

## Terms and Conditions for the Satya Paul Tie on the Axis Bank Signature/Wealth Signature Credit Card

### a. Definitions

For the purpose of these terms and conditions ("Terms and Conditions"):

- "Cardholder" shall mean a customer to whom the Facility has been granted by virtue of such customer holding the Axis Bank Wealth Signature/Signature Credit Card.
- "Card" shall mean the Axis Bank Wealth Signature/Signature Credit Card, which has been issued by Axis Bank and is valid and subsisting during the Program Period.
- "Applied for a Credit Card" shall mean the day on which the customer has applied for the Axis Bank Signature/Wealth Signature Credit Card and signed the application form.
- "Credit Card issuance" shall mean the day on which the Wealth Signature/Signature Credit Card number is generated for the customer after he has applied for the Credit Card.
- "Facility" or "Program" shall mean the program where on applying for the Axis Bank Signature/Wealth Signature Credit Card from 14<sup>th</sup> February, 2013 to 31<sup>st</sup> March, 2013, the new Signature/Wealth Signature Credit Cardholders are eligible to get a complimentary designer tie for men from 'Satya Paul'.
- "Gift Offer" or "Gift" shall mean a designer tie from Satya Paul to the Cardholder in cases where the Facility is availed during the Program Period.
- "Eligibility Criteria" for availing the Gift Offer of a complimentary during the Program Period by the Primary Cardholder.
- "Program Period" shall mean the period commencing from 14<sup>th</sup> February 2013 to 31<sup>st</sup> March 2013 during which the customer applied for the Axis Bank Signature/Wealth Signature Credit Card and the Signature/Wealth Signature Credit Card is successfully issued henceforth.
- "Primary Terms and Conditions" shall mean the terms and conditions applicable to the Card in addition to these Terms and Conditions.

### b. Program / Offer

- The Program is valid for all new Axis Bank Signature/Wealth Signature Cardholders who meet the Eligibility. Any cancellations or foreclosures on the Facility before the dispatch of the Gift will amount to cancellation of the Gift Offer to the Cardholder.
- This offer is not applicable on upgrades, card replacement or card renewal.
- Axis Bank Signature/Wealth Signature Credit Cards issued prior to the program period are not eligible for this offer.
- A Cardholder will be entitled to only one Gift Offer during the Program Period. This offer is not applicable on add-on cards.
- Gift Offer is non-transferable, non-binding and non-encashable.
- No substitutions or exchange of Gift, other than what is detailed in the communication sent to the Cardholder shall be allowed. However, Axis Bank reserves the right to substitute and/or change the Gift or any of them on account of non-availability of Gift, without any intimation or notice, written or otherwise to the Cardholder.
- All visuals of the Gift in the communication sent to the Cardholder are indicative only.
- The Facility shall be available to the Primary Cardholders only.
- Axis Bank shall not entertain any exchange or replacement related requests for the Gift items on any grounds/reasons whatsoever.

### C Terms regarding the Gift Offer and redemption process

- The Satya Paul tie will be sent to the customer within 30 working days from the date of card issuance.
- No request for exchange or replacement of the gifts will be entertained by Axis Bank on any grounds whatsoever.

#### D. Other Terms and Conditions

- This Program is brought to you by Axis Bank Credit Cards and is made to Cardholders selected at the discretion of Axis Bank.
- Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of the Gift.
- In the event any alternative Gift is offered, selection of the same shall be at the sole discretion of Axis Bank.
- Axis Bank does not guarantee and make any representation about the quality, usefulness, worthiness and/or character of the Gift, and shall not be responsible if the same are in any way found to be defective.
- The existence of a dispute, if any, regarding the Gift shall not constitute a claim against Axis Bank.
- All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai.
- In all matters relating to the Program, the decision of Axis Bank shall be final and binding in all respects.
- The Program is not available wherever prohibited and / or on merchandise / products / services for which such programs cannot be offered for any reason whatsoever.
- These Terms And Conditions shall be in addition to and not in substitution to the terms and conditions governing the Primary Terms and Conditions. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the terms and conditions applicable to the Primary Terms and Conditions.
- Axis Bank reserves the right to modify/ change all or any of the terms applicable to the Program without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the Program without assigning any reasons or without any prior intimation whatsoever.