<u>Axis Bank Mobile Banking & Internet Banking Bill Pay Campaign – Discount Promocode offer - Powered by</u> Coupon Dunia

These terms and conditions ("Terms") shall be applicable to the Customers (as defined hereinafter) participating in the Discount Promo code offer- Powered by CouponDunia Offer ("Offer") who agrees to be bound by the same and shall be regulated by the provisions of the specified products and services provided by the Axis Bank through the Mobile Banking channel. Any customer 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.

I – Definitions:

For the purposes of these terms and conditions:

"Campaign Period": Campaign period starts from 16th November 2016 to 15th December 2016 (both days inclusive)

"Customer" shall mean Current account holder with constitution codes Resident Indian, Sole Proprietorship and HUF (Hindu Undivided Family) having Normal, Business Advantage, Business Select, Business Classic, Business Privilege, Channel One or Club 50 Current Account or 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. However, account holder who are NRI, Burgundy, Privee, Axis Staff and their family members are not be considered as customer for this campaign.

"Axis Bank Mobile App" or "App" shall mean and include 'Axis Bank Mobile Application' offered by Axis Bank.

"Offer" shall mean, that the existing and new Axis Bank customer who will do his/her Bill Pay (Pay Bills Feature) on Axis Mobile App or Internet Banking during the offer period will get CouponDunia Pass Code providing them access to discount Coupons that would save worth Rs. 2000/-.

Offer Description:

- Offer Period: This offer is valid from 16th November to 15th December, 2016.
- Any Axis Bank customers who do their Bill Pay on Axis Mobile App or Internet Banking during the offer period shall be eligible for CouponDunia Pass Code providing them access to discount Coupons that would save worth Rs. 2000/-.
- To be eligible for the offer the Axis Bank customer shall be required to pay a bill using the Bill Pay (Pay Bills) feature on Axis Mobile App or Internet Banking.

Eligibility:

- The CouponDunia offer is valid for all Axis Bank Customers. However, Axis Bank Group Employees will not be eligible for this offer
- The participation in the Offer is entirely voluntary and it is understood, that the participation by the customer shall be deemed to have been made on a voluntary basis. For Bill Pay on Axis Bank Mobile App or Internet

Banking during the offer period, Customer will be eligible for **CouponDunia Pass Code providing them access to discount Coupons that would save worth Rs. 2000/**-.

Offer Details:

- A Unique coupon Pass code and a link to CouponDunia redemption portal to avail the discount will be sent to the Customer's registered Mobile number with Axis Bank within 15 days of successful registration on Axis Mobile Banking App.
- The Unique Passcode would be valid only till 31st January 2017.
- In case of non-availability of valid mobile number/ DNC subscribed mobile number, Axis Bank will not be responsible for non-receipt of the coupon code by the customer.
- A specific merchants coupon/offers can be redeemed only at that respective merchants portal/outlet.
- The couponing solution is powered by CouponDunia. All terms and conditions applicable on the respective merchant's website whose offer/coupons are being used will be applicable. The offer is valid on purchase of all products displayed on the website unless specified in the terms and conditions of the offer.
- All T&C mentioned in the coupon details will automatically apply.
- Axis Bank and CouponDunia holds out no warranty or makes no representation about the quality, delivery
 or otherwise of the goods and services or the Cash back / discounts offered by the respective ecommerce
 merchant. Any dispute or claim regarding the goods, services and cash back / discounts must be resolved by
 the Customer/s with the respective ecommerce/offline merchant directly without any reference to Axis
 Bank and CouponDunia.
- Axis Bank and CouponDunia shall not be held liable for any delay or loss that may be caused in delivery of the goods and services or the assured gifts / prizes.
- By availing and using the coupon the customer agrees to the terms and conditions mentioned on http://www.CouponDunia.in/terms
- All disputes, if any, arising out of or in connection with or as a result of above offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai only, irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.
- Axis Bank reserves the right to change the discount vouchers offered under this Offer at any point of time without informing the Customers.
- Axis Bank and CouponDunia does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit or of the Products/Services under the Offer provided.
- All issues / queries / complaints / grievances relating to the Offer, if any, shall be addressed to the coupon issuing merchant.
- The existence of a dispute, if any, regarding the Offer shall not constitute a claim against Axis Bank and CouponDunia
- The rupee value associated with every coupon is an indicative to the minimum amount that would be saved by the customer if the coupon is used as per the terms and conditions of the coupon.
- Coupons that do not carry an expiry date is valid only for one day i.e. valid for the day it is selected from Axisbank.coupondunia.in and emailed to the customers email account OR till the promotional stock last with the merchant..
- The Offer is not available wherever prohibited and / or on products / services for which such offers cannot be made available for any reason whatsoever.
- Axis Bank reserves the right to, without liability or prejudices to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel this Offer without assigning any reasons thereof.
- Axis Bank, CouponDunia or the participating Merchant Partner reserves the right to modify/ change all or
 any of the terms applicable to the microsite, offer, campaign or coupon without assigning any reasons or
 without any prior intimation whatsoever.

General Terms & Conditions:

- 1. The campaign /offer cannot be clubbed with any other campaign/offer(s)/promotion(s)
- 2. By participating in this Promotion/Campaign/Offer, the Eligible account holder agrees to be bound by these Terms and Conditions and the decisions of AXIS Bank
- 3. The Terms and Conditions of the Campaign/Offer shall be in addition to and not in substitution/ derogation to the primary terms and conditions governing the usage of the services offered by Axis Bank.
- 4. By participating in this Campaign/ Offer, Customers agree to be bound by these Terms & conditions
- 5. Any Customer participating in this Campaign/Offer shall be deemed to have read, understood and accepted these Terms & conditions.
- 6. The participation in the offer is entirely voluntary and it is understood, that the participation by the Customer shall be deemed to have been made on a voluntary basis.
- 7. 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, mobile handset, computer equipment, software, or website.
- 8. 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 offer.
- 9. 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
- 10. In all matters relating to the campaign, the decision taken by Axis Bank will be the final decision
- 11. 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 also reserves the right to discontinue the Contest/Offer without assigning any reasons or without any prior intimation whatsoever.
- 12. 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 Offer or discontinuation of it.
- 13. The Campaign/Offer is not available wherever prohibited and/or on products/services for which such offers cannot be made available for any reason whatsoever.
- 14. In the event any alternative Gift is offered, selection of the same shall be at the sole discretion of Axis Bank.
- 15. Axis Bank reserves the right to disqualify the Customer from the benefits of Program/Campaign/Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Program.

- 16. Customer/s whose account has been classified as delinquent before or during the currency or completion of the offer period will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final.
- 17. In all matters or disputes relating to the Offer, the decision of Axis Bank shall be final and binding on the Customers.
- 18. This Campaign/ Offer is subject to applicable law and regulations 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 Campaign/Offer till such time the terms are modified by the Parties as per the prevailing/ amended law at that point of time. In the event, that the Campaign/Offer cannot be continued without total compliance of the prevailing law at any point of time, this Campaign/Offer shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Campaign/Offer comes into force
- 19. Axis Bank is not responsible for any errors and/or omissions in the terms and conditions contained herein. All information is provided on "as is" basis without warranty of any kind.
- 20. Axis Bank makes no representation and disclaims all express, implied, warranties of any kind to the Customer and/or any third party including, without limitation, warranties as to accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose.
- 21. The Customer agrees to indemnify and keep Axis Bank indemnified for any loss or damage that Axis Bank may suffer with respect to the Campaign / Offer including but not limited to any fraudulent and/or illegal transaction or any misrepresentation made by the Customer while participating in this Campaign / Offer
- 22. The Campaign / Offer is void where prohibited by law.
- 23. Axis Bank shall not be obliged to make any public announcements to disclose identity of the winning/eligible Customers to award of the Coupon Dunia Pass Code.
- Further, no request for disclosing the identity and/or publishing the same in any manner whatsoever under any circumstances will be entertained or taken into consideration by Axis Bank.
- 24. In the event of any conflict or inconsistency regarding any instructions and conditions on any advertising or promotional material relating to the Campaign / Offer, these Terms and Conditions shall prevail over all such other instructions and conditions failure by Axis Bank to enforce any of its rights at any stage does not constitute a waiver of those rights
- 25. These Terms and Conditions shall be governed by the laws of India. The decision made by Axis Bank in relation to this Campaign / Offer and matter incidental there to shall be final and binding on the Customer. 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 Offer.
- 26. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the Campaign / Offer shall be borne solely by the Customer and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues. Employees of Axis Bank & customers having joint accounts with the employees are excluded from this campaign.