

### **Terms & Conditions for Bonus CV Points Offer on Axis Bank Vistara Credit Cards**

These terms and conditions (“Terms”) shall be applicable to the Axis Bank Vistara Credit Cardholders (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 the Axis Bank (“Axis Bank”). Participation in this offer is voluntary. Any User participating in the Offer shall be deemed to have read, understood and accepted these terms and conditions and 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:

“Campaign Period/ Offer Period/ Validity” - The period for which the offer is valid.

“Transactions” – any usage on the card which is not a charge/fee/interest levied.

“Merchant” – any establishment where the Axis Bank Vistara credit card mentioned in the offer has been used for making a purchase.

SMS/Email/Mobile App Push Notification sent by Axis Bank to the cardholder’s registered mobile number/email ID mentioning the offer is referred to as “communication”. The offer is valid only for select Axis Bank Vistara Credit Cardholders to whom the formal offer communication was sent by Axis Bank / Club Vistara, on their registered mobile number/email ID.

The Campaign Period referred to as “Offer Period” or “Validity”, used interchangeably, will be the one mentioned in the formal communication received by the cardholder.

#### **Offer:**

- Get Bonus CV Points on spending the target spend amount, within the offer period, using Axis Bank Vistara Credit Cards. Target spends and eligible Bonus CV Points will be communicated to the cardholder in the formal communication.
- Offer Period / Validity: 1<sup>st</sup> March 2022 – 31<sup>st</sup> March 2022.
- Regular CV Points shall be issued as per the product T&C. For details on product T&C, please visit the product page on [axisbank.com](http://axisbank.com).

#### **Terms of Offer:**

- The offer can be availed only once.
- There is no restriction on the maximum number of transactions. The cardholder can spend the amount in one or in multiple transactions within the offer period. Maximum Bonus CV Points that the cardholder is eligible for, will be mentioned in the communication.

- The transaction should be cardholder initiated only and should be a Purchase transaction (online / offline / point of sale). Cash withdrawal initiated by the cardholder or any fee or financial charge levied by the bank would not be eligible for this campaign. Only the posted transaction value net of any cancellations/refund will be considered eligible for the offer.
- The offer is valid on the Credit Card account mentioned in the communication. Transaction can be done either on Primary card or Add-on card, however Bonus CV Points will be credited only in the Club Vistara account linked to the primary card mentioned in the communication for a transaction done on a Primary or Add-on card or both under the same Credit Card account.
- Cardholder's eligibility for the offer will be decided by the Bank.
- The Bonus CV Points will be credited to eligible cardholder's card account within 90 days from the end date of the offer period on best effort basis.
- All escalations related to this campaign will be valid within 4 months from the end date of the offer period.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- The Offer cannot be combined with any other offer and cannot be assigned to any other person/cardholder.
- Axis Bank and Club Vistara retain the right to change or discontinue the offer at any time during the promotion period without prior notice
- Incomplete / rejected / invalid / returned / cancelled / refunded/ disputed or unauthorized / fraudulent transactions will not be considered for the offer.
- The offer is valid only on Axis Bank Vistara Credit Card, Axis Bank Vistara Signature Credit Card and Axis Bank Vistara Infinite Credit Card.
- This offer is not valid on Corporate Credit Cards.
- Credit Card holders whose cards are not active, blocked and/or are closed or have a credit freeze at the time of processing of benefits will not be eligible for the benefits of the offer. Benefit will be given only in the form of CV Points to customer's Club Vistara account and will not be given in any other mode. Bank and Club Vistara's discretion in this regard shall be final.
- Credit Cardholder/s whose account has been classified as delinquent will not be eligible for the benefits of the cashback offer as per Bank's policy. Bank's discretion in this regards shall be final. Axis Bank and Club Vistara 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.
- Axis Bank and Club Vistara reserve the right at any time, without notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, entire or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether
- Spends will be calculated basis details of the merchant and the transaction date submitted by the Merchant Establishment/Association (i.e. Visa/ MasterCard). Axis Bank will not be responsible if Merchant Establishment submits the transaction date or other details pertaining to the transaction as different from the actual when transaction was done.
- Axis Bank's computation of spends & eligibility shall be final, conclusive and binding on Card members and will not be liable to disputes, save and except in case of manifest error.

Eligible transactions are those which qualify as cardholders' spend and settled by the merchant between the offer start and end dates, both days inclusive.

- 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 and Club Vistara reserve 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 and Club Vistara also reserve 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 and Club Vistara'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 and Club Vistara 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 and Club Vistara 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 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 offer.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- 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.
- 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.
- The terms & conditions of the Offer shall be in addition to & not in substitution/derogation to the rules & regulations governing the use of the Axis Bank credit card and/or the Axis Bank websites as stated above. Payment of fees/service charges/all other amounts due from the Cardholder to Axis Bank from usage of credit cards by the Cardholder under this Offer and/or otherwise will be governed by Axis Bank Terms & Conditions. Cardholder can view the complete terms and conditions on the online portal <http://www.axisbank.com>.