



Terms & Conditions – Alexa Voice Banking Channel

These terms and conditions are binding upon the USER and shall be in addition to and not in derogation of other terms and conditions relating to any account of the USER and/or the respective product or the service provided by the BANK to the User.

The User should have registered his current Mobile Phone Number with Axis Bank for this service. The Facility shall be made available to the Customer subject to the condition that he/she has a compatible web browser and in certain cases, Axis Bank Net Banking user ID and password to login. This Facility shall be made available only to the Customers satisfying the eligibility criteria and shall be provided at the sole discretion of Axis Bank and may be discontinued by Axis Bank at any time, without prior notice to the customer.

These terms and conditions (“Terms”) form an Agreement between the User and Axis Bank and shall regulate the provisions of the specified products & services provided by Axis Bank through Axis Bank Skill. These Terms are in addition to and not in derogation with following terms and conditions and such other terms and conditions, as may be specified by Axis Bank from time to time –

- AXIS BANK Prepaid Instrument terms & conditions
- AXIS BANK Saving Account terms & conditions
- AXIS BANK Net Banking terms & conditions
- AXIS BANK Mobile Banking terms & conditions
- AXIS BANK Credit Card terms & conditions
- AXIS BANK Debit Card terms & conditions

In case of any inconsistency between these terms & conditions and other primary/ specified terms and conditions, these Terms & conditions shall prevail.

Definitions

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

“Echo” or “Echo Device” refers to a standard input output device using voice or both voice and visual. It has to be linked to any Wi-Fi connection using the Alexa App. It can take in voice inputs from the users and provide a response. In Axis Bank’s case, the responses are designed by Axis Bank team.

“Skill” or “Axis Bank Skill” or “Axis Bank Alexa Skill” or “Axis Bank Echo Skills” or “Alexa Voice Banking” or “Voice Banking” refers to the Axis Bank skill which can be enabled and disabled at the customer’s sole discretion. For accessing the account level information, the account linking is required. The Axis Bank Skill enables the user to connect to the Axis bank chatbot – Axis Aha!. On connection, the user needs to link their account. Then, they can ask FAQs and perform transactions, service requests and enquiries related to the linked account.

“Alexa” or **“Amazon Alexa”** or **“Alexa App”** refers to the AI services offered by Amazon Internet Services Pvt Ltd. The Alexa is the artificial intelligence developed by Amazon which includes but not limited to, phonetic understanding of voice, conversion of voice to text, from text to useful actions.

“Axis Aha!” or **“ChatBot”** or **“Axis Bank Virtual Assistant”** or **“Virtual Assistant”** refers to Axis Bank Virtual Assistant option offered in Axis Internet Banking and Axis Mobile Application by Axis Bank in India. It is a digital channel, which includes but is not limited to, assisting customers to perform banking transactions, to place service requests and to provide information on product queries, the scope of which will be determined and amended by Axis Bank from time to time.

“Account Holder” shall mean a User who is an Axis Bank Customer and holding an operative savings bank Account. Non-Resident Indians (NRIs), Foreign Account Holders and minors are not eligible to register for the Services.

“Account(s)” shall mean an operative savings bank Account maintained by any User with Axis Bank.

“Axis Bank” or **“Bank”** shall mean Axis Bank Limited, a company incorporated under the Companies Act 1956 and licensed as a bank under Banking Regulation Act, 1949 having its registered office at 'Trishul', 3rd Floor, Opposite Samartheshwar Temple, Law Garden, Ellis Bridge, Ahmedabad 380 006, Gujarat and Corporate Office at Axis House, Wadia International Centre, Bombay Dyeing Mills Compound, Pandurang Budhkar Marg, Worli, Mumbai - 400 025. This term shall be inclusive of any 'affiliates' of the Bank which shall mean and include any company which a holding company or a subsidiary or any person under the control of the Bank or in which the bank has a direct/ beneficial interest in more than 26% of the voting securities of such person. For the purpose of this definition "control" when used with respect to any person would mean the power to direct the management and policies of such person, directly or indirectly, whether through the ownership of the vote carrying securities, by contract or otherwise howsoever; and "person" would mean a company, corporation, a partnership, trust or any other entity or organization or other body whatsoever.

“Axis Bank Customers” shall mean customers, having any relationship with Axis Bank.

“Credit Card” means active Credit Card of the User issued by Axis Bank which is linked to User's Mobile Number or issued by any other Bank in India.

“Debit Card” means an active Debit Card of the User issued by Axis Bank to the Account Holder, which is linked to User's Mobile Number or issued by any other Bank in India.

“Internet Banking ID” shall mean Axis Bank Internet Banking User ID allotted to the User through which he/she can access products and services offered by Axis Bank through Internet Banking portal hosted on: www.axisbank.co.in.

“Law” includes any Act, constitution, statute, law, rules, regulations, ordinance, judgment, order, decree, authorisation, or applicable Reserve Bank of India or regulatory circulars, directive, guideline, requirement or governmental restriction having the force of law, or any

determination by, or interpretation of any of the foregoing by, any judicial authority, whether in effect as of the date of registration or thereafter and each as amended from time to time.

"Mobile Phone Number" or **"RMN"** shall mean the registered phone number with the account specified by the User. In case the User wishes to register as an "Axis Bank customer" he/she will have to use the Phone number registered for Mobile or SMS Banking facility offered by Axis Bank. Any other Phone number shall be treated as a "Non-Axis Bank customer".

"Money" shall mean funds in Indian Rupee (INR) held in the Account(s) or Wallet or Credit Card or in any other financial instrument.

"Personal Information" shall mean any information about the User voluntarily provided by the User and obtained with the consent of User by Axis Bank, in relation to the services.

"Registered User" refers to a User who has registered for Internet Banking ('IB') or Mobile Banking ('MB').

"Services" shall mean all the products and services offered by Axis Bank under the Axis Bank Skill, as more specifically mentioned in clause **"AXIS BANK ALEXA SKILL SERVICES"** of these Terms.

"Transactions" shall mean and includes all the transactions carried out through Axis Bank Skill.

"Enquiries" or **"Enquiry"** shall mean and includes all the enquiries carried out through Axis Bank Skill.

"User" shall mean eligible Account Holder of Axis Bank as well as any other person (not necessary having any relationship with Bank) who has registered with Axis Bank for availing service offered by Axis Bank Internet Banking.

"Website" shall mean and includes to the website owned, established and maintained by Axis Bank located viz: www.axisbank.com and www.axisbank.co.in or any other website(s) which may be hosted by Axis Bank from time to time.

For the purposes of these Terms, unless the contrary intention appears:

- a. All reference in any one gender shall be deemed to include all other genders.
- b. Any reference to: an "amendment" includes a supplement, modification, novation, replacement or re-enactment and "amended" is to be construed accordingly;
An "authorisation" or "approval" includes an authorisation, consent, clearance, approval, permission, resolution, license, exemption, filing and registration;
- c. The singular includes the plural (and vice versa);

AXIS BANK VOICE BANKING SERVICES

Registration:

User agrees that User shall be entitled to use the Voice Banking only if User's application is found in order and the relevant particulars are registered by the Bank. The Bank shall be at liberty to reject my access to voice banking without assigning any reason.

The Bank shall endeavour to provide to the user through Voice Banking, such services as the Bank may decide from time to time. The Bank reserves the right to decide the type of services, which a category of user may be offered on each account and may differ from category to category.

The Bank may also make additions /deletions to the services offered through Axis Bank Alexa Skill at its sole discretion. Axis Bank reserves the right to choose the devices, software platforms, versions, networks, methods, and data services that will be supported. From time to time Axis Bank will publish the officially supported tools, technologies, and versions which shall contain terms and conditions which are applicable for use of the Voice Banking. The User will comply with these terms and conditions at all times. Any attempts to work around these published requirements or to modify unsupported versions for use in Voice Banking will be treated an unauthorized use and violation of this Terms and Conditions Document.

User agrees that User shall use only User's Alexa enabled devices to access the Axis Bank Alexa Skill Voice Banking Service of the Bank. The access is restricted to me on the linked Alexa Devices only as registered with the Bank for Voice Banking. User understands that the security of the Voice Banking PIN (Alexa PIN) is very important and personal to User and that User must keep my Alexa-PIN confidential and not reveal to any third party. User shall not write/record it at any place whereby some other person can come to know User's Alexa-PIN number. User understands that in case User fails to follow/adhere to such prudent standard of care, User shall be solely responsible for consequences arising there from. User must not let any other person have access to my Alexa Devices or leave the Alexa Device unattended. User shall not attempt or permit others to attempt accessing the account information stored in the computers of the Bank through any unauthorised means.

During the process of registration of Axis Bank Alexa Skill Voice Banking Application User will be asked to set Alexa-PIN and the User is at liberty to change the Alexa-PIN as many number of times as possible at his risk and consequences. The User will be solely responsible for maintaining secrecy of the Alexa-PIN, so changed, and the Bank in no way shall be responsible for the misuse of the said Alexa-PIN by any person other than the authorized User. The Bank does not assume any responsibility in this behalf including against loss incurred by the User as a result of misuse / unauthorised use of Voice Banking Facility. In case the User forgets the Alexa-Pin the Alexa Skill application has a feature to set new Alexa-PIN with help of Internet Banking or Debit card credentials. User shall be responsible for the correctness of information supplied by the User to the Bank through the use of or through any other means such as electronic mail or written communication. The Bank doesn't accept any liability for the consequences arising out of erroneous information supplied by the User. If User suspects that there is an error in the information supplied to the Bank by me, User shall advise the Bank as soon as possible. The Bank will endeavour to correct the error promptly and adjust any interest or charges, if any, arising out of the error. All outputs of statements are duplicate

statements of account and will be prepared by electronic means and the information contained therein will be extracted from a computerized back up system maintained by the Bank. While the Bank will take all reasonable steps to ensure the accuracy of the statement, the Bank is not liable for any error, which may happen due to reasons beyond its control like Data getting corrupted in transmission.

Eligibility

- i. The services offered shall be available to the Users who are Indian citizen and have registered for Internet Banking with Axis Bank, thereafter authenticate himself with the applicable credentials.
- ii. These services shall be made available only to the User satisfying the eligibility criteria and shall be provided at the sole discretion of Axis Bank and may be discontinued by Axis Bank at any time, without prior notice to the customer.
- iii. The User understands and accepts that any other condition that is a pre-requisite to access the Services will be the sole responsibility of the User.
- iv. User by logging in the Axis Bank Skill window, acknowledges and accepts these Terms (as amended from time to time) as well as certain additional service terms and conditions, as may be applicable, if any, with respect to the specified services ("Service Terms") which will be communicated to the User from time to time and the User's conduct of continuing to avail the Services shall amount to his/her unconditional acceptance of such Service Terms and shall be binding on the User.

Governing Law and Jurisdiction

Disputes, if any, arising out of or in connection with, or as a result of this Service or otherwise shall be subject to the laws of India and the exclusive jurisdiction of the competent courts/tribunals in Mumbai only. Axis Bank is absolved of any liability arising, direct or indirect, for non-compliance with the laws of any country other than India where the services is accessible.

Authorization

- The User irrevocably and unconditionally authorises Axis bank to access and operate it's Account and the Personal Information while authentication Axis Bank Skill for availing the service including for effecting instructions (including but not limited to debit his account) for all the Transaction(s) (defined above) and Banking Transactions in relation to the services availed by the User under Axis Bank Skill.
- The User expressly authorizes Axis Bank to disclose to the service provider or any other third party and under applicable Laws, all their Personal Information or any other necessary information in its possession, as may be required by them to provide the services offered or execute/accept the requests under the Axis Bank Skill to the User.
- The authority to record the User's details and transaction details is hereby expressly granted by the User to Axis Bank. All records of Axis Bank generated by the Transactions arising out of use of the services, including the time of the transaction, beneficiary details, etc; recorded shall be conclusive proof of the genuineness and accuracy of the Transactions.

- The User authorizes Axis Bank to send any message or make calls to his RMN or display banners or any other communication on Axis Bank Skill to inform him about any promotional offers including information regarding Banks' new products either now available or which Axis Bank may come up with in the future, greetings, banners or any other promotional messages or any other message that Axis Bank may consider appropriate to the User. If the customer has registered or will be registering under NDNC and he also wants to avail this service offered by Axis Bank, he shall continue to receive alerts on his mobile and the same shall not be treated as violation of UCC (Unsolicited Commercial Communication) Regulation on the part of Axis Bank. The Bank will be absolved of the responsibility of any kind relating to compliance of provisions under NDNC.
- The User irrevocably and unconditionally agrees that such calls or messages made by the Axis Bank and/or its Agents shall not be construed as a breach of the privacy of the User and shall not be proceeded against accordingly.
- The User authorizes Axis Bank to send any rejection message or to reject any transaction/request, if it finds that the request sent by the User is not as per the requirements stipulated by Axis Bank for availing the services.
- Axis Bank shall make all reasonable efforts to ensure that the Users personal information is kept confidential. Axis Bank however shall not be responsible for any divulgence or leakage of confidential User information due to any act, omission or commission attributable to the User.
- Axis Bank shall have the option to introduce any new services through these services at any time in future and the User shall be deemed to have expressly authorized Axis Bank to register the User for such new services.
- The User irrevocably and unconditionally authorizes Axis Bank shall to share the last 4 digits of his/her account number and last 4 digits of his/her card number with Amazon Alexa.

Liabilities and Responsibilities of the User

1. User agrees that the access to Alexa Voice Banking and any transaction, which originates from the registered Alexa Device, whether or not initiated by the User shall be deemed to have originated from the User. The User shall be liable for all loss from unauthorized transactions in it's account(s) if User has breached the Terms or contributed or caused the loss by negligent actions such as the following:
 - a. Not advising the Bank about unauthorized access to or erroneous transactions in the banking accounts.
 - b. In case of change in or termination of the Alexa Device/Mobile Phone number/SIM Card, not informing the Bank about the change/ termination.
2. The User shall be solely responsible for all services availed or transactions made through Axis Bank Skill.
3. The User shall be responsible for the accuracy of any information provided by the User for availing the services. The User shall be liable and responsible in case of any discrepancy found in the information provided by him for availing services offered through Axis Bank Skill. If, the User suspects that, there is an error in the information supplied by Axis Bank, he shall inform the Bank immediately. Axis Bank will endeavour to correct the error promptly wherever possible on a best effort basis. Axis Bank shall also not be responsible for any incidental error which occurs in spite of necessary steps being taken by the Bank

to ensure the accuracy of the information provided to the User and the User shall not have any claim against Axis bank in an event of any loss/damage suffered by the User as a consequence of the inaccurate information provided by the Bank

4. The User availing services under Axis Bank shall be bound by the applicable guidelines on Know Your Customer/Anti-Money Laundering/Combating Financing of Terrorism guidelines issued by RBI from time to time, and the provisions of Prevention of Money Laundering Act (PMLA) and rules thereunder, as amended from time to time, and all such Applicable Laws which shall become applicable to the such services under Alexa Voice Banking from time to time.
5. Axis Bank shall not be held liable for any loss suffered by the User due to disclosure of the Personal Information to any service provider or third party by the Bank, for reasons including but not limited to participation in any telecommunication or electronic clearing network, in compliance with any legal or regulatory directives, for statistical analysis or for credit rating or for any legal or regulatory compliance.
6. The User shall be solely responsible for protecting its login credentials for the use of the said services and for all the consequences which may arise due to use or misuse of such login credentials.
7. The User shall be liable to the Bank for any kind of unauthorized or unlawful use of any of the above mentioned credentials provided on the Axis Bank Skill or any fraudulent or erroneous instruction given and any financial charges thus incurred, which shall be payable by the User only.
8. It is the sole responsibility of the User to request the Bank, to suspend the said services due to change of his registered Mobile Phone Number or if his Mobile Phone has been lost or has been allotted to some other person. The User shall also be obliged to inform the Bank, if any, unauthorized Transaction in his account, of which he has knowledge.
9. It shall be the responsibility of the User to update him with regard to any information relating to the Services as Axis Bank may decide to provide certain other additional services. Axis Bank shall not be responsible for any disregard on the part of the User.
10. The User shall be liable for all loss, if it has breached the Terms and Service Terms contained herein and other applicable terms & conditions or contributed or caused the loss by negligent actions or a failure on his part to advise Axis Bank within a reasonable time about any unauthorized access made in his behalf in the Axis Bank Skill.
11. The User agrees that by use of these services, User shall be deemed to have agreed to all the above terms and conditions and such terms and conditions shall be binding on User in the same manner as if the User has agreed to the same in writing.
12. The User shall be liable for sharing the Alexa PIN.
13. The User shall be liable to set the Alexa PIN similar to any other PIN and will be responsible for disclosure of such information.

Disclosure of Personal Information:

By using Alexa Voice Banking Chanel User hereby authorizes Axis Bank to collect and use technical information about the equipment and related software, hardware and peripherals and any data and information stored in the equipment, whether internet-based or wireless, to improve our products and to provide Services to you. By using the application, User consents to share such information by the Bank with any of its agents, service providers, affiliates or any other third party as the Bank may deem fit. User also authorizes Bank's affiliates, agents, service providers to transmit, collect, retain, maintain, process and use all

aforementioned data to determine User's credit scoring, services offered to you, or to improve Bank's Services and/or User experience while using the Alexaa Voice Banking Services or for submission to statutory and regulatory authorities.

To allow the Bank to give user a superior experience, User permits the access to the following:

- a. **Location:** To display the ATMs/Branches and Offers near you.
- b. **Phone:** To allow a call to be made to Axis Bank Customer service from the app
- c. **Device ID and Status, Mobile Number (SIM) and send SMS facility:** To perform the required SIM locking to your device for your account security by reading phone status and identity
- d. **Calendar:** To sync your scheduled payments
- e. **SMS:** To auto read OTP/MVC/DVC related SMS. Also used in phone verification to send SMS on users behalf.

Other terms of Service

These terms & conditions are in addition to the general terms & conditions of any Account or any other services provided by Axis Bank to its Customers.

1. Axis Bank reserves right to charge the User for the services offered under the Axis Bank Skill under intimation.
2. These Services will be provided by Axis Bank at the request of the User and based on the instructions received from User.
3. User agrees and confirms that, for the purpose of availing said services:
 - a. Any details provided by user would be stored in Axis Bank database.
 - b. Any details spoken by the user on the Echo device will be stored in Amazon cloud
 - c. User shall adhere to the limit set Axis Bank for all the services under Axis Bank Skill.
4. For the purpose of availing these services, User shall take all necessary precautions to prevent unauthorized and illegal use of Axis Bank skill and services offered through the services.
5. The User shall not, while using the Axis Bank skill, upload, download, post or otherwise transmit any content that is unlawful, harmful, threatening, abusive, vulgar, harassing, defamatory, obscene, pornographic, profane, indecent, inflammatory, libellous, tortious, hateful, racially, ethnically, socially, politically, legally, morally, religiously objectionable or otherwise objectionable, or invasive of another's rights including but not limited to rights of celebrity, privacy and intellectual property.
6. Axis Bank may keep records of the transactions in any form it wishes. In the event of any dispute, Bank's records shall be binding as the conclusive evidence of the transactions carried out through the said Axis Bank skill
7. The User shall not to use/access the Axis Bank skill and/or services offered through the same in any manner other than as authorized by Axis Bank. In case the User uses the Axis Bank Skill for any purpose which is illegal, improper or which is not authorized under these terms /other specified terms & conditions then Axis Bank has a right to take all reasonable measures in order to prevent such unauthorized access by the User.
8. The User confirms that, any instructions given by him shall be effected only after validation of authentic PIN/OTP/Passcode/Password used by him for availing such services.

9. The User agrees and confirms that, once the financial transaction is materialized, any stop-payment instructions given by him cannot be accepted and acted upon by Axis Bank and the Bank shall not be liable to any loss incurred or suffered by the User.
10. The User shall while utilizing the services ensure that:
- a. She/he has authority to access and avail the services obtained and shall duly comply with the applicable laws and regulations prevailing in India.
 - b. She/he shall provide Axis Bank with such information and/or assistance as is required by Axis Bank for the performance of the service and /or any other obligations of Axis Bank under these services.
 - c. She/he shall be responsible for providing the accurate and authentic information/instructions to Axis Bank for availing such services.
 - d. She/he shall not at any time provide to any person, with any details of accounts held by him with Axis Bank or any other Bank including the passwords, account number which are allotted, from time to time.
11. The User acknowledges that, the services offered by Axis Bank under the Axis Bank Skill shall be availed by him at his own risk and these risks shall include the following risks:
- a. Any technical error, failure, glitch, network failure, legal restraints and other reasons which is beyond control of Axis Bank, for which Axis Bank shall not be held responsible.
 - b. Any loss, damages, etc. that may be incurred/suffered by User, for the reason that the information provided by him turns out to be wrong/incorrect/inaccurate, for which Axis Bank shall not be held responsible.
 - c. Any risks arising from the performance of any service provider/other third party/entity involved in the process; and from any loss or damage incurred or suffered by User for any error, defect, failure or interruption of the service or consequences arising out of delayed fund transfer.
 - d. Any loss of damage arising or resulting from delay in transmission delivery or non-delivery of online/electronic instructions or any mistake, omission or error in transmission or delivery thereof or in decrypting the instructions from any cause whatsoever or from its misinterpretation received or any act or even beyond control of Axis Bank.
 - e. The technology for enabling services offered by Axis Bank under Axis Bank Skill could be affected by virus or other malicious, destructive or corrupting code, program or macro. It may be possible that the said Axis Bank Skill / server of Axis Bank may require maintenance and during such time it may not be possible to process the request/transaction of the Users. This could result in delays in the processing of instructions or failure in the processing of instructions and other such failures and inability. User understands that Axis Bank disclaims all and any liability, whether direct or indirect, whether arising out of loss or otherwise arising out of any failure or inability by the Bank to honour any User instruction for whatsoever reason.
 - f. Axis Bank shall not be held responsible for any loss or damage incurred by the User due to his/her ignorance of the fact about the services offered by Axis Bank through Axis Bank Skill.
 - g. Any technical error, failure, glitch or bugs associated with the use of Echo Device or Alexa App for which Axis Bank shall not be held responsible.
12. The User agrees that Axis Bank shall assume no responsibility or liability with respect to:

- a. Transactions carried out under the service in good faith relying on User's instructions.
 - b. Not carrying out transactions where Axis Bank has reason to believe in its sole discretion that the instructions are not genuine or are otherwise unclear, improper, vague or doubtful.
 - c. For any loss or damage incurred or suffered by User for any error, defect, failure or interruption of the service or consequences arising out of delayed transfer/remittance and for any reason which is beyond control of Axis Bank.
 - d. User acknowledge and agree that Axis Bank does not warrant or claim any responsibility for these services nor does Axis Bank endorse any such service and/or its standing or reputation whatsoever and Axis Bank shall not liable for any deficient or bad services in any manner whatsoever and for any loss, whatsoever that User may suffer. The risk in this regard is entirely on the User.
 - e. Unauthorized access of any third party to the information/instructions given by user to third party using said services.
 - f. For any direct, indirect or consequential damages or similar damages occurred to User while availing these services, arising out of any error in the services and which are beyond control of Axis Bank.
 - g. When Axis Bank acted in good faith.
 - h. Any loss, damage, liability caused or suffered by User due to disclosure of all information of confidential nature.
 - i. For any change, modification, alteration, variation and/or tampering of the information sent by Axis Bank to any person including the User.
13. The User agrees that he/she is not entitled to consolidate amounts available in his/her different bank accounts maintained with bank(s) for making payments using said Axis Bank Skill.
14. Axis Bank may provide any services through this Axis Bank Skill, directly or through its associates or contracted service providers on its behalf.

Indemnity

- The User agree to indemnify, defend and hold harmless Axis Bank and its directors, officers, owners, agents, co-branders or other partners, employees, information providers, licensors, licensees, consultants, contractors and other applicable third parties (collectively "Indemnified Parties") from and against any and all claims, demands, proceedings, losses, damages, costs, charges and expenses, causes of action, debt or liability, including reasonable attorney's fees, and costs incurred by the Indemnified Parties arising out of, related to, or which may arise from :
 - any breach or non-compliance by User of any term of these Terms of Service or any other additional terms & conditions and policies of Axis Bank;
 - any dispute or litigation caused by Users actions or omissions;
 - any error/mistake/misconduct/negligence by the User or violation or alleged violation of any law or rights of a third party
 - Axis Bank's taking or refusal to take action on any instruction given by the User in good faith.
 - the use of the services and any and all transactions initiated by the use of the Axis Bank Skill services and/or whether with or without the knowledge of the User, or whether the same have been initiated bona fide or otherwise which

transactions, the User hereby acknowledges, Axis bank or the related parties has processed on the User's transaction instructions and authority of the User in accordance with these terms and conditions and other applicable specific terms and conditions, as the case may be.

- The User further agrees and confirms that this indemnity shall remain valid and subsisting and binding upon the User notwithstanding withdrawal of any Services/Facility(ies) of Axis Bank or closure, for any reason whatsoever, of the Account or suspension or cancellation of any or all Services/Facility(ies) of Axis Bank.
- The User will pay Axis Bank and /or the related parties such amount as may be determined by Axis Bank and/or the related parties to be sufficient to indemnify it against any such loss or expenses even though they may not have arisen or are contingent in nature.
- The User agrees to pay any and all costs, damages and expenses, including, but not limited to, reasonable attorneys' fees and costs awarded against it or otherwise incurred by or in connection with or arising from any such claim, suit, and action or proceeding attributable to any such claim.

Right to amend

Axis Bank expressly reserves the right, at any time and without prior notice to the Customer/s, to add to and /or alter, modify, change or vary all or in part, the Terms related to this Program. The User agrees and understands that Axis Bank is not required to inform or serve upon the User in person with respect to any amended terms and conditions. Axis Bank may in its sole discretion publish such amended terms & conditions on its website [www.axisbank.com] and such publication shall be deemed to be personal service of such amended terms to the User. If the User avails the Alexa Voice Banking Services post publication of such amended terms and conditions, the User shall be deemed to have accepted such amended terms and conditions due to such availing of such services.

Right of set-off and Lien

Axis Bank shall have the right of set-off and lien, irrespective of any other lien or charge, present as well as future, on the deposits/scripts held in the Account(s) or Wallet or in any other account, whether in singly or jointly, to the extent of all outstanding dues, whatsoever, arising as a result of the provision of Services to the User and/or access by the User of Application.

Confidentiality and Disclosure

To the extent not prohibited by applicable law, the Axis bank shall be entitled to disclose, share or transfer any Personal information relating to the User and/or any other information given by the User for utilization of the services to and between its branches, representative offices, affiliates, representatives, auditors and third parties selected by Axis Bank, wherever situated, for confidential use in and in connection with the Axis Bank Skill. Further, Axis bank shall be entitled at any time to disclose any and all Personal information concerning the User within the knowledge and possession of Axis bank to any other bank/association/financial institution or any other body. This clause will survive the termination of this agreement.

Termination

- Axis Bank may, at its discretion, withdraw temporarily or terminate the Services of Axis Bank skill, either wholly or in part, at any time without giving prior notice to the User. Axis Bank may, without prior notice, suspend the Services at any time during which any maintenance work or repair is required to be carried out or in case of any emergency or for technical or security reasons, which require the suspension of the Services.
- The closure of the account of the User will automatically terminate the Services.
- Axis Bank may suspend or terminate Services without prior notice if the User has breached these terms and conditions or Axis Bank learns of the death, bankruptcy or lack of legal capacity of the User or any reason whatsoever.
- Except as otherwise provided by the applicable law or regulation, Axis bank reserves the right to terminate the Services and/or expand, reduce or suspend the transactions allowed using these services, change the process and transaction limits associated with these services based on security issues, at any time, without any prior notice to the User.

Disclaimers

Axis bank shall be absolved of any liability in case:

- The User fails to avail the services due to force majeure conditions including but not limited to not being in the required geographical range or any other reason including natural calamities; legal restraints any technical lapses in the telecommunication network or any other reasons beyond the actual control of Axis Bank, the Bank shall not be accountable. Also the Bank is herein absolved of any kind of liability arising due to a loss; direct or indirect incurred by the User or any other person due to any lapse in the services owing to the above-mentioned reasons.
- There is loss of any information during processing or transmission or any unauthorized access by any other person or breach of confidentiality.
- There is any lapse or failure on the part of the service providers or any third party affecting the said services and that Axis bank makes no warranty as to the quality of the service provided by any such service provider or any third party.

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