'Update Preference'

- ii. **Through Internet Banking:**

- Log in to your Axis Bank Internet Banking
- Go to 'Credit Card' menu
- Select the Credit Card
- Go to 'Control Center' and select 'Over Limit Facility'
- Select 'Yes' and 'Update Preference'

Q7.9 If my card gets lost or damaged closer to the migration date, can I still apply for reissue and when will I get the card?

Up to 1 day before migration date

For all Lost / stolen / Replacement cases before migration day, you will get a new Citi-branded replacement card.

Please use the Citibank Online or Citi Mobile ® App to report a lost / stolen card:

Citibank Online:

- Log in to Citibank Online Account
- In the top menu, click on 'Credit Card' tab
- In the left-hand side menu, click 'Report Lost / Stolen card' and follow the steps outlined on the screen
- Choose the card you wish to block, select the reason for blocking (whether lost or stolen) and yes for issuing new card and click 'Next'

Citi Mobile ® App:

- Log in to Citi Mobile ® App
- Choose 'Account Summary' and select the account / card you want to block
- Click on 'Block Card Permanently'
- Select reason for blocking (whether lost or stolen), yes for issuing new card and click 'Continue'

You can also contact the Citi customer care service at 18002672425 (India Toll-free) or +91 22 4955 2425 or +91 44 6698 2136 (local dialing) to log a complaint or block your card.

Note: When a lost card is blocked, your access to view your account / credit card online will also be blocked, until a new card is re-issued.

Post migration

For all Lost / stolen / Replacement cases after migration day, the go- to Axis replacement Credit Card will be dispatched to your mailing address.

Please contact the Axis Bank customer care service at 18604195555, 18605005555, 18001035577 or axisbank.com/support to report a lost / damaged card and get assistance in blocking the card and getting a replacement card issued.

Your replacement card will be dispatched to your registered mailing address. You will receive your replacement credit card within 10 working days of the request.

Please note that you will not be able to reissue your card 1 day before migration date to post migration due to service interruptions.

Q7.10 I have requested for a reissue of my damaged credit card few days before migration. Till when can I continue to use my old card?

Once the credit card is reissued, you will be able to use the old credit card till the date of migration or 60 days from reissuance or the credit card expiry date, whichever is earlier.

Q7.11 I had swapped my credit card to another Citi-branded Credit Card before migration, till when can I continue to use my old credit card?

Once the credit card is swapped, you will be able to use the old credit card till the date of migration or 60 days from swap or the credit card expiry date, whichever is earlier.

Q7.12 Will my Add on Citi branded Credit Card also be migrated?

Yes, all Add on cards linked to your Citi-branded Credit Card(s) would also be migrated to Axis Bank.

Q7.13 I am an Add on credit card holder. Can I log in to Axis Bank Internet Banking or Mobile Banking App, *open*?

Yes, Add on credit card holders can log into Axis Bank Internet Banking or *Mobile Banking App, open* by registering with their credit card credentials.

Until the migration takes place, you may continue to use Citibank Online Account and Citi Mobile® App for accessing your card(s). Post-migration, if you are an existing Axis Bank customer, you may continue to use your existing Axis Bank credentials to log in to Axis Bank *Mobile Banking App, open* or Internet Banking to access your card(s). If you are not an existing Axis Bank customer, please register for Axis Bank Internet Banking / *Mobile Banking App, open* using existing Citi branded Card credentials. You can download the Axis Bank *Mobile Banking App, open* at <https://www.axisbank.com/bank-smart/open-by-axis-bank/get-started> and the Internet Banking can be accessed at <https://www.axisbank.com/bank-smart/internet-banking/getting-started>

Q7.14 What will happen to the limit set on the Add on credit card? How can I manage my limits?

All your transaction limits and daily limits set up on your Add on credit card will remain the same post migration. These limits can be modified by the primary cardholder by accessing his / her Internet Banking account or Axis Bank *Mobile Banking App*, **open**.

Q7.15 Will the mailing address for my Add on card change post migration? How do I update the address for my Add on card?

Yes, mailing address for your Add on card may change post migration. Post migration, we request you to view and update your address registered for Add on card through the following channels:

i. Axis Bank Mobile Banking App, open:

- Access the menu after logging in
- Navigate to 'Services & Support'
- Select 'Services'
- Go to 'My Profile'
- Choose 'Update Address / Mobile number / Email ID'

ii. Internet Banking:

- Go to the 'Home' page after logging in
- Navigate to 'Services'
- Select 'My Profile'
- Choose 'Update Your Address / Mobile number / Email ID'

iii. Branch:

- Visit the nearest Axis Bank Branch. You can use the following link to find the nearest Axis Bank branch: <https://branch.axisbank.com/>
- Bring along proof of address (original & photocopy) to place a request for an address change

Q7.16 Will the transactions & balances on my Add on card be reported to the Central Credit Information Companies (CICs)?

Axis Bank reports spends and balances on primary and Add on cards to CICs against the primary cardholder only. There is no reporting done against the add on cardholder.

Q7.17 Will there be any change in my Good Health Policy post migration?

As a Good Health Policy holder, your policy will continue as-is after migration, without any impact on the product offerings.

Q7.18 Will the premium payment process for renewal change after migration for my Good Health Policy?

Yes, the premium payment process for renewal will change after the migration. Following are the steps which will be followed for the policy held by you:

- We will reach out to you to confirm your insurance details such as insurer name, premium, sum insured and nominee.
- These details will be confirmed on a recorded call.
- Your call will then be forwarded to IVR for OTP authentication.
- Within 24 hours of IVR authentication, you will receive a payment link from NIA.
- Your policy documents will be emailed to you 2-3 days after payment.

Note: In case your policy is due for renewal in July or August 2024, then the payment link will be shared by NIA ~7 days prior to policy anniversary date on your registered email ID and phone number. We will keep you updated in case of any changes.

Q7.19 For my Good Health Policy, will the reimbursement claim process change after migration? Also, how do I process pending claims?

No, there will be no impact on the claims process after migration. We will keep you updated in case of any changes.

Q7.20 On Good Health Policy, how can I modify my contact details or manage my policy members (add or delete) after the migration?

There is no change in the process of modifying contact details and adding / deleting members after the migration. Below are the two ways which can be followed:

- Send a request to nia.712500@newindia.co.in
- Request change during OTP verification done by our phone banking team at the time of policy anniversary

Q7.21 I do not have an active Citi branded Credit Card. However, I hold a 16-digit virtual card number for making my outstanding credit card bill payments. Post migration, can I continue to make payments on the same card number?

Yes, you can continue to make repayments to the same 16-digit virtual card number, as per existing terms & conditions.

*****End of document*****