

**Terms and Conditions for Paytm mall offer on Axis Bank Credit/Debit Cards**

**(04<sup>th</sup> July 2019 – 10<sup>th</sup> July 2019)**

**Offer Terms and Conditions:**

- **Offer Details:** Additional 10% Cashback on minimum spends of Rs. 7500 at Paytm Mall with Axis Bank Credit & Debit Cards
- **Offer Period:** 04<sup>th</sup> July 2019 to 10<sup>th</sup> July 2019 (both days inclusive)
- **Maximum additional cashback per customer:** INR 1000 for non-EMI and INR 1500 for CC-EMI
- Offer is valid on selected products in TVs, ACs & Appliances, Electronics, Laptops and Mobiles Category
- Offer is not valid on Samsung and Oppo brand in Mobiles Category
- Additional 10% cashback will be calculated on the amount paid via Axis Bank Card
- Minimum order value should be equal to or more than Rs.7500 (Minimum spend on Axis Bank card of Rs.7500) to qualify for additional cashback of 10%
- For EMI transactions, offer is valid on EMI transactions done through Credit Cards only.
- Paytm cashback amount mentioned on Product Display Page will be credited to customer's Paytm Balance within 24 hours of shipment. This cashback will be processed by Paytm.
- Additional 10% Cashback will be credited in customers' Axis Bank Card on or before 10th October 2019.
- Paytm cashback will not be processed for non-KYC users. Customers are requested to get their KYC done to receive the cashback. Please ignore if KYC is already done.
- Customers making payment through any other bank card will not be eligible for additional 10% cashback from Axis bank.
- The campaign will run from 4th July, 2019 to 10th July, 2019. However, Axis Bank and Paytm reserve the right to extend or cut short the offer at their discretion.
- In case of any query regarding additional cashback from bank, kindly reach out to Paytm or Axis Bank by 10th Nov, 2019. No query regarding the additional cashback from bank will be entertained post 10th Nov, 2019.
- This Offer cannot be clubbed with any other Axis Bank offer.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards and NRE Debit Cards.
- This Offer is NOT applicable on transactions made through Internet Banking.

**Standard Terms and Conditions:**

- All Customer Queries/dispute on the offer should be raised during the offer period or latest by 10<sup>th</sup> Nov'19, from the offer end date. For any disputes, the customer needs to furnish a scanned copy of invoice for the case to be taken for further investigation.
- Customer needs to call Axis Bank customer care or reach out through other mediums to get the disputes resolved.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned / cancelled / 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 the offer or 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.
- Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same. Offer shall not constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of Paytm or any third party and is not intended to create any rights and obligations.
- The offer by Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- Bank may use the services of agents for sales / marketing of the products. Copy Rights of Axis Bank Limited. All rights are reserved.
- 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 shall not be held liable for any delay or loss that may be caused in delivery of the goods and /or services under the offer.
- Paytm & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Paytm & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- Paytm & Axis Bank reserve 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 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 / Debit Card issued by Axis Bank.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- Paytm Terms & Conditions applicable.
- All packages are subject to availability at the time of booking confirmation GST and Payment Gateway fees applicable at the time of booking.
- Any purchase using Axis Bank Credit and Debit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- Axis Bank holds the exclusive right at its sole discretion to refuse or deny the offer to any Cardholder.
- Under no circumstance will the offer/cashback being offered under this program be settled in cash.
- This Offer is subject to applicable law and regulations.

**Credit Card EMI Terms and Conditions:**

- EMI offer will be applicable only if the card is used on Paytm (Mobile App/Mobile site/website).
- ROI for 3 and 6 months will be 13%, 14% for 9 and 12 months and 15% for 18 and 24 months. ROI will be informed at the payment page before completing the transaction.
- If customer opts for foreclosure or cancellation of EMI facility, customer will have to inform the customer service of Axis bank for discontinuing the EMI facility. The cancellation will not be automated. EMI cancellation request should be given at least 1 working day before the due date.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cashback under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- In case of any 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.
- All other EMI terms and conditions remain the same. Please refer - <https://www.Axisbank.com/retail/cards/credit-card/useful-links/card-services>