

<u>Terms and Conditions for Amazon Great Indian Festival Campaign on Axis Bank Credit & Debit</u> Cards and EMI Transactions

<u>Validity:</u> 21st October, 2019 – 25th October, 2019 (Offer will be available to Prime customers 12 hours in advance)

Offer details

• 10% instant discount

• Minimum purchase: Rs. 3,000

• Maximum benefit for the customer

Non-EMI transactions	EMI transactions
Rs. 2,000 Instant Discount	Rs. 2,000 Instant Discount +
	Rs. 250 Cashback

Offer terms

- The offer is not eligible on the following products
 - Gift Card(s) (Amazon branded and Non Amazon branded)
 - o Prepaid phone recharges, DTH recharges, Bill payments
 - Kindle e-books and Kindle Unlimited Subscription Program
 - Select mobiles (see product page for offer eligibility)
 - Amazon Pay balance loading
 - Amazon Prime subscription
 - Infant Nutrition products
 - Godrej Interio products
 - Flight bookings on Amazon
- The offer is applicable on all Axis Bank Retail Credit and Debit Cards
- The offer is also applicable on Axis Bank Debit & Credit Cards EMI Transactions
- The offer is **NOT applicable** on Corporate Credit cards and NR Cards

Amazon Terms and Conditions

1. This "Offer" is provided to you by Axis Bank Limited ("Bank"), and Amazon Pay (India) Private Limited (formerly known as Amazon Online Distribution Services Private Limited) ("Amazon") and made available on the website www.amazon.in and the mobile site and mobile application thereof (collectively, "Amazon.in").



- 2. These Offer terms and conditions ("**Offer Terms**") are in addition to the Amazon.in Conditions of Use & Sale and Privacy Notice to which you agree to by using Amazon.in. In the event of any conflict between the Conditions of Use & Sale and these Offer Terms, these Offer Terms will prevail, only for the purposes of this Offer.
- 3. All residents of India holding a valid and current Axis Bank Credit or Debit card are eligible to avail the Offer (the holder of a Card, a "Cardholder"). The offer is not valid on Axis Bank Corporate and NR Cards.
- 4. The offer is valid from 21st October, 2019 to 25th October 2019 ("**Offer Period**"), unless revoked or extended by Amazon & Axis Bank at their sole discretion, without any prior notice and without liability. For Prime Members the offer is valid from 12:00 hrs 20th October 2019 to 25th October 2019
- 5. Under this Offer, any eligible Cardholder who, during the Offer Duration, makes any purchase from Amazon.in and makes the payment using the Card, will be entitled to receive an instant discount of 10% of the total purchase value for a successful transaction made on Amazon.in, provided the purchase value for such transaction (inclusive of taxes) is equivalent to or exceeds INR 3,000 on a per transaction basis. Check Product page for offer eligibility
- 6. Each Cardholder can avail a maximum instant discount of INR 2,000 per Card under this Offer for purchases on Amazon.in using the Card, irrespective of number of purchases.
- 7. If a Cardholder purchases any product(s) by availing the equated monthly installments (EMI) facility (provided on the Card by the Bank), they will be entitled to receive an additional Rs. 250/- as cashback.
- 8. The cashback will be credited in the eligible Cardholder's account by the Bank on 26th Jan 2020. Any queries/issues relating to cashback will be entertained by the Bank only till 26th Feb 2020. For the avoidance of doubt, it is clarified that a Cardholder must address the queries/issues relating to the cashback to the Bank only.
- 9. The purchase of the product(s) will be governed by the terms of sale, including terms of exchange (wherever available), applicable to the sale of the product(s) on Amazon.in. This Offer will also be applicable on purchase of product(s) by the Cardholders under an exchange offer.
- 10. Notwithstanding anything contained in these Offer Terms, this Offer is not applicable on the purchase of the following products:
 - Gift Card(s) (Amazon branded and Non Amazon branded)
 - Prepaid phone recharges, DTH recharges, Bill payments



- Kindle e-books and Kindle Unlimited Subscription Program
- Select mobiles (see product page for offer eligibility)
- Amazon Pay balance loading
- Amazon Prime subscription
- Infant Nutrition products
- Godrej Interio products
- Flight bookings on Amazon
- 11. The Instant Discount would not be applicable on payment made by Cardholders using the 'Cash on Delivery', payment option.
- 12. The Offer is also valid on EMI (equated monthly installment) transactions, No Cost EMI transactions and Exchange offers.
- 13. In the event the order is returned or cancelled by the Cardholder, seller or Amazon Seller Services Private Limited, for any reason whatsoever, and subsequently the order / purchase transaction value falls below INR 3,000/-, the order will not qualify for this Offer and the participation of the Cardholder will be deemed withdrawn.
- 14. If Instant Discount is availed on any order, and it is subsequently cancelled, the refund amount of such orders will be post adjusting the instant discount amount availed on the purchase.
- 15. Amazon reserves the right, at any time, without prior notice, without liability, and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these Offer Terms or to replace, wholly or in part, this Offer by another offer, whether similar to this Offer or not.
- 16. Products offered under this Offer are subject to availability and accordingly Bank, and/or Amazon, in no circumstances, shall be liable for non-availability of any of any product.
- 17. Nothing contained herein amounts to a commitment by Amazon or the Bank to conduct further, similar or other offers
- 18. The above Offer is by way of a special offer and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement (if any executed by the Bank)
- 19. Delinquent and over-limit credit Card members will not qualify for this Offer
- 20. This Offer cannot be availed on: (i) purchase of the ineligible / excluded products mentioned above; or (ii) purchase by Cardholder using any card other than the Card (mentioned above).



- 21. Under no circumstances, will the cashback being offered under this Offer be settled in cash in lieu thereof by Amazon.
- 22. By participating in this Offer, every Cardholder expressly agrees that Amazon or any of its affiliates will not be liable or responsible for any loss or damage whatsoever that a Cardholder may suffer, directly or indirectly, in connection with this Offer, including but not limited to that associated with his/her use or delivery or misuse of any product purchased on Amazon.in.
- 23. All disputes between the Cardholders, Bank will be resolved *inter se* and Amazon will not (nor will be liable or obliged to) mediate or resolve any dispute or disagreement between the Cardholders and the Bank.
- 24. Any disputes arising out of this Offer shall be subject to the exclusive jurisdiction of the courts at Bangalore.
- 25. The Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary
- 26. Any person availing this Offer shall be deemed to have accepted these Offer Terms.

Axis Bank Standard Terms and Conditions

- The decision of The Merchant & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- 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 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 Merchant 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.
- 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.
- The Merchant & 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.
- 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/or services must be resolved by the Cardholder 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.
- Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.
- Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of The Merchant 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.
- The Merchant & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of The Merchant & 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.



- The Merchant & 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
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Logos/trademarks used are owned by respective entities. Axis Bank has been authorised to use these logos/trademarks for offer promotion purposes.
- 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.
- Merchant Terms & Conditions applicable

Terms and Conditions of Credit Card EMI:

- Offer tenure: All Tenures
- The instant discount is applicable on a single transaction and bills cannot be clubbed to avail the same
- In case there is more than one offer available simultaneously from Axis, no two offers can be combined by the participant.
- This offer is valid on all Axis Bank Credit Cards and Debit Cards. This offer is not valid on NR and Corporate Credit Cards.
- Offer is open to Indian residents holding a valid Axis Bank Credit Card to whom communication is sent either by Axis and/or merchant.
- Offer is void wherever prohibited by Law.
- Purchases made before or after the offer period shall not be eligible.
- ROI for 3 and 6 months will be 12%, and 13% for 9 months option. ROI will be informed at the payment counter before completing the transaction. The ROI is subject to change in any point in time at banks discretion and it will be informed to the merchant.



For detailed terms & conditions please refer https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services

Axis Bank Dedit Card EMI Terms & Conditions

- Offer tenure- All months.
- Maximum 1 transactions/Card is eligible for instant discount during the offer period.
- Following ROI will be applicable:
 - o 3 & 6 months 14% p.a
 - o 9,12,18 & 24 months 16% p.a
- Only a select base of pre-approved customers will be eligible for this offer on their Bank debit card. These customers will be able to view the offer on their payment page. No other customers will be able to avail of this offer
- The instant discount is applicable on a single transaction and bills cannot be clubbed to avail the same
- In case there is more than one offer available simultaneously from Axis, no two offers can be combined by the participant.
- This offer is valid on all Axis Bank Debit Cards. This offer is not valid on NR and Corporate Dedit Cards.
- Offer is open to Indian residents holding a valid Axis Bank Debit Card to whom communication is sent either by Axis and/or merchant.
- Offer is void wherever prohibited by Law.
- Purchases made before or after the offer period shall not be eligible.
- ROI for 3,6,9, months will be 14 % p.a. ROI will be informed at the payment counter before completing the transaction. The ROI is subject to change in any point in time at banks discretion and it will be informed to the merchant
- Interest rate applicable is 8.30% p.a (3 Months MCLR) + 5.70% p.a. i.e. effective rate of interest would be 14% p.a. (No reset). The Interest rate applicable is 8.30% (3 Months MCLR) + 7.70% p.a i.e effective rate of interest as 16% (No reset). For more information on MCLR kindly visit our website Click here