

## **Terms and Conditions for Targeted Spends Campaign on Credit Cards**

**(20<sup>th</sup> February 2014 to 20<sup>th</sup> March 2014)**

### **Terms and Conditions for Credit Card Users**

- The offer is valid for only selective Axis Bank Credit Cardholders to whom the formal offer communication via email and/or SMS on their registered email ID and/or mobile number has been sent by Axis Bank.
- The Campaign referred to as “**Offer Period**”, starts from 20<sup>th</sup> February 2014 and ends on 20<sup>th</sup> March 2014 (both days inclusive). The card transactions from 00:01 on 20<sup>th</sup> February 2014 to 23:59 20<sup>th</sup> March 2014 will only be eligible for this Offer Period.
- **Offer: Spend “Rs.X and more” on “ABC” merchant category using Axis Bank Credit Card** (as communicated via Email/SMS on the email ID and/or mobile number registered with Axis Bank) **during the Offer Period and get 100% more eDGE reward points .**
  - for eg. If as per the product feature of the Credit Card held by the customer, he/she receives 4 eDGE Loyalty Reward points for every Rs 200 spent at a particular merchant category, then under the offer, the customer will receive 8 eDGE Loyalty Reward points (4\*2) for every Rs. 200 spent at that merchant category
  - Rs.X is the minimum target amount that the customer would need to spend “ABC” is the merchant category at which the customer would need to spend in.
  - Only on meeting both of the above two conditions will the customer be eligible for the offer
  - Offer is valid only on Point Of Sale purchases. Purchase transactions that are made online will not be valid under this offer.
- Winners of the campaign are those cardholders who spend the threshold amount or more (depending on the offer that has been communicated via Email/SMS on the email ID and/or mobile number registered with Axis Bank) at Point of Sale , during the Offer Period, using their Axis Bank Credit Card.
- If a customer has multiple Credit Cards mapped to a particular card account, the value would be calculated at a sum total of values pertaining to all transactions done on the cards mapped to the card account level.
- Cardholder’s eligibility for the offer will be decided by the Bank.
- The reward points will be credited on the 25<sup>th</sup> day, after the expiry of the offer period i.e. on April 14<sup>th</sup> 2014
- Cardholder/s whose account has been classified as delinquent before or during the currency of the offer will not be eligible for the benefits of the offer. Bank’s discretion in this regard shall be final.
- All escalations related to this campaign will be valid till 20<sup>th</sup> June 2014.
- Only those purchase transactions that match the designated merchant category code and thereby the merchant category will be considered as valid purchase transactions for the Offer. Axis Bank will not be responsible or liable in case the merchant category code is not configured at the merchant's end.
- The offer is not transferable, non-negotiable and cannot be en-cashed.

- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- Axis Bank will not be responsible or liable in case the offer is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- Axis Bank reserves the right to modify / alter all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card issued by Axis Bank
- Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchants. Any dispute or claim regarding the goods and services must be resolved by the Cardholder/s with the Merchant directly without any reference to Axis Bank.
- Axis Bank reserves the right to disqualify any cardholder from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer or otherwise by use of the Card.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the cardholder and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the e-vouchers under the offer.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- General Terms and Conditions on Axis Bank Credit Card are applicable.
- General Terms and Conditions pertaining to eDGE Reward points are applicable