

**Terms & Condition:****Offer Terms & Conditions:**

1. Applicable for transactions using Axis Mobile Digital Rupee App
2. **"Transaction"** shall mean outward transactions done to UPI or digital rupee merchants or Individual. Loading the wallet, receiving Digital Rupee in your wallet will not be counted as a valid transaction towards the campaign offer.
3. Voucher will be sent in 60 working days from the end date of the Offer Period.
4. Offer period between 00:01 HRS of 08 December 2024 to 23:59 HRS of 15 February 2025
5. Definition of week
  - a. Week 1: From 00:01 HRS of 8 Dec 2024 to 23:59 HRS of 14 Dec 2024
  - b. Week 2: From 00:01 HRS of 15 Dec 2024 to 23:59 HRS of 21 Dec 2024
  - c. Week 3: From 00:01 HRS of 22 Dec 2024 to 23:59 HRS of 28 Dec 2024
  - d. Week 4: From 00:01 HRS of 29 Dec 2024 to 23:59 HRS of 04 Jan 2025
  - e. Week 5: From 00:01 HRS of 5 Jan 2025 to 23:59 HRS of 11 Jan 2025
  - f. Week 6: From 00:01 HRS of 12 Jan 2025 to 23:59 HRS of 18 Jan 2025
  - g. Week 7: From 00:01 HRS of 19 Jan 2025 to 23:59 HRS of 25 Jan 2025
  - h. Week 8: From 00:01 HRS of 26 Jan 2025 to 23:59 HRS of 01 Feb 2025
  - i. Week 9: From 00:01 HRS of 2 Feb 2025 to 23:59 HRS of 08 Feb 2025
  - j. Week 10: From 00:01 HRS of 9 Feb 2025 to 23:59 HRS of 15 Feb 2025
6. No Minimum Value for the transaction for offer eligibility.
7. For Campaign Offer 1, Only the 1<sup>st</sup> 500 users meeting this criteria every week are eligible for the Voucher. During the offer period 5,000 users will be eligible. These registered users should have an active wallet (no de-registration) till the end of the offer period
8. For Campaign Offer 2,
  - a. For Grab deals coupons worth RS. 100 - Only the 1<sup>st</sup> 500 users meeting this criteria every week are eligible for the Voucher. During the offer period 5,000 users will be eligible.
  - b. For Grab deals coupons worth RS. 250 - Only the 1<sup>st</sup> 200 users meeting this criteria every week are eligible for the Voucher. During the offer period 2,000 users will be eligible.
  - c. For Grab deals coupons worth RS. 250 - Only the top 1000 users meeting this criteria are eligible for the Voucher. The top 1000 users will be computed basis the transactions done during the complete offer period. This will be computed once at end of the offer period.
  - d. In campaign 2, customers will be eligible for the highest criteria fulfilled. One user will be entitled to one reward coupon under campaign 2 in the offer period. Again only users with active wallets at the end of the campaign period will be considered. Axis Bank employees are exempted from this offer.
9. Offer will be applicable only one time per mobile number. Re-registration on the Application from the same number on which the offer has been previously claimed shall not make the Customer eligible for the Offer again.
10. New wallet registration will be checked at an Account number level. So users changing the phone number & creating a new wallet will not qualify for 2 vouchers.
11. One Grabdeal voucher per user for the winners will be sent to their registered mobile number, used to download & register on Axis Mobile Digital Rupee App.

### **Grab Deals Terms & Conditions:**

1. The voucher code is redeemable only on Grab Deals Instant Voucher platform, visit <https://grabdeals.axisbank.com/home>
2. The voucher code offer will be applied over and above the purchase price of the selected brand E-Gift Card.
3. Minimum payment of ₹50 post getting all discount is mandatory to avail the offer.
4. Every voucher code has an expiration date, once expired the code will not be applicable and the expiration date will not be extended
5. Voucher can be redeemed through the Grab Deals portal for various brands like Amazon, Flipkart, Big basket etc. as per the choice of the customer and availability of the voucher.
6. For any issue with voucher on Grab Deals Instant Voucher platform, the customer can reach out to us using Phone Banking via 1800 209 5577 / 1800 103 5577 (Toll free) and Email.

### **General Terms & Conditions:**

1. Any delays in processing the payout to the Customers within the stipulated timeline will be communicated via email or SMS or WhatsApp on a best effort basis to the Customers prior to the deadline(s).
2. Any Turn Around Time committed with respect to declaring the result or fulfillment of the offer to the winners is only indicative & may vary from the actual date; the Bank shall not be liable for any such delay. However, the Bank shall review the Customer's query & if eligible, shall ensure fulfillment is completed at the earliest.
3. The Customer(s) agrees to Indemnify Axis Bank for or in respect of any loss, liability, cost or expenses incurred by Axis Bank on account of breach of any of the above terms and conditions on part of Customers(s) or breach of Applicable Laws on part of the Customer(s) or any third party liability incurred by Axis Bank which is attributable to the acts, deeds or things on part of the Customer(s) or any losses, costs or expenses incurred by the bank on account of any fraud or misrepresentation done by the Customer or the Customer gaming the system or the Offer.
4. All queries with regards to Offer will be valid/open for escalation only up to 30 days from the end of the Offer fulfillment date – post which the Bank will not entertain any queries.
5. reversed /cancelled transactions, disputed or unauthorized/fraudulent transactions will not be considered for Offer eligibility.
6. AXIS Bank reserves the right to disqualify/ exclude any Customer from the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer.
7. AXIS Bank reserves the right to provide entry to the eligible Customer to participate in the Offer and the Bank shall at its sole discretion shall be entitled to disqualify any Customer in participating in the Offer.
8. In all matters relating to the Offer, the decision of AXIS Bank shall be final and binding in all respects on the Customer.
9. AXIS Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever to the Customer, to add/alter/modify/change or vary all 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 extend or withdraw the Offer altogether.
10. AXIS Bank shall be entitled to revoke the Offer without any prior notice or intimation to the Customer(s). In such case the eligibility or the entitlement shall be appropriately adjusted at the sole discretion of AXIS Bank.
11. AXIS Bank shall not be liable in any manner whatsoever if transaction fails due to technical issue.
12. Axis Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all 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 extend or withdraw it altogether

13. Axis Bank customers are not bound in any way to participate in this offer. Any participation is voluntary and the offer is being made purely on a “best effort” basis
14. This offer is non-encashable, not extendable and non-negotiable
15. Nothing herein amounts to a commitment by Axis Bank to conduct further, similar or other offers
16. All disputes if any, arising out of or in connection with or as a result 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
17. All decisions by Axis Bank regarding the selection of the customers for voucher & cashback posting shall be final and binding. No correspondence will be entertained in this connection
18. Axis Bank is not responsible for, or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses that a Customer may suffer, sustain or incur due to the offer
19. 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 Customer, directly or indirectly, by use or non-use of products / services availed of under this offer
20. Axis Bank is not liable for any delay, non-delivery or shortfall or deficiency or unsatisfactory service / product provided by any participating parties / sponsors
21. Any Tax, service charge or other charges levied with regards to the Promotional Voucher Offer, maybe borne by the customer. 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.
22. 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
23. In case of any dispute on offer from other sources – only the offer construct & terms and conditions mentioned here will stand final
24. The offer is subject to applicable law and regulations as mentioned hereinabove and 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 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.
25. Merchant Terms & Conditions applicable
26. Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
27. The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
28. Axis Bank shall not be obliged to make any public announcements to intimate the winners.