

Terms & Conditions – UCare Health Benefits - Axis Bank *Prestige* Banking Program

These terms and conditions (“Terms”) shall be applicable to the Customer (as defined hereinafter) participating in the Offer (as defined hereinafter) who agrees to be bound by the same and shall regulate the provisions of the specified products and services provided by Axis Bank Limited (“Bank”). Any User participating in the Offer shall be deemed to have read, understood and accepted these Terms. These Terms shall be in addition to and not in derogation of other applicable terms and conditions of any account or any other facility/services offered by the Bank and/or such other terms and conditions as may be specified by the Bank.

Definitions:

The following words and phrases shall have the meanings set out herein below in this document unless repugnant to the context:

“Offer” shall mean UCare health benefits offered to the Customer details to which are provided under Part A.

“Customer” shall mean the Prestige Banking customer who is maintaining the minimum required eligibility criteria for Prestige Accounts on the date of availing the Offer

Part A: Offer Details:

The Offer will constitute the following services for Prestige Banking Customers:

1. Emergency Services:

- 24 x 7 Emergency Doctor availability on call with first 3 (Three) consultations complimentary

2. Medical Services:

- Consult with a General Physician within 30 (Thirty) minutes in 7 (Seven) different languages: 10 (Ten) planned consultations complimentary; 10 am to 6 pm

3. Health Checkup:

- 1 (One) Complimentary full body Health Check-up
- 30% (Thirty percent) discount on Health Check-ups after the complimentary Health Check-up

4. Hospi-Cash Cover

- Hospital cash cover of Rs 1000 (Indian Rupees One Thousand only) /day for a maximum of 7 (Seven) days

How to avail the Offer:

1. You shall receive an E-mail and SMS with webform registration link to show interest in availing the Offer
2. Click on the webform registration link in the Email/ SMS
3. Fill the required details and verify OTP to register
4. Your membership will be activated within 30 days
5. Upon activation, you will receive login details via SMS/Email along with UCare microsite link
6. You can avail Offer benefits by logging into microsite link

Terms and Conditions:

- a **Offer validity:** Offer is valid till 1 year from the date of availing the Offer
- b **Offer Eligibility:** Offer is applicable only upon meeting Prestige Program Eligibility Criteria
- c **Customer queries:** Customer to reach out to dedicated UCare customer helpline Email: contactus@UCare.co.in for any further queries.
- d This is a limited period Offer and the Bank in its sole discretion reserves the right to alter, modify, change or vary all or any of these terms and conditions or to replace, wholly or in part, this Offer by another offer, whether similar to this Offer or not, or to withdraw it altogether at any point in time by providing appropriate intimation. The Bank will not be liable in any manner whatsoever for any loss/ damage /claim/injury that may arise due to withdrawal or change in the Terms of the Offer or discontinuation of it.
- e The Bank does not make any representation or warranties about the quality, merchantability, or suitability of the services offered under this Offer. Any dispute regarding these must be addressed in writing, by the Customer directly with UCare.
- f The Bank will not be liable to the User for any direct, indirect, consequential, special, exemplary loss, damage or claim including third party claims whatsoever that may be suffered, or for any personal injury that may be suffered as a result of participating in the Offer.
- g The Offer is subject to force majeure events and may be revoked by the Bank upon occurrence of the same.
- h The Offer is non-transferable, non-assignable, non-negotiable and cannot be en-cashed or clubbed with any other offer of the Bank.
- i Disputes, if any, arising out of or in connection with or as a result of the above Offer or otherwise relating here to shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai only.
- j Offer and these Terms and an arrangement herein shall be subject to applicable RBI guidelines issued from time to time and prevailing law and regulations. This Offer is / 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.
- k Customer whose account is not active and/or are blocked/closed or have a debit freeze will not be eligible for the benefits of this Offer.
- l Customer/s whose account has been classified as delinquent before or during the validity of the Offer will not be eligible for the benefits of the Offer. Bank's discretion in this regard shall be final.
- m The Bank is not responsible for any errors and/or omissions in the Terms contained herein. All information is provided on "as is" basis without warranty of any kind. The Bank makes no representation and disclaims all express, implied, warranties of any kind to the User and/or any

third party including, without limitation, warranties as to accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose.

- n The Customer agrees to indemnify and keep the Bank indemnified for any loss or damage that Axis Bank may suffer with respect to the Offer including but not limited to any fraudulent and/or illegal transaction or any misrepresentation made by the Customer while participating in this Offer.
- o In the event of any conflict or inconsistency regarding any instructions and conditions on any advertising or promotional material relating to the Offer, these Terms shall prevail over all such other instructions and conditions and failure by the Bank to enforce any of its rights at any stage does not constitute a waiver of those rights.