



Axis Bank Bill Pay Cash-back Campaign

TERMS AND CONDITIONS:

Any customer participating in the Axis Bank ("Bank") Bill Cash-back Campaign, shall be deemed to have read, understood and accepted these terms and conditions and agree to be bound by these terms & conditions. These terms and conditions shall be in addition to and not in derogation to any other applicable terms and conditions of any product & services offered by Bank and/or such other terms and conditions as may be specified by the Bank:

Campaign Brief:

1. **"Campaign"** shall mean "Axis Bill Pay Cash-back Campaign" includes the offer given by Axis Bank to the eligible Customers (as defined under) during the campaign period (as defined under).
2. **"Campaign Period"**: Campaign Period starts from 5th Dec 2016 to 31st March 2017 (both days inclusive) each day from 12 am to 11.59 pm, every week from Monday to Sunday (all days inclusive).
3. **"Offer"** shall mean cashback of 5% of bill amount (subject to maximum amount of Rs. 50 per bill). Payable upto first 3 bills per customer per month ie to the limit of Rs 150 per month and a maximum of Rs 450 during the Campaign Period (5th Dec 2016 to 31st March 2017)

Definitions:

For the purposes of these terms and conditions:

"Axis Bank Mobile App" or **"App"** shall mean and include 'Axis Bank Mobile Application' offered by Axis Bank to its Customers.

"Axis Banking Internet Banking" shall mean and includes the internet banking facilities offered by the Bank to its Customers.

"Bill Payment" shall be mean the payments made using Pay Bills/Bill Pay feature available on Axis Mobile App/Axis Internet Banking under this campaign.

"Biller" shall mean the entity towards which payment is being made using the Pay Bills/Bill Pay feature.

"Service(s)" shall mean Bill Pay Service using Axis Bank Mobile Banking or Axis Banking Internet Banking Pay Bills/ Bill Pay Feature.

"Transaction(s)/Payment(s)": The Customers who are doing bill payments through Axis Bank Mobile App or Axis Bank Internet Banking during the Campaign period will be considered and eligible for this campaign for bill payments under the following categories :

a) Broadband/Landline, b) Credit card, c)DTH, d)Electricity, e)Gas, f)Mobile, g)Mutual Fund, h)Subscription, i)Tax, j)Telecom, k)Telephone and l)Utility. – Ticketing and m)water (new categories)

“Customer” shall mean existing Axis Bank savings account holder who are eligible for the Axis Bank Service(s) and who has received communication from Axis Bank with respect to the captioned Offer and who have registered for Axis Bank Mobile Banking/ Internet Banking facilities. However, Non Resident Indian (“NRI”) account holders are not permitted or eligible to participate as Customer under this campaign.

1. A customer is eligible to avail the offer under the campaign, if a he/she registers a new biller from 5th December - 31st December 2016 (both days inclusive) and carries out transactions/payments during campaign period
2. Customer is eligible for a 5% cashback upto the maximum cashback of Rs. 50/- (Rupees Fifty Only) per bill payment per biller and upto Rs. 150/- (Rupees One Hundred Fifty Only) per month - and Rs. 450/- (Rupees Four Hundred Fifty Only) during the entire campaign period.
3. Transactions/payments done by the Customer from his/her Savings Bank Account during the campaign period would only be considered for the purpose of the offer.
4. For each biller payment, customer will receive 5% of cashback on its bill value or Rs. 50/- (Rupees Fifty Only) per biller/month, whichever is lesser, in his/her Saving Bank Account from which the amount was debited towards the subject transaction/payment of bill payment. If customer makes multiple payments to same biller in a month only the first payment will be considered. Eg If a customer makes multiple payments to ABCDE Ltd in the same calendar month, only the first payment made to ABCDE Ltd would be considered for the purpose of Cash Back.
5. If a customer has registered a new biller from 5th December -31st December 2016 (both days inclusive) but he/she has not made any transaction/payment to that new biller between the campaign period, then such customer will not be eligible for the benefits of the offer
6. If a new biller is added under a biller name for which a registration already exists then no cashback will be applicable for such billers.
7. Those customers who deleted the biller in a particular biller name and re-registers the same biller or another biller under the same biller name during the campaign period will not be eligible for this offer. Eg if customer had a biller called XYZ Power Mumbai and deleted this biller during campaign period and re-registered XYZ Power Mumbai as a fresh biller will not be considered during the campaign period.
8. For CashBack , a maximum of 3 unique biller will be considered per customer per month.
9. Payment made towards below billers will not be considered for this campaign:
 - **Charity /Donation Billers:** AID India, Cancer Patients Aid Association [CPAA], Child Relief and You [CRY], CHILDLINE India Foundation, Concern India Foundation, Give India, HelpAge India, Mahalaxmi Temple Kolhapur, National Association for the Blind, People for Ethical Treatment of Animals - India, Planning Rural-Urban Integrated Development through Education (PRIDE INDIA), Prime Minister Relief Fund, SAVE The Children India, Sevalaya, Shree Siddhivinayak Temple Trust [SVT], Shreemant Dagduseth Halwai Ganpati Trust, Vidyarambam Trust, Vishvodayaa Trust, Women's Institute for Social Education (WISE).
 - **Insurance Billers :** Aegon Religare Life Insurance Company Ltd, Aviva Life Insurance Co. Ltd, Bajaj Allianz Life Insurance, Bharti AXA Life Insurance, Birla Sun Life Insurance Co.Ltd, Canara HSBC OBC Life Insurance, Exide Life Insurance Company Ltd, HDFC ERGO General Insurance, HDFC Life Insurance Company Ltd, ICICI Prudential Life Insurance Ltd, Kotak Mahindra Old Mutual Life Insurance Ltd, Max Life Insurance Co. Ltd, MetLife India Insurance Company Ltd, Reliance Life Insurance, SBI Life Insurance Company, Tata AIG Life Insurance Company.

10. Bill payments made on a third party website using Internet Banking will not be considered for the purpose of the offer.
11. Bill payments towards Axis Bank Credit Card will not be considered for the purposed of the offer.
12. Only one bill payment made towards a biller name will be considered. In the event that the customer does multiple payments towards the same biller, only first bill payment will be considered in the calendar month.
13. The cashback amount will be credited to the customer's account within **(Thirty) 30 days** of his bill payment during the campaign period.
14. A customer who has registered a biller prior to campaign period and not made any payment towards the biller in the last three months and receives a communication from the Bank for the offer will be eligible for this offer if he/she makes a payment towards this registered biller during the campaign period. If this customer adds a biller under a biller name from 5th December - 31st December 2016(both days inclusive) for which he has no prior registrations, he will be eligible for cashback for that biller as well.
15. In all matters relating to the terms & conditions of this campaign, the decision taken by Axis Bank shall be the final and will be binding on the Customers.
16. Axis Bank, at its discretion, can withdraw/cancel/alter the terms of this campaign, before the expiry of campaign period, without any prior notice or communication to Customer.
17. Axis Bank will not be responsible or liable in case the campaign is not configured or could not be availed due to malfunction, delay, traffic congestion on any internet/telephone network or line, computer on-line system, servers or providers, mobile handset, computer equipment, software, or website. Customer cannot claim any loss, cost or damages from Axis Bank which may arise due to these technical reasons.
18. Incomplete / rejected / invalid / returned /disputed or unauthorized/ fraudulent financial transactions/payments shall not be considered for this campaign.
19. 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 campaign/offer.
20. These terms and conditions and an arrangement herein shall be subject to applicable RBI guidelines issued from time to time and prevailing law and regulations, from time to time.
21. 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 will 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 Campaign or discontinuation of it.
22. The Campaign is not available wherever prohibited and/or on products/services for which such offers cannot be made available for any reason whatsoever.
23. Axis Bank reserves the right to disqualify any Customer from the benefit s of the campaign, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the campaign.

24. Customer/s whose account has been classified as delinquent before or during the currency of the campaign period will not be eligible for the benefits of the campaign and Axis Bank's discretion in this regard shall be final.

25. This Campaign is subject to applicable law and regulations and would be modified / discontinued based on the prevailing law / regulation at any point of time and Axis Bank shall not be under any liability or obligation to continue implementation of the said Campaign till such time the terms are modified by Axis Bank as per the prevailing/ amended law at that point of time. In the event, that the Campaign cannot be continued without total compliance of the prevailing law at any point of time, this Campaign shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Campaign comes into force.