

## Axis eDGE Rewards Program for Axis Mobile / Axis Internet Banking

- "Axis Bank Mobile App" or "App" shall mean and include 'Axis Bank Mobile Application' offered by Axis Bank to its Customers.
- "Axis Bank Internet Banking" shall mean and includes the Internet banking facilities offered by Axis Bank to its Customers.
- All customers using Axis Mobile / Axis Internet Banking are eligible to earn Axis eDGE Reward
  points subject to following terms and conditions. This whole arrangement shall hereinafter
  referred to as the "program".
- Customer will earn Axis eDGE Reward points for the below transactions done on Axis Bank Mobile App / Axis Bank Internet Banking

Transaction	Monthly Axis eDGE Reward Points
Cheque book request	20
Fixed Deposit Creation (Max 3 Fixed deposits a month)	100
Customers doing 1 bill payment in a month	50
Customers doing 2 bill payments in the same month  (50 points for 1 <sup>st</sup> bill and additional 25 points for 2 <sup>nd</sup> bill)	25
Customers doing 3 bill payments in the same month  (50 points for 1 <sup>st</sup> bill + 25 points for 2 <sup>nd</sup> bill + 25 points for 3 <sup>rd</sup> bill)	25

#### **Earn Rules**

# o Cheque book request:

A customer can earn 20 Axis eDGE Reward points for only **one** cheque book request per month for request raised using Axis Bank Mobile app / Axis Bank Internet banking.

## o <u>Fixed deposit request:</u>

A customer can earn 100 Axis eDGE Reward points per fixed deposit creation subject to maximum 300 Axis eDGE Reward Points for 3 Fixed deposits creation per month. Provided the said Fixed Deposits are

created using Axis Mobile / Axis Bank Internet banking and the tenure of the fixed deposit should be a minimum of 6 months.

- a. The fixed deposit created should be active at the time of credit of Axis eDGE Reward points.
- b. If a customer makes a fixed deposit and breaks the same prior to Axis eDGE reward points being credited, the transaction will not be considered.
- c. The Fixed Deposit created across Axis Mobile / Axis Internet Banking cannot exceed a total of 3 Fixed deposit creation transactions. If a customer makes 3 Fixed Deposits on Axis Mobile and 1 bill payment on Axis Internet Banking, he will be rewarded for a total of 3 Fixed Deposits only, which is (3 X 100) 300 Axis eDGE points

### o Bill Payments:

A customer can earn up to 100 Axis eDGE Reward points for a maximum of 3 bill payments a month.

- a. For 1 bill payment in a month, customer will earn 50 Axis eDGE Reward points
- b. For 2 bill payments in the same month, a customer will earn 75 (50+25) Axis eDGE Reward points
- c. For 3 bill payments in the same month, a customer will earn 100 (50+25+25) Axis eDGE Reward points
- d. The bill payments across Axis Mobile / Axis Internet Banking cannot exceed a total of 3 bills payment transactions. If a customer makes 3 bill payments on Axis Mobile and 1 bill payment on Axis Internet Banking, he will be rewarded for a total of 3 bill payments only, which is 100 Axis eDGE points.
- e. A customer will need to make 3 bill payments to separate billers only. If the customer makes multiple payments to one biller during the calendar month, it will be considered as 1 bill payment only.

#### **General Terms**

- Axis Bank shall determine, from time to time, at its discretion, which Axis eDGE Rewards Relationships or actions are eligible for inclusion/exclusion in the Axis eDGE Rewards program and how many Axis eDGE Reward points to be earned and on what basis.
- A customer will be eligible to earn Axis eDGE Reward points on transactions (stated above), carried out on or post 5<sup>th</sup> October, 2017 only. Any transactions carried out before the said date will be not considered for Axis eDGE Reward points credit.
- Axis eDGE Reward Points earned on the above transactions shall be credited to the members account by 20<sup>th</sup> of the following month. For example: Points for transaction done on 10<sup>th</sup> October, 2017 will be credited by 20<sup>th</sup> November, 2017.

- The customer can view these points under the 'Earn History' Tab on the program website or call the Axis Bank call center.
- The above T&C's are in addition to the Axis eDGE Rewards program T&C's mentioned herein https://edgerewards.axisbank.com/terms-conditions
- The program is non-negotiable and the reward points earned cannot be en-cashed.
- Incomplete / rejected / invalid / returned / disputed or unauthorized / fraudulent transactions will not be considered for points credit.
- Axis Bank will not be responsible or liable in case the transactions could not be completed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
- In case of all matters relating to the program including any dispute or discrepancy relating to the earn rules or eligibility of any customer, Axis Bank's decision shall be final and binding on accountholder in all respects.
- Any person taking the advantage of this program shall be deemed to have read, understood and accepted these terms and conditions.
- Any dispute relating to the program or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.