

## Bill Pay Generic T&Cs

- **Cashback Eligible categories: Cashback offer is applicable on following categories:** Electricity, Gas, Water, Broadband / Landline postpaid, DTH, Mobile postpaid, LPG Cylinder
- Customer will not be eligible for cashback if the Auto Pay registration or transaction is cancelled or rejected at the biller end.
- If the biller registration is deleted or deregistered for Auto Pay Registration, the customer will not be eligible for the cashback.
- Manual Cashback will not be applicable for Scheduled payment or Pay Later cases
- Auto pay Cashback offer won't be applicable for scheduler failed cases, incase balance is lower in customer account or customer has put auto pay limit which is lower than bill amount leading to auto pay payment failure
- Customers who are already on Autopay transactions, will not be eligible for cashback.
- Customers who have NRE Account with AXIS Bank will not be eligible for Cashback Offer for Bill Payments.
- Axis Bank reserves the right to add/alter/modify/change or vary all these terms and conditions or to replace, wholly or in part, this offers by another offer, whether similar to this offer or not, or to extend or withdraw it altogether, at any time, without prior notice and without assigning any reason whatsoever.
- Axis Bank customers are not bound in any way to participate in any future offer. Any participation is voluntary, and the offer is being made purely on a "best efforts" basis
- Nothing herein amounts to a commitment by Axis Bank to conduct further, similar, or other offers in the future.
- All disputes if any, arising out of or in connection with or because of above offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts in city of Mumbai (India) only, irrespective of whether courts in other areas have concurrent or similar jurisdiction. The existence of dispute, if any, shall not constitute a claim against Axis Bank
- All decisions by Axis Bank regarding the selection of the customers for voucher or cashback posting shall be final and binding. No correspondence will be entertained in this connection
- Axis Bank is not responsible for, or liable for, any actions, claims, demands, losses, damages, costs, charges, and expenses that an Account holder may suffer, sustain, or incur due to inclusion of credit card as a mode of payment.

- Axis Bank shall not be liable for any loss or damage whatsoever or for any personal injury that may be suffered, by an Axis Bank Account holder, directly or indirectly, by use or non-use of products / services availed of under this offer.
- Axis Bank is not liable for any delay, non-delivery or shortfall or deficiency or unsatisfactory service / product provided by any participating parties / sponsors.
- Any tax, service charge or other charges levied with regards to the Promotional Cashback Offer, maybe borne by the Customer
- In the event of any inconsistency between these terms and conditions and brochures, marketing or promotional materials relating to the promotion, these terms and conditions shall prevail.
- In case of any dispute on offer from other sources – only the offer construct & terms and conditions mentioned here will stand final.
- Auto pay cashback offer won't be applicable for scheduler failed cases, incase balance is lower in customer account or customer has put auto pay limit which is lower than bill amount leading to auto pay payment failure.

## **Axis Bank Standard Terms and Conditions:**

- All User 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 User needs to furnish a scanned copy of invoice for the case to be taken for further investigation. For any queries pertaining to the cashbacks or reward points given by AXIS Bank through the Offer, the User should get in touch with AXIS bank call centre: 1800-209-5577.
- The offer is not transferable, non-negotiable and cannot be encashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- 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 Account holder, 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 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.
- AXIS Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of AXIS Bank with respect to the Offer shall be final and binding on the User and any correspondence in this regard will not be entertained.
- 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.
- Cashback/Reward Points are calculated on base price of the product excluding taxes and discounts.
- 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.
- Any User/(s) participating in this campaign/Offer shall be deemed to have read, understood, and accepted these Terms & conditions.
- The participation in the Offer is entirely voluntary and it is understood that the participation by the User/(s) shall be deemed to have been made entirely on a voluntary basis.
- AXIS Bank shall in no manner whatsoever be liable if any User/(s) is/are unable/fail to do the transaction due to incompatible Mobile Phone handsets, Telecom Usage Plans or network failures or system failure/error or for any other reason whatsoever.
- AXIS Bank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel this Offer, without assigning any reasons thereof.
- AXIS Bank shall 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 online system, servers or providers, mobile handset, computer equipment, software, or website. User cannot claim any loss, cost or damages from AXIS Bank which may arise due to these technical reasons.

- 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 account holder and AXIS Bank shall not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.

Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent recharges or transactions will not be considered for the Offer.

- These Terms and Conditions shall be governed by the laws of India. The courts at Mumbai shall have the exclusive jurisdiction in respect of any disputes with respect to all the subject matter with relation to the Offer.
- The Offer and these terms and conditions are subject to applicable RBI guidelines issued from time to time and prevailing laws and regulations. This Offer 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 to 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, the Offer shall be deemed to be terminated from the date when the amended law restricting / prohibiting the Offer comes into force.
- AXIS Bank reserves the right to modify/ change all or any of the terms and conditions contained herein as per its discretion without assigning any reasons or without any prior intimation/notice whatsoever. AXIS Bank also reserves the right to discontinue the Offer without assigning any reasons thereof or without any prior intimation whatsoever. AXIS Bank shall not be liable in any manner whatsoever for any loss/ damage /claim/injury that may arise due to withdrawal or change in the terms and conditions of the Offer or discontinuation of it.
- The Offer is not available wherever prohibited and/or on products/services for which such offers cannot be made available for any reason whatsoever. The Offer is void wherever prohibited by law.