

Terms and Conditions for POCO offer with Axis Bank Credit and Debit Cards
(22nd June 2019- 26th June 2019)

Offer Terms and Conditions:

- Offer 1: Flat Instant discount of INR 750 on purchase of eligible POCO smartphones using Axis Bank Cards on flipkart.com (website, mobile site, and app)
- Offer 2: Flat Instant discount of INR 750 on purchase of eligible POCO smartphones using Axis Bank Cards on www.mi.com (website, mobile site, and app)
- Offer Period: 22nd June 2019- 26th June 2019 (both days inclusive)
- Offer is applicable on Axis Bank Credit & Debit Cards. Offer is not applicable on Corporate Credit Cards and NR Cards.
- Offer is also applicable on EMI purchases.
- Offer is also applicable on LIC Credit Cards.
- The Offer can be availed only once per card. In other words, in the event a customer avails the Offer using a Card in accordance with these Offer Terms, such customer will not be entitled to avail the Offer again using the same Card (whether such customer buys the same Product or a different variant of the Product).
- This Offer will not be applicable if the Cardholder or the seller or Flipkart 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the order and/or the Cardholder returns the Product and, in such a case, participation in the Offer will be deemed withdrawn.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 amount equivalent to the instant discount will not be provided/credited to the Cardholder.
- Delinquent and over-limit Bank's credit card members will not qualify for this Offer.
- This Offer is not available on: (i) purchase of products other than the Product, or (ii) purchase of Products from sellers other than the Participating Seller(s), or (iii) purchase of Product using a card other than the Card(s).
- Any person availing this Offer will be deemed to have accepted these Offer Terms.
- All Customer Queries/dispute on the offer should be raised during the offer period or by September 26, 2019. 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 and Xiaomi reserve 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 Flipkart 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.
- Xiaomi & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Xiaomi & 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.
- Xiaomi & 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 Bangalore only.
- Flipkart Terms & Conditions applicable

EMI Terms and Conditions:

- EMI offer will be applicable only if the card is used on flipkart.com or mi.com (including their website, mobile site, and app)
- 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:

1. DC EMI offer will be applicable only if the card is used on flipkart.com (including their website, mobile site, and app) 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.
2. "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.
3. "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.
4. 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)
5. The decision of conversion of EMI as per customer request lies at the discretion of AXIS Bank
6. 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.
7. 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.
8. The loan will be offered for a maximum tenor of 12 months with slabs of 6, 9 and 12 months.
9. Interest rate applicable is 8.45% p.a (3 Months MCLR) + 5.55% p.a. i.e. effective rate of interest would be 14% p.a. (No reset). For more information on MCLR kindly visit our website <https://www.axisbank.com.com>
10. 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).
11. The entire EMI amount will be included in calculation of Minimum Amount Due payable by the cardholder.
12. Axis bank reserves the right to mark a lien on the customer saving account to recover the outstanding balance in case of delinquent customers.
13. 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.
14. For detailed terms & conditions please refer following link:- <https://www.axisbank.com/retail/cards/debit-cards/useful-links/debit-card-benefits#emiondebitcard>
15. Exclusions:
 1. Jewelry/Gold transaction are not eligible for EMI conversion
 2. NRIs
 3. Minors
 4. Debit card issued to a trustee in the CASA account of a Trust
 5. Debit card issued to an authorised signatory in the current account of a company
 6. Debit card issued to a partner in the current account of a partnership firm
 7. Debit card issued to a Karta in the account of an HUF