

## Terms & Conditions

These terms and conditions (“**Terms**”) shall be applicable to the Credit & Debit Cardholders (as defined hereinafter) participating in the Offer (as defined hereinafter) who agrees to be bound by the same and shall regulate the provisions of the specified products and services provided by the Axis Bank (“**Axis Bank**”). Participation in this offer is voluntary. Any Customer (defined herein below) 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.

### **Definitions:**

The following words and phrases shall have the meanings set out herein below in this document unless repugnant to the context:

“Credit Cardholders” – Any individual holding an Axis Bank **EDGE REWARDS** eligible Credit Card.

“Debit Cardholders” – Any individual holding an Axis Bank **EDGE REWARDS** eligible Debit Card.

“Campaign Period/ Offer Period/ Validity” - The period for which the offer is valid.

“Cardholders” – Axis Bank Credit & Debit Card customers, who are eligible to earn points based on the current card holding. Examples of the cards which are not eligible for the program, Vistara Card, Miles and More, Flipkart Card, LIC Card. Corporate Card.

“Customer” – Customer who is eligible to earn points on **EDGE REWARDS** program based on the relationship the customer holds with the Bank.

“Transactions” – “Transactions” – any purchase made on ( CRED Store & CRED Travel on CRED mobile-app) through Axis Bank earn eligible Credit & Debit card.

The Campaign Period referred to as “Offer Period” or “Validity”, used interchangeably, will be the one mentioned in the communication received by customer

### **Offer validity:**

October’21	November’21	December’21
07 <sup>th</sup> October – 31 <sup>st</sup> October	01 <sup>st</sup> November – 30 <sup>th</sup> November	01 <sup>st</sup> December – 31 <sup>st</sup> December

### **Offer Details:**

Earn 10X **EDGE REWARD** Points with Axis Bank Credit & Debit Cards on CRED Store & CRED Travel on transaction of INR 200 and above.

### Terms of the offer:

- Under this Offer, any Cardholder who, during the Offer Period, transacts on CRED Store & CRED Travel (on CRED mobile application) and makes payment using an **EDGE REWARDS** eligible AXIS BANK Credit/ Debit Card shall be entitled to receive 10X **EDGE REWARD** Points
- Offer is applicable only on purchases made on CRED mobile application).
- The Offer is valid on **EDGE REWARDS** eligible AXIS BANK Credit and Debit Cards. Offer not valid on net banking, commercial cards, cash/card on delivery, EMI and corporate cards of Axis Bank.
- The offer is not applicable for NRI/NRO/NRE customers irrespective of the card that they hold.
- This Offer cannot be clubbed with any other Axis Bank offer.

Example –

A. 10X **EDGE REWARD** Points will only be applicable for transactions where no other card offer or accelerated product offer has been availed.

B. 10X **EDGE REWARD** Points will be awarded to the customers, where "X" denotes the points earned by the customer on his/her domestic transactions.

- Offer is **NOT** applicable on EMI transactions.
- The list of Earns eligible cards can be viewed on <https://edgerewards.axisbank.co.in/terms-conditions>
- The 10X **EDGE REWARD** Points earned during the said offer, will be credited within 120 days from the date of the transaction.
- In case partial payment is made using any other payment instrument, 10X **EDGE REWARD** Points will be granted only on such part of the payment which is made using Axis Bank Retail Credit and Debit Cards.
- Customer can earn maximum up to 10,000 **EDGE REWARD** Points per card per month during the campaign period
- This Offer will not be applicable if the Cardholder or CRED cancels the complete order and, in such a case, participation in the Offer will be deemed withdrawn. In other words, cardholder will not earn reward points for the said transaction.
- In case of partial cancellation, points will be awarded on the net amount after deducting the refund /partial cancellation amount.
- Nothing herein amounts to a commitment by the Bank or Brand to conduct further, similar or other offers.
- The above Offer is by way of a special offer and nothing contained herein will prejudice or affect the terms and conditions of the Card member agreement. The terms of the above schemes will be in addition to and not in derogation of the terms contained in the Card member agreement.

- By participating in this Offer, every Cardholder agrees that Bank and CRED will not be liable or responsible for any loss or damage whatsoever that a Cardholder may suffer, directly or indirectly, in connection with the Offer including but not limited to that associated with his/ her use or delivery or misuse of the Product(s). Bank shall not be liable for delivery, service, suitability, availability or quality of the products offered under this offer.
- These Offer Terms are governed by the laws of India and the courts at Mumbai will have exclusive jurisdiction over any matters/ disputes arising out of or in relation to these Offer Terms.
- Terms of CRED <https://app.cred.club/k63y/48efda1> & **EDGE REWARDS** will be applicable <https://edgerewards.axisbank.co.in/terms-conditions>
- Any person availing this Offer will be deemed to have accepted these Offer Terms.
- Cancellations will not be allowed after 90 days from date of transaction.
- Offer not valid on net banking, commercial cards, cash/card on delivery, EMI, Flipkart-Axis Bank Cobrand Credit Card BIN 533467 (including any new BINS subsequently added for this card) and corporate cards of Axis Bank

**Axis Bank Standard Terms and Conditions:**

- 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 invoice for the case to be taken for further investigation. The customer can get in touch through Axis Bank's toll free number 1860-419-5555.
- 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 the offer or 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.

- Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same. Offer shall not constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of CRED or any third party and is not intended to create any rights and obligations.
- The offer by Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- Bank may use the services of agents for sales / marketing of the products. Copy Rights of Axis Bank Limited. All rights are reserved.
- 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 shall not be held liable for any delay or loss that may be caused in delivery of the goods and /or services under the offer.
- CRED & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of CRED & 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.
- CRED & Axis Bank reserve 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.