



TERMS AND CONDITIONS- Spend More, Earn More!

Campaign/Program Brief:

These terms and conditions ("Terms") shall be applicable to the Cardholder (as defined hereinafter) participating in the Program who agrees to be bound by the same and shall regulate the provisions of the specified products and services provided by the Axis Bank. Any Cardholder participating in the Offer/program 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.

1. DEFINITIONS

For the purposes of these terms and conditions ("Terms"):

- "Card" shall mean such variants of Axis Bank Forex Cards that have been issued by corporates listed under "Annexure A" and are valid and subsisting during the program period.
- "Card Holder/s" shall mean such Cardholder/s who are existing Axis Bank's Cardholders; and to whom a Card has been issued and who is authorized to hold the Card.
- "Program/Offer Period" shall mean the period commencing from 27th January 2020 to 31st March 2020 (Both days inclusive) for Offer.
- "Cashback" shall mean funds reloaded to the customer's Forex card by Axis Bank Limited.
- "POS Transaction" shall mean all purchase transactions other than cash withdrawal/Balance Inquiry/Cash at POS
- "Cash at POS" shall mean all transactions where Forex Card is used at merchant outlets (including branches across International Banks) for doing face to face cash disbursement.
- "Eligible customers" shall mean **all Multi-Currency Forex Cardholders** loading/reloading their Forex cards during the campaign period from the corporate channels only via Axis Bank representatives
- "Week" shall mean time from Monday to Sunday (IST time)
- "Day" shall mean time period starting from start of business hours to close of business hours on a Working day and will exclude Sunday & Bank Holiday.
- "Offer" shall mean and include Offers mentioned below.

2. OFFER PERIOD – 20th January 2020 to 31st March 2020

- The Offer is valid for all Axis Bank Multi currency Forex Card Holder/s issued by corporates under Annexure A and shall be valid and subsisting during the Program/Offer Period, unless otherwise notified by Axis Bank.
- The offer construct is as follows:

Offer: Cashback on POS/Ecom transactions

- The offer is valid for Forex cards loaded/reloaded under **Business purposes only**.
- The offer is valid for customers having Multicurrency Forex cards through the **corporate channel only**, loading/reloading the card through corporate channel only.
- 10 customers doing highest POS/ECOM transactions during the week (Monday to Sunday) shall be eligible for 10% cashback up to USD 50 equivalent during the offer period.

- Total cumulative amount spent on the card by the customer at POS in the entire week shall be considered for calculating the cashback amount.
- The cashback shall be processed basis the USD (\$) equivalent of the amount in the respective currency. In case of multiple currencies being utilized for POS/Ecom transaction, the currency with the highest amount will be credited with the cashback amount (10% or up to USD 50 equivalent).
- The cross rate for calculating equivalent USD for the above mentioned cash back will be as decided by Axis Bank.
- The cashback will be processed within 30 working days from the end of such month.
- The offer is valid only on successful POS/ ECOM transactions.
- Only settled transactions shall be considered to calculate the total amount spent by the customer for doing POS transactions.
- Transactions reversed due to technical issues and merchant refund shall not be considered for cashback.
- Cash at POS transactions will not be considered as POS transactions and will not be eligible for cashback calculation.

General Terms and Conditions

- Week will be considered as Monday to Sunday. All days including Holidays shall be considered.
- The offer is valid on all Multi currency Forex cards issued through the branch channel only and loaded/reloaded through internet banking (IB), mobile banking (MB), and the branch channel.
- Bank reserves the right to disqualify/ exclude any Card Holder/s from 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.

Other Terms and Conditions:

1. The benefits under the campaign are neither transferable nor redeemable in cash.
2. Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use of any services availed of by the Card Holder/s under the Offer.
3. All the images used in the communication carried out for this promotion are for representation purpose only.
4. By participating in this Promotion/Campaign/Offer, the Eligible cardholder agrees to be bound by these Terms and Conditions and the decisions of AXIS Bank shall be final and binding.
5. 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 products/services offered by Axis Bank.
6. Any cardholder participating in this Campaign/Offer shall be deemed to have read, understood and accepted these Terms & conditions.
7. The participation in the offer is entirely voluntary and it is understood, that the participation by the cardholder shall be deemed to have been made on a voluntary basis.
8. 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.
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/program, 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. Axis Bank also reserves the right to discontinue the Contest/Offer without assigning any reasons. The decision of Axis Bank shall be final in this regard.
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. Axis Bank reserves the right to disqualify the Cardholder 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. The decision of Axis Bank shall be final in this regard.
15. Cardholder/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.
16. In all matters or disputes relating to the Offer, the decision of Axis Bank shall be final and binding on the Cardholders.
17. This Campaign/ Offer is subject to applicable law and regulations and would be modified / discontinued, without any communication or reason assigned by the Bank to the Cardholders, 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.
18. 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.
19. The Cardholder 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 Cardholder while participating in this Campaign / Offer
20. The Campaign / Offer is void where prohibited by law.
21. 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.
22. 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 Cardholder and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
23. 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.
24. Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer. Decision of Axis Bank shall be final in this regard.
25. Axis Bank makes no representation and disclaims all express, implied, warranties of any kind to the Cardholder and/or any third party including, without limitation, warranties as to accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose.
26. Axis Bank reserves the right to change this Offer at any point of time without informing the Cardholder.

ANNEXURE A- List of Participating Corporates

Corporate	Location
TECH MAHINDRA LIMITED	Hyderabad
IBM GLOBAL SERVICES	Bangalore
ACCENTURE SERVICES PVT LTD	Mumbai
CAPGEMINI INDIA PVT LTD	Pune
ATOS INDIA PRIVATE LIMITED	Mumbai
ROBERT BOSCH ENGINEERING AND BUSINESS SOLUTIONS PVT LTD	Bangalore
WIPRO LTD	Bangalore
INFOSYS LTD	Bangalore
TATA ELXSI LTD	Bangalore
ITC INFOTECH LIMITED	Bangalore
IBS SOFTWARE	Thuruvanthapuram
L&T TECHNOLOGY SERVICES LTD	Mumbai
YOKOGAWA INDIA LIMITED	Bangalore
INTELLECT DESIGN ARENA	Chennai
STERIA (INDIA) LIMITED	Noida
NETCRACKER TECHNOLOGY SOLUTIONS INDIA PVT LTD	Bangalore
ZENSAR TECHNOLOGIES LIMITED	Pune
LARSEN & TOUBRO INFOTECH LTD	Mumbai
SPICEJET LIMITED	Delhi
VANDERLANDE INDUSTRIES SOFTWARE PVT LTD	Pune
CYIENT LTD	Hydrabad
FUJITSU CONSULTING INDIA LTD	Pune
Sonata Software Ltd	Bangalore
SUBEX LIMITED	Bangalore
SQS INDIA BFSI LIMITED	Chennai
Tecnotree Convergence Ltd	Bangalore
WNS GLOBAL SERVICES PRIVATE LTD	Mumbai
NUCLEUS SOFTWARE EXPORTS LTD	Noida
Ust Global Technology India Pvt Ltd	Ernakulam
QUEST GLOBAL ENGINEERING SERVICES PVT LTD	Bangalore
CREATIVE SYNERGIES CONSULTING INDIA PVT LTD	Bangalore
JMR INFOTECH PVT LTD	Bangalore
Bnp Paribas	Mumbai
MAKE MY TRIP INDIA PVT LTD	Delhi
Hexaware Technologies Ltd	Mumbai
Caresoft Global Pvt. Ltd	Chennai
INDUS SOFTWARE TECHNOLOGIES PVT LTD	Pune
Mu Sigma Busines Solutions Pvt Ltd	Bangalore
Concerto Software & Systems Pvt Ltd	Mumbai
TATA CONSULTING ENGINEERS LIMITED	Mumbai
Colruyt IT Consultancy India Pvt Ltd	Hydarabad
Hyundai Motor India Engineering Pvt Ltd	Hydarabad
JK TECHNOFT LTD	Noida
MASTEK LIMITED	Mumbai
POLARIS CONSULTING	Chennai

