

Terms & Conditions for Amazon Pantry Campaign on Axis Bank Credit & Debit Cards

Offer Terms and Conditions:

Offer 1: 15% instant discount with Axis Bank Credit Cards in Amazon Pantry Store at website Amazon.in, mobile site or app) on a minimum transaction of Rs.2000. Maximum discount is Rs.375 per card per weekend.

Offer 2: 10% instant discount with Axis Bank Debit Cards in Amazon Pantry Store at website Amazon.in, mobile site or app) on a minimum transaction of Rs.2000. Maximum discount is Rs.250 per card per weekend.

Offer Dates: 3rd, 4th, 10th, 17th, 18th, 24th & 31st August 2019

- Offer is applicable only on purchases made at Amazon.in (Mobile App/Mobile site/website)
- 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 cannot be clubbed with any other Axis Bank offer.
- Offer is applicable on EMI transactions also.

Amazon Pantry Terms and Conditions

- This offer ("**Offer**") is provided by Axis Bank Limited ("**Bank**") and is made available on the website www.amazon.in or the mobile site or mobile application thereof (collectively, "**Amazon.in**") by Amazon Pay (India) Private Limited ("**Amazon**").
- These Offer terms and conditions ("**Offer Terms**") are in addition to the Amazon.in Conditions of Use & Sale and Privacy Notice to which you agree to by using Amazon.in and Terms & Conditions of Cards of Axis Bank. In the event of any conflict between the Conditions of Use & Sale and these Offer Terms, these Offer Terms will prevail, only for the purposes of this Offer.
- All residents of India holding a valid credit card or debit card issued by the Bank (each a "**Card**") are eligible to avail the Offer (each a "**Cardholder**").
- The Offer is valid on the following dates in August 2019 i.e. 3rd August, 4th August, 10th August, 17th August, 18th August, 24th August & 31st August (collectively "**Offer Period**"), unless revoked or extended by Amazon (in its sole discretion), without any prior notice and without any liability.
- Under this Offer, any Credit Cardholder who, during the Offer Period, purchases any product(s) (each a "**Product**", and collectively "**Products**") in Amazon Pantry Store on Amazon.in (<https://www.amazon.in/pantry-online-grocery-shopping-store/b?node=9574332031>) and makes payment using a Credit Card shall be entitled to receive an instant discount of 15% provided that such transaction is equivalent to or exceeds INR 2,000 on a per transaction basis.
- Under this Offer, any Debit Cardholder who, during the Offer Period, purchases any product(s) (each a "**Product**", and collectively "**Products**") in Amazon Pantry Store on Amazon.in (<https://www.amazon.in/pantry-online-grocery-shopping-store/b?node=9574332031>) and makes payment using a Debit Card shall be entitled to receive an instant discount of 10% provided that such transaction is equivalent to or exceeds INR 2,000 on a per transaction basis.
- The maximum discount provided under this Offer will not exceed INR 250 on debit and INR 375 on credit / per Card per Weekend.
- The Offer is NOT applicable on payment made by customers using the 'Card on Delivery' payment option.

- The purchase of Product by Cardholders on equated monthly instalments (EMI) will also be eligible for this Offer.
- This Offer will not be applicable if the Cardholder or the seller or Amazon cancel the order and/or the Cardholder returns the Product and, in such a case, participation in the Offer will be deemed withdrawn. In such a scenario, only the net amount paid by the Cardholder will be refunded. In other words, the instant discount will not be refunded.
- Amazon and/or the Bank reserve the right to disqualify the 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 said Offer or otherwise by use of the Card.
- Amazon and/or the Bank reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary any or all of these Offer Terms or to replace, wholly or in part, this Offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
- Delinquent and over-limit Bank's credit card members will not qualify for this Offer.
- Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary and the Offer is being made purely on a best effort basis.
- Nothing herein amounts to a commitment by the Bank or Amazon to conduct further, similar or other offers.
- The above Offer is by way of a special offer and nothing contained herein will prejudice or affect the terms and conditions of the Card member agreement. The terms of the above schemes will be in addition to and not in derogation of the terms contained in the Card member agreement.
- This Offer is not valid on corporate or commercial Cards.
- This Offer is not available on: (i) purchase of products other than the Product(s), or (ii) purchase of Product using a card other than the Card(s).
- By participating in this Offer, every Cardholder expressly agrees that Bank and Amazon will not be liable or responsible for any loss or damage whatsoever that a Cardholder may suffer, directly or indirectly, in connection with the Offer including but not limited to that associated with his/ her use or delivery or misuse of the Product(s). Bank shall not be liable for delivery, service, suitability, availability or quality of the products offered under this offer.
- These Offer Terms are governed by the laws of India and the courts at New Delhi will have exclusive jurisdiction over any matters/ disputes arising out of or in relation to these Offer Terms.
- Any person availing this Offer will be deemed to have accepted these Offer Terms.

Axis Bank Standard Terms and Conditions:

- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of invoice for the case to be taken for further investigation.
- 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 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 Merchant 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.
- Merchant & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Merchant & 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.
- Merchant & 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.
- Merchant Terms & Conditions applicable

EMI Terms and Conditions:

- EMI offer will be applicable only if the card is used in Amazon Pantry Store at website Amazon.in, mobile site or app)
- EMI is available only on Axis Bank Credit Cards
- 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 before completing the transaction on the payment gateway.

- 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 cash back 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>

Axis Bank Debit Card EMI Terms & Conditions:

- Only a select base of pre-approved customers will be eligible for this offer on their Bank debit card. These customers will be able to view the offer on their payment page. No other customers will be able to avail of this offer. The offer can be availed only once.
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- "EMI" or "Equated Monthly Installment" means the equated monthly installment of amounts payable by the Card Member to AXIS Bank comprising of principal amount, interest and any/ or other charges, if applicable.
- "Debit Card EMI" refers to the conversion into EMI upon request by the Card Member, of transactions performed using the Debit Card at EDC (Electronic Data Capture) terminal and/or for such online transactions, where the option for such conversion is available. AXIS Bank shall be entitled to, at its sole discretion, make available to individual Card Member.
- EMI on the Debit Card, without prejudice to the obligation of the Card Member to make immediate payment on the incurring of the charge, the Card Member may, seek to avail of the option of paying for certain purchases through Equated Monthly Installments (EMIs)
- The decision of conversion of EMI as per customer request lies at the discretion of AXIS Bank
- The EMI facility will be available with respect to the Debit Card which presently comprise of the following purchases, viz., new purchases at Merchant Establishment and ecommerce retailers.
- The Card member shall be charged an interest rate on monthly reducing balance basis, for availing the EMI facility. This interest will be mentioned on the charge-slip for customer consent.
- The loan will be offered for a maximum tenor of 12 months with slabs of 6, 9 and 12 months.
- Following ROI will be applicable:-
 - 3 & 6 months – 14% p.a
 - 9,12,18 & 24 months – 16% p.a
- Interest rate applicable is 8.65% p.a (3 Months MCLR) + 5.35% p.a. i.e. effective rate of interest would be 14% p.a. (No reset). The Interest rate applicable is 8.65 (3 Months MCLR) + 7.35% p.a i.e effective rate of interest as 16% (No reset). For more information on MCLR kindly visit our website Click here
- The Equated Monthly Installment (EMI) amount will be auto debited every month from the customer's saving account on a particular date (i.e. on 30th day Post EMI booking date).
- The entire EMI amount will be included in calculation of Minimum Amount Due payable by the cardholder.

- Axis bank reserves the right to mark a lien on the customer saving account to recover the outstanding balance in case of delinquent customers.
- No request for changes in the billing cycle shall be entertained during the entire loan period. The loan period is defined as the loan tenor selected by the cardholder at the time of request.
- For detailed terms & conditions please refer following link:- <https://www.axisbank.com/retail/cards/debit-cards/useful-links/debit-card-benefits#emiondebitcard>
- Exclusions:
 - Jewelry/Gold transaction are not eligible for EMI conversion
 - NRIs
 - Minors
 - Debit card issued to a trustee in the CASA account of a Trust
 - Debit card issued to an authorised signatory in the current account of a company
 - Debit card issued to a partner in the current account of a partnership firm
 - Debit card issued to a Karta in the account of an HUF