

## **Terms and Conditions**

1. Offers is valid till 31<sup>st</sup> March 2013, unless otherwise stated.
2. All payment(s) must be made with a valid Visa Business, Corporate or Purchasing card.
3. Offer is non-transferable and cannot be exchanged for cash, credit or kind.
4. Offer cannot be used in conjunction with other promotions, in-house offers, discounts, coupons or special offers, unless otherwise stated.
5. To the fullest extent permissible by law, each participating Visa Commercial cardholder releases Visa from any claim, loss, damage, cost or expense (including any claim for legal expenses) sustained or incurred by him/her in conjunction with their participation in the program.
6. Visa and the participating merchants reserve the right to change or terminate the offer without prior notice.
7. Visa does not warrant the quality or performance of the products or services in the offer, and shall not be responsible for any consequences arising from or in connection with the offer.
8. In case of disputes, the decision of Visa and the participating merchants is final and conclusive.
9. Visa and its agencies have taken every care to ensure the accuracy of the information provided at the time of print. Neither Visa nor its agencies accept responsibility for any error or omission. All offers are correct at time of print.
10. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relation to the program, the terms and conditions listed on the Visa Commercial Offers website will prevail.

## **General Terms and Conditions for Axis Bank MY Business Credit Cards:**

1. Cardholder/s whose account has been classified as delinquent before or during the currency of the offer, or when reward points are to be credited, will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final.
2. Cardholder's eligibility for the offer will be decided by the Bank based on transaction and payment history.
3. The offer is not transferable, non-negotiable and cannot be encashed.
4. 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.
5. In case of any dispute or discretion, Axis Bank's decision shall be binding on all Cardholders.
6. 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.
7. Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered 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.
8. 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.
9. 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.
10. The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
11. In all matters relating to the offer for Axis Bank Cardholders, the decision of Axis Bank shall be final and binding in all respects.
12. Any person taking the advantage of this offer through valid and active Axis Bank Credit Card in good standing shall be deemed to have read, understood and accepted these terms and conditions.