

Terms and Conditions for Festive Mega Campaign on Credit and Debit Cards

(1st Oct 2016 – 31st Oct 2016)

ABRL MORE Retail Stores

Terms and Conditions:

- **Offer:** Additional 5% cash back for Axis Bank Cardholders on a single minimum purchase of Rs.2500. Maximum cash back of Rs.250 per customer
- **Offer period:** 1st October 2016 to 31st October 2016 (both days inclusive)
- For stores in Bhilai, Durgapur, Guwahati, Howrah, Kolkata, Patna, Raipur, Ranchi, and Siliguri, offer period is 11th October 2016 to 31st October 2016
- The customer can avail a maximum cash back of Rs.250/-.The cash back shall be available on the net transaction value of a single transaction and bills cannot be clubbed to avail the same
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at More Stores. The 5% cash back from Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs.2500/-.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards and NRE Debit Cards.
- The cash back will be processed 60 days after the end of the promotional period
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- 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, computer equipment, software, or website.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- Axis Bank reserves the right to modify / alter all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, ABRL and Axis Bank's decision shall be final and binding on Cardholders in all respects.
- Credit Cardholder/s whose account has been classified as delinquent before or during the currency of the offer will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers discount on purchase of goods and services of the Merchant by using Axis Bank Credit & Debit Card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and

services offered/sold by the Merchant. Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and Credit card.

- Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- ABRL & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of ABRL & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- Axis Bank reserves the right to disqualify any cardholder from the benefits of 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.
- 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.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- ABRL and Axis Bank Terms & Conditions applicable.

Color Plus

Terms and Conditions:

- **Offer:** 5% cash back for Axis Bank Cardholders on a single minimum purchase of Rs.5000. Maximum cash back of Rs.2000 at customer id level
- **Offer period:** 1st October 2016 to 31st October 2016 (both days inclusive)
- For stores in Bhilai, Durgapur, Guwahati, Howrah, Kolkata, Patna, Raipur, Ranchi, and Siliguri, offer period is 11th October 2016 to 31st October 2016
- The customer can avail a maximum cash back of Rs.2000/-.The cash back shall be available on the net transaction value of a single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Color Plus stores. The 5% cash back from Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs.5000/-.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards and NRE Debit Cards.
- The cash back will be processed 60 days after the end of the promotional period
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.

- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- 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, computer equipment, software, or website.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- Axis Bank reserves the right to modify / alter all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- Credit Cardholder/s whose account has been classified as delinquent before or during the currency of the offer will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers discount on purchase of goods and services of the Merchant by using Axis Bank Credit & Debit Card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchant. Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and Credit card.
- Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- Color Plus & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Color Plus & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- Axis Bank reserves the right to disqualify any cardholder from the benefits of 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.
- 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.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- Raymond Ltd and Raymond Apparel Ltd Terms, Color Plus Fashion Ltd & Conditions applicable.

Hypercity

Terms and Conditions:

- **Offer:** Additional 5% cashback at Hypercity for Axis Bank Cardholders on a single minimum purchase of Rs.2500.
- **Offer Period:** 1st Oct 2016 to 31st Oct 2016 (Both days inclusive)

- Maximum available cash back is Rs. 500 per customer
- Cash back will be processed 60 days after the expiry of promotion period, by Axis Bank i.e 30th September 2016.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards and NRE Debit Cards.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The Offer is valid across all Hypercity stores. For store list please refer <http://www.hypercityindia.com/locator/>
- Product warranty will be regulated by the terms and conditions mentioned on the Warranty Card of respective products
- Multiple transactions summing up to Rs.2500 on an account level will not be eligible for the offer
- One SKU cannot be broken in to 2 or more invoices i.e. Minimum one product will have to be billed on a single swipe for a minimum billing amount of Rs.2500 & above
- Offer is subject to availability of products and available at the sole discretion of Hypercity Ltd.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- 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, computer equipment, software, or website.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- Axis Bank & Hypercity reserves the right to modify / alter all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Debit/Credit Card issued by Axis Bank
- Axis Bank only offers discount on purchase of goods and services of the Merchant by using Axis Bank Credit & Debit Card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchant. Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and Credit card.
- Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- Axis Bank reserves the right to disqualify any cardholder from the benefits of 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.
- 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.
- Credit Cardholder/s whose account has been classified as delinquent before or during the currency of the offer will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final.
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. Bank's discretion in this regard shall be final.

- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- Hypercity Terms & Conditions applicable

Landmark

Terms and Conditions:

- **Offer:** Additional 5% Discount at Landmark for Axis Bank Cardholders on a single minimum purchase of Rs.2000/-.
- **Offer Period:** 1st Oct 2016 to 1st Nov 2016 (Both days inclusive).
- Maximum available discount is Rs.500/-.
- In order to avail the discount, the total payment needs to be made using an Axis Bank Debit or Credit card.
- Offer discount will be processed by Landmark at the billing counter at the time of purchase and will reflect on the bill.
- The discount is applicable on a single transaction and bills cannot be clubbed to avail the discount.
- Offer valid on transactions done and live Axis Bank Debit and Axis Bank Retail Credit Cards only. This offer is not valid on Corporate Credit Cards.
- This offer cannot be clubbed with any other offer at the stores.
- Offer is subject to availability of products at the sole discretion of Landmark.
- The offer will be valid during the promotion period only which will be at the sole discretion of Landmark & Axis Bank.
- Landmark & Axis Bank retains the right to change or discontinue the offer at any time during the promotion period without prior notice.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The decision of Landmark & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Landmark and Axis Bank reserve the right at any time, without notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, entire or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether.
- 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, computer equipment, software, or website.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- Axis Bank & Landmark reserves the right to modify / alter all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank & Landmark also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- Axis Bank only offers discount on purchase of goods and services of the Merchant by using Axis Bank Credit & Debit Card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and

services offered/sold by the Merchant. Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and Credit card.

- Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchants. Any dispute or claim regarding the goods and services must be resolved by the Cardholder/s with the Merchant directly without any reference to Axis Bank.
- Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- Axis Bank reserves the right to disqualify any cardholder from the benefits of 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.
- 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.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- Trent Terms & Conditions applicable

Marks & Spencer

Terms and Conditions:

- **Offer:** 10% cash back for Axis Bank Cardholders on a single minimum purchase of Rs.5000. Maximum cash back of Rs.2000 at customer level
- **Offer period:** 1st Oct 2016 to 31st Oct 2016 (both days inclusive)
- The customer can avail a maximum cash back of Rs.2000/-. The cash back shall be available on the net transaction value of a single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Marks & Spencer stores. The 5% cash back from Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs.5000/-.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards and NRE Debit Cards.
- The cash back will be processed 60 days after the end of the promotional period
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.

- 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, computer equipment, software, or website.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- Axis Bank reserves the right to modify / alter all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- Credit Cardholder/s whose account has been classified as delinquent before or during the currency of the offer will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers discount on purchase of goods and services of the Merchant by using Axis Bank Credit & Debit Card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchant. Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and Credit card.
- Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- Marks & Spencer & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Marks & Spencer & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- Axis Bank reserves the right to disqualify any cardholder from the benefits of 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.
- 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.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- Marks & Spencer Terms & Conditions applicable.

Pantaloons

Terms and Conditions:

- Offer 1:
 - **Select Cities (Asansol, Durgapur, Haldia, Kolkata, Siliguri, Silchar):** Additional 5% cash back on Axis Bank Credit & Debit Cards on purchase of Rs.3500/- & above. Maximum cash back of Rs.2000/- per customer
 - **Offer Period:** 2nd September 2016 till 11th October 2016 (both days inclusive)

- **Offer 2:**
 - **Rest of India:** Additional 5% cash back for Axis Bank Cardholders on a single minimum purchase of Rs.4500. Maximum cashback of Rs.1500 per customer
 - **Offer period:** 23rd September 2016 to 31st October 2016 (both days inclusive)
- The customer can avail a maximum cash back of Rs.2000/-.The cash back shall be available on the net transaction value of a single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Pantaloons stores. The 5% cash back from Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than amount cited above.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- The cash back will be processed 45 days after the end of the promotional period
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- 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, computer equipment, software, or website.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- Axis Bank reserves the right to modify / alter all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- Credit Cardholder/s whose account has been classified as delinquent before or during the currency of the offer will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers discount on purchase of goods and services of the Merchant by using Axis Bank Credit & Debit Card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchant. Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and Credit card.
- Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- Pantaloons & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Pantaloons & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- Axis Bank reserves the right to disqualify any cardholder from the benefits of 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.

- 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.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- Pantaloons Terms & Conditions applicable.

Park Avenue

Terms and Conditions:

- **Offer:** 5% cash back for Axis Bank Cardholders on a single minimum purchase of Rs.5000. Maximum cash back of Rs.2000 per customer
- **Offer period:** 1st October 2016 to 31st October 2016 (both days inclusive)
- The customer can avail a maximum cash back of Rs.2000/-.The cash back shall be available on the net transaction value of a single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Park Avenue stores. The 5% cash back from Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs.5000/-.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards and NRE Debit Cards.
- The cash back will be processed 60 days after the end of the promotional period
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- 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, computer equipment, software, or website.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- Axis Bank reserves the right to modify / alter all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.

- Credit Cardholder/s whose account has been classified as delinquent before or during the currency of the offer will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers discount on purchase of goods and services of the Merchant by using Axis Bank Credit & Debit Card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchant. Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and Credit card.
- Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- Park Avenue & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Park Avenue & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- Axis Bank reserves the right to disqualify any cardholder from the benefits of 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.
- 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.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- Raymond Ltd and Raymond Apparel Ltd Terms & Conditions applicable.

Parx

Terms and Conditions:

- **Offer:** 5% cash back for Axis Bank Cardholders on a single minimum purchase of Rs.5000. Maximum cash back of Rs.2000 per customer
- **Offer period:** 1st October 2016 to 31st October 2016 (both days inclusive)
- The customer can avail a maximum cash back of Rs.2000/-.The cash back shall be available on the net transaction value of a single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Parx stores. The 5% cash back from Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs.5000/-.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Card Cards and NRE Debit Cards.
- The cash back will be processed 60 days after the end of the promotional period

- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- 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, computer equipment, software, or website.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- Axis Bank reserves the right to modify / alter all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- Credit Cardholder/s whose account has been classified as delinquent before or during the currency of the offer will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers discount on purchase of goods and services of the Merchant by using Axis Bank Credit & Debit Card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchant. Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and Credit card.
- Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- Parx & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Parx & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- Axis Bank reserves the right to disqualify any cardholder from the benefits of 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.
- 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.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- Raymond Ltd and Raymond Apparel Ltd Terms & Conditions applicable.

The Raymonds

Terms and Conditions:

- **Offer:** 5% cash back for Axis Bank Cardholders on a single minimum purchase of Rs.5000. Maximum cash back of Rs.2000 per customer
- **Offer period:** 1st October 2016 to 31st October 2016 (both days inclusive)
- The customer can avail a maximum cash back of Rs.2000/-. The cash back shall be available on the net transaction value of a single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Raymond stores. The 5% cash back from Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs.5000/-.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards and NRE Debit Cards.
- The cash back will be processed 60 days after the end of the promotional period
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- 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, computer equipment, software, or website.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- Axis Bank reserves the right to modify / alter all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- Credit Cardholder/s whose account has been classified as delinquent before or during the currency of the offer will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers discount on purchase of goods and services of the Merchant by using Axis Bank Credit & Debit Card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchant. Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and Credit card.
- Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.

- Raymond & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Raymond & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- Axis Bank reserves the right to disqualify any cardholder from the benefits of 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.
- 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.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- Raymond Ltd and Raymond Apparel Ltd Terms & Conditions applicable.

Westside

Terms and Conditions:

- **Offer:** Additional 5% Discount at Westside for Axis Bank Cardholders on a single minimum purchase of Rs.4500/-.
- **Offer Period:** 1st October 2016 to 1st November 2016 (Both days inclusive).
- Maximum available discount is Rs.1500/-.
- In order to avail the discount, the total payment needs to be made using an Axis Bank Debit or Credit card.
- Offer discount will be processed by Westside at the billing counter at the time of purchase and will reflect on the bill.
- The discount is applicable on a single transaction and bills cannot be clubbed to avail the discount.
- Offer valid on transactions done and live Axis Bank Debit and Axis Bank Retail Credit Cards only. This offer is not valid on Corporate Credit Cards.
- This offer cannot be clubbed with any other offer at the stores.
- Offer is subject to availability of products at the sole discretion of Westside.
- The offer will be valid during the promotion period only which will be at the sole discretion of Westside & Axis Bank.
- Westside & Axis Bank retains the right to change or discontinue the offer at any time during the promotion period without prior notice.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The decision of Westside & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Westside and Axis Bank reserve the right at any time, without notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, entire or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether.
- 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, computer equipment, software, or website.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.

- Axis Bank & Westside reserves the right to modify / alter all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank & Westside also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Debit Card issued by Axis Bank
- Axis Bank only offers discount on purchase of goods and services of the Merchant by using Axis Bank Credit & Debit Card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchant. Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and Credit card.
- Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- Axis Bank reserves the right to disqualify any cardholder from the benefits of 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.
- 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.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- Trent Terms & Conditions applicable