

### **Terms and Conditions for Credit Card Activation Rs 200 Credit Upfront campaign**

- “Card” shall mean all such variants of Axis bank Credit Card, which have been issued by Axis Bank and are valid and subsisting during the program period, except for Axis Bank commercial card
- “Card holder/s” shall mean such customer/s who are Axis Bank’s customers; and to whom a Card has been issued and who is authorised to hold the card.
- “Primary Terms and Conditions” shall mean the terms and conditions applicable to the card in addition to these terms and conditions.
- “Transaction” would mean all eligible transaction on POS and online and will not include Cash withdrawals at ATMs of Axis and/or other banks, Void transactions and reversals.
- “Void transactions” would mean any transaction wherein the transaction made by using the card has been cancelled by the Merchant Establishment prior to the settlement with Axis Bank.
- “Offer period” shall mean period communicated to the customer through SMS/email

#### **Offer:**

- Use your Axis Bank Credit Card (Both Online/POS transactions) for a total of Rs 400 within the validity date communicated via email and/or SMS on their registered email ID and/or mobile number, sent by Axis Bank and avail the benefit of Rs. 200 upfront credit.
- The select Axis Bank Credit Cardholders will receive an upfront credit of Rs 200 on the Credit Card number.
- 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.
- 400 is the minimum amount the card holder will need to spend using his/her Axis Bank Credit Card during the Offer Period.
- The select Axis Bank Credit Cardholder’ card account will be debited the upfront credit Rs 200 in the event the customer does not spend Rs 400 or more during the offer period.
- Cardholder’s eligibility for the offer will be decided by the Bank.
- All escalations related to this campaign will be valid till 90 days from the end of campaign.
- 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.
- The Offer is valid only for select set of Customers selected at the sole discretion of Axis Bank and who have received communication via email and/or SMS on their registered email ID and/or mobile number, sent by Axis Bank
- 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 shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- 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 cash back under the offer.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- The aforesaid Offer is subject to applicable law and regulations and would be modified / discontinued based on the prevailing law / regulation at any point of time and neither party shall be under any liability or obligation or continue implementation of the said Offer till such time the terms are modified by the Parties as per the prevailing/ amended law at that point of time. In the event, that the Offer cannot be continued without total

compliance of the prevailing law at any point of time, this Offer shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Offer comes into force.

- 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.