

## **Terms & Conditions for Flipkart Mobile Bonanza on Axis Bank Credit & Debit Cards**

### **Offer Details:**

**Offer 1:** 5% up to Rs. 500 on min transactions of Rs. 3999 for Non EMI & EMI transactions on CC/DC. Additional one time Rs. 250 off on EMI Transactions only

**Validity:** 19<sup>th</sup> August 2019 to 26<sup>th</sup> August 2019

**Exclusion:** Realme 3 Series and X Series Models and T&C's exclusions

### **Additional Offer Details:**

1. Customer will receive a total max discount of 500 during the offer period.
2. Extra 250 off to the customer on EMI transactions over and above 3,999 will be one time discount only.

**Offer 2:** 10% off up to 1000 only on Realme 3 Series & X Series phones

**Validity:** 19<sup>th</sup> August 2019 to 22<sup>nd</sup> August 2019

**Exclusion:** All other brand phones

**Additional Offer Details:** This offer will run on Realme days.

**Offer 3:** 5% off upto 500 on Realme 3 Series & X Series phones

**Validity:** 23<sup>rd</sup> August 2019 to 26<sup>th</sup> August 2019

**Exclusion:** All other brand phones

**Additional Offer Details:** If the customer has taken a discount during Offer 1 period then he will not get a discount on these dates else he can avail this offer.

### **Important Terms & Conditions (for Offer 1, 2 & 3):**

- The offer is applicable on all Axis Bank Retail Credit and Debit Cards
- The Discount will be applied to the Net Cart Value ("NCV"). The minimum NCV to avail this Offer is INR 3,999 and the maximum discount per Card during the Offer Period is INR 500 (for Non EMI transactions), NCV shall mean the total value of only the eligible product/s in the cart after all applicable discounts and exchange offer redemptions.
- The offer is **NOT applicable** on Corporate & Commercial Credit cards and NR Cards
- The Offer is not applicable for **Card-on-delivery** transactions
- Offer will not be applicable on Select Samsung Mobiles (visit product page for more details), Nokia 9 (Blue, 128GB, 6GB RAM), iPhone 6s and XR
- This Offer is **NOT applicable** on transactions made through Internet Banking/ Phonepe payment option

### **Flipkart Terms and Conditions:**

## **Offer 1: CC/DC EMI and Non EMI transactions**

### **Frequently Asked Questions**

#### ***What is the offer?***

\* 5% Instant Discount with AXIS Bank Debit & Credit Cards on purchase of Mobiles.

#### ***What is the offer duration?***

\* 19th August 2019 (00:00 Hours) to 26th August 2019 (23:59 Hours)

#### ***What other conditions should apply to avail the offer?***

\* Maximum Discount per card: INR 500

\* Minimum Cart Value: INR 3,999

#### ***How do I check if a product is eligible?***

\* This offer is applicable on Mobiles

\* Offer will be listed on product page, for all eligible products. Please check before making purchase.

#### ***Is the offer applicable on all AXIS Bank Transactions?***

\* This Offer is applicable on all AXIS Credit/Debit Card transactions (including all Credit & Debit EMI Transactions) except for transactions made using AXIS Bank Corporate or Commercial cards.

\* Offer is NOT applicable on transactions made through Internet Banking.

#### ***Will I get the offer if I pay using an AXIS Bank Debit or Credit Card via PhonePe?***

\* No, offer will not apply on payments made from AXIS Bank Debit and Credit Cards via PhonePe payment option

#### ***Will I get the offer if I pay through Flipkart Gift Card partially?***

\* Yes, you can avail the offer. In this case, offer will only apply on the amount paid through AXIS Bank Debit or Credit Cards against the eligible product(s). Also, the final amount to be paid through AXIS Bank Debit or Credit Cards should be equal to or more than INR 3,999

#### ***How many times can this offer be availed?***

\* There is no limit on number of transactions. However, you can avail up to a maximum discount of INR 500 per Card

### **Terms and Conditions**

#### **Preliminary**

- This offer (“Offer”) is being run by AXIS Bank Limited (“AXIS Bank” /” Bank”) on www.flipkart.com, Flipkart mobile app and Flipkart mobile site (collectively “Platform”), which Platform is owned and operated by Flipkart Internet Private Limited (Flipkart, We or Our). It is open to all residents of India holding a valid and current AXIS Bank Credit & Debit Card (“Cardholder” and “Card”).
- By participating in the Offer (defined below), Cardholder agree to be bound by:
  - these terms and conditions (T&C);
  - the Terms of Use, Privacy Policy and other relevant documentation including any modifications, alterations or updates thereof, that are published on the Platform; and
  - All applicable terms and conditions of AXIS Bank.

### **Offer Details**

- The Offer is valid from 19th August 2019 (00:00 Hours) to 26th August 2019 (23:59 Hours).
- Under this Offer, Cardholders will get a 5% instant discount to a maximum discount of INR 500 per card (“Discount”), on the purchase of Mobiles. You are requested to check the product page for Offer applicability.
- The Discount will be applied to the Net Cart Value (“NCV”). The minimum NCV to avail this Offer is INR 3,999 and the maximum discount per Card during the Offer Period is INR 500, NCV shall mean the total value of only the eligible product/s in the cart after all applicable discounts and exchange offer redemptions.
- The Offer is NOT applicable on transactions made using Corporate & Commercial Card
- In case partial payment is made through Flipkart Gift Card, Offer will apply only on the amount paid through the Card against the purchase of eligible products, provided such amount equals or exceeds INR 3,999
- Offer will not be applicable on-
  - Select Samsung Mobiles
  - Nokia 9 (Blue, 128GB, 6GB RAM)
  - Realme 5, Realme 3 Pro, Realme 3, Real me 3i and Realme X variant
  - iPhone 6s and XR

### **Offer 1: Additional one-time Rs. 250 off on EMI Transactions**

### **Frequently Asked Questions**

#### ***What is the offer?***

\* Extra Rs 250 instant Discount on EMI transactions using AXIS Bank Debit & Credit Cards on purchase of Mobiles.

#### ***What is the offer duration?***

\* 19th August 2019 (00:00 Hours) to 26th August 2019 (23:59 Hours)

#### ***What other conditions should apply to avail the offer?***

\* Maximum Discount per card: INR 250

\* Minimum Cart Value: INR 3,999

#### ***How do I check if a product is eligible?***

\* This offer is applicable on Mobiles.

\* Offer will be listed on product page, for all eligible products. Please check before making purchase.

#### ***Is the offer applicable on all AXIS Bank Transactions?***

\* This Offer is applicable on EMI transactions (Credit and Debit) except for transactions made using AXIS Bank Corporate or Commercial cards.

\* Offer is NOT applicable on transactions made through Internet Banking.

#### ***Will I get the offer if I pay using an AXIS Bank Debit or Credit Card via PhonePe?***

\* No, offer will not apply on payments made from AXIS Bank Debit and Credit Cards via PhonePe payment option

#### ***Will I get the offer if I pay through Flipkart Gift Card partially?***

\* Yes, you can avail the offer. In this case, offer will only apply on the amount paid through Axis EMI transactions (Credit and Debit) against the eligible product(s). Also, the final amount to be paid through AXIS Bank Debit or Credit Cards should be equal to or more than INR 3,999.

***How many times can this offer be availed?***

\* The offer can be availed only once per card. You can avail up to a maximum discount of INR 250 per Card

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- By participating in the Offer (defined below), Cardholder agree to be bound by:
  - these terms and conditions (T&C);
  - the Terms of Use, Privacy Policy and other relevant documentation including any modifications, alterations or updates thereof, that are published on the Platform; and
  - All applicable terms and conditions of AXIS Bank.

**Offer Details**

- The Offer is valid from 19th August 2019 (00:00 Hours) to 26th August 2019 (23:59 Hours).
- Under this Offer, Cardholders will get extra Rs 250 instant discount on EMI transactions on the purchase of Mobiles. You are requested to check the product page for Offer applicability.
- The Discount will be applied to the Net Cart Value (“NCV”). The minimum NCV to avail this Offer is INR 3,999 and the maximum discount per Card during the Offer Period is INR 250, NCV shall mean the total value of only the eligible product/s in the cart after all applicable discounts and exchange offer redemptions.
- The Offer is NOT applicable on transactions made using Corporate & Commercial Card
- In case partial payment is made through Flipkart Gift Card, Offer will apply only on the amount paid through the Card against the purchase of eligible products, provided such amount equals or exceeds 3,999.
- Offer will not be applicable on-
  - Select Samsung Mobiles
  - Nokia 9 (Blue, 128GB, 6GB RAM)
  - Realme 5
  - iPhone 6s and XR

**Offer 2: RealMe Days**

**Frequently Asked Questions**

***What is the offer?***

\* 10% Instant Discount with AXIS Bank Debit & Credit Cards on purchase of Realme 3, Realme 3 Pro, Realme 3i, and Realme X Mobile.

***What is the offer duration?***

\* 19th August 2019 (00:00 Hours) to 22nd August 2019 (23:59 Hours)

***What other conditions should apply to avail the offer?***

\* Maximum Discount per card: INR 1,000

\* Minimum Cart Value: INR 3,999

***How do I check if a product is eligible?***

\* This offer is applicable only on Realme 3, Realme 3 Pro, Realme 3i, and Realme X.

\* Offer will be listed on product page, for all eligible products. Please check before making purchase.

***Is the offer applicable on all AXIS Bank Transactions?***

\* This Offer is applicable on all AXIS Credit/Debit Card transactions (including all Credit & Debit EMI Transactions) except for transactions made using AXIS Bank Corporate or Commercial cards.

\* Offer is NOT applicable on transactions made through Internet Banking.

***Will I get the offer if I pay using an AXIS Bank Debit or Credit Card via PhonePe?***

\* No, offer will not apply on payments made from AXIS Bank Debit and Credit Cards via PhonePe payment option

***Will I get the offer if I pay through Flipkart Gift Card partially?***

\* Yes, you can avail the offer. In this case, offer will only apply on the amount paid through AXIS Bank Debit or Credit Cards against the eligible product(s). Also, the final amount to be paid through AXIS Bank Debit or Credit Cards should be equal to or more than INR 3,999

***How many times can this offer be availed?***

\* There is no limit on number of transactions. However, you can avail up to a maximum discount of INR 1000 per Card

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- By participating in the Offer (defined below), Cardholder agree to be bound by:
  - these terms and conditions (T&C);
  - the Terms of Use, Privacy Policy and other relevant documentation including any modifications, alterations or updates thereof, that are published on the Platform; and
  - All applicable terms and conditions of AXIS Bank.

***Offer Details***

- The Offer is valid from 19th August 2019 (00:00 Hours) to 22nd August 2019 (23:59 Hours) .

- Under this Offer, Cardholders will get a 10% instant discount to a maximum discount of INR 1,000 per card (“Discount”), on the purchase of Realme 3, Realme 3 Pro, Realme 3i, and Realme X. You are requested to check the product page for Offer applicability.
- The Discount will be applied to the Net Cart Value (“NCV”). The minimum NCV to avail this Offer is INR 3,999 and the maximum discount per Card during the Offer Period is INR 1,000 , NCV shall mean the total value of only the eligible product/s in the cart after all applicable discounts and exchange offer redemptions.
- The Offer is NOT applicable on transactions made using Corporate & Commercial Card
- In case partial payment is made through Flipkart Gift Card, Offer will apply only on the amount paid through the Card against the purchase of eligible products, provided such amount equals or exceeds INR 3,999

### **Offer 3: RealMe Extended Sale**

#### **Frequently Asked Questions**

##### ***What is the offer?***

\* 5% Instant Discount with AXIS Bank Debit & Credit Cards on purchase of Realme 3, Realme 3 Pro, Realme 3i, and Realme X Mobile.

##### ***What is the offer duration?***

\* 23rd August 2019 (00:00 Hours) to 26th August 2019 (23:59 Hours)

##### ***What other conditions should apply to avail the offer?***

\* Maximum Discount per card: INR 500

\* Minimum Cart Value: INR 3,999

##### ***How do I check if a product is eligible?***

\* This offer is applicable only on Realme 3, Realme 3 Pro, Realme 3i, and Realme X.

\* Offer will be listed on product page, for all eligible products. Please check before making purchase.

##### ***Is the offer applicable on all AXIS Bank Transactions?***

\* This Offer is applicable on all AXIS Credit/Debit Card transactions (including all Credit & Debit EMI Transactions) except for transactions made using AXIS Bank Corporate or Commercial cards.

\* Offer is NOT applicable on transactions made through Internet Banking.

##### ***Will I get the offer if I pay using an AXIS Bank Debit or Credit Card via PhonePe?***

\*No, offer will not apply on payments made from AXIS Bank Debit and Credit Cards via PhonePe payment option

##### ***Will I get the offer if I pay through Flipkart Gift Card partially?***

\* Yes, you can avail the offer. In this case, offer will only apply on the amount paid through AXIS Bank Debit or Credit Cards against the eligible product(s). Also, the final amount to be paid through AXIS Bank Debit or Credit Cards should be equal to or more than INR 3,999

##### ***How many times can this offer be availed?***

\* There is no limit on number of transactions. However, you can avail up to a maximum discount of INR 500 per Card

#### **Terms and Conditions**

### ***Preliminary***

- This offer (“Offer”) is being run by AXIS Bank Limited (“AXIS Bank” /” Bank”) on www.flipkart.com, Flipkart mobile app and Flipkart mobile site (collectively “Platform”), which Platform is owned and operated by Flipkart Internet Private Limited (Flipkart, We or Our). It is open to all residents of India holding a valid and current AXIS Bank Credit & Debit Card (“Cardholder” and “Card”).
- By participating in the Offer (defined below), Cardholder agree to be bound by:
  - these terms and conditions (T&C);
  - the Terms of Use, Privacy Policy and other relevant documentation including any modifications, alterations or updates thereof, that are published on the Platform; and
  - all applicable terms and conditions of AXIS Bank.

### ***Offer Details***

- The Offer is valid from 23rd August 2019 (00:00 Hours) to 26th August 2019 (23:59 Hours).
- Under this Offer, Cardholders will get a 5% instant discount to a maximum discount of INR 500 per card (“Discount”), on the purchase of Realme 3, Realme 3 Pro, Realme 3i, and Realme X on the Platform (Offer). You are requested to check the product page for Offer applicability.
- The Discount will be applied to the Net Cart Value (“NCV”). The minimum NCV to avail this Offer is INR 3,999 and the maximum discount per Card during the Offer Period is INR 500 , NCV shall mean the total value of only the eligible product/s in the cart after all applicable discounts and exchange offer redemptions.
- The Offer is NOT applicable on transactions made using Corporate & Commercial Card
- In case partial payment is made through Flipkart Gift Card, Offer will apply only on the amount paid through the Card against the purchase of eligible products, provided such amount equals or exceeds INR 3,999

### **Other Flipkart Terms and Conditions**

- All Cardholders, excluding Axis Bank Corporate Credit Card, with no outstanding of more than 30 days are eligible for this Offer.
- This Offer is NOT applicable on transactions made through Internet Banking/ Phonepe payment option
- The Offer is not applicable for Card-on-delivery transactions.
- In case of cancellation of your order, transaction will not qualify for the Offer. If you cancel part of your order, you will qualify for the Offer only on the net amount you pay basis eligibility.
- Any person availing this Offer shall be deemed to have accepted these terms and conditions.
- Flipkart reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.

- Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary and the Offer is being made purely on a best effort basis.
- Any query regarding the program will be entertained only till 6th September, 2019. Post such date, Flipkart will not entertain any correspondence or communication regarding this Program from any persons.
- All the existing offers, gifts, discounts etc. that are being offered can be availed by the Cardholders as part of this exclusive offer as mentioned in the communication.
- Pictures of products shown in the communication sent to the customer either through mailers or advertised on the website, are representative only and may not bear a resemblance to the actual products. None of the parties shall under any circumstances be responsible towards the same.
- Products offered under this program are subject to availability from the respective participating merchants/sellers on the Platform and accordingly Flipkart in no circumstances shall be liable for non-availability of any of the products.
- Under no circumstance will the offer/discount being offered under this Program be settled with cash in lieu by Flipkart.
- Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer
- By participating in this Offer you agree to be bound by these terms and conditions of the Offer, standard terms and conditions, terms of use, privacy policy (subject to change) of the Platform and the terms and conditions of respective seller shall be applicable on the Cardholder.
- The Cardholder shall indemnify and hold Flipkart and/ or seller(s) harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by Flipkart and/ or seller as a consequence of (i) violation of these terms and conditions, of the terms of user agreement, privacy policy (subject to change) published on the Platform, by Cardholder; (ii) violation of applicable laws by Cardholder; and (iii) any action or inaction resulting in willful misconduct or negligence on the part of the Cardholder.
- All government Levies like Goods and Service Tax, Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Offer.
- This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.
- All liability with respect to the products purchased lies with the respective sellers and Flipkart shall be in any way responsible for the same.
- This Offer is valid only in India. The minimum age of such Cardholder shall be 18 years.
- Further, as required by applicable law, in the event that the Cardholder makes a purchase of an amount equal to or above INR 2,00,000, the Cardholder will be required to upload a scanned copy of his/her PAN card on the Platform, within 4 days of making the purchase, failing which, the purchase made by the Cardholder will be cancelled. The requirement to submit the PAN card arises only once and if it has been submitted once by the Cardholder, it need not be submitted again. The order of the Cardholder will be cancelled if there is a discrepancy between the name of the Cardholder and the name on the PAN Card.
- This document is an electronic record in terms of Information Technology Act, 2000, and the Rules there under as applicable and the amended provisions pertaining to electronic records in



various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures

**Axis Bank Standard Terms and Conditions:**

- All Customer Queries/dispute on the offer should be raised during the offer period or within 10 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 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 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.
- Merchant & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of 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.

- 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
- 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.
- Merchant Terms & Conditions applicable

#### **Axis Bank Credit Card EMI Terms and Conditions:**

- EMI offer will be applicable only if the card is used in Flipkart at [www.flipkart.com](http://www.flipkart.com), Flipkart mobile app and Flipkart mobile site
- EMI is available only on Axis Bank Credit Cards
- ROI for 3 and 6 months will be 13%, 14% for 9 and 12 months and 15% for 18 and 24 months. ROI will be informed before completing the transaction on the payment gateway.
- If customer opts for foreclosure or cancellation of EMI facility, customer will have to inform the customer service of Axis bank for discontinuing the EMI facility. The cancellation will not be automated. EMI cancellation request should be given at least 1 working day before the due date.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- In case of any 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.
- All other EMI terms and conditions remain the same. Please refer - <https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services>

#### **Axis Bank Debit Card EMI Terms & Conditions:**

- 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 offer can be availed only once.
- "EMI" or "Equated Monthly Installment" means the equated monthly installment of amounts payable by the Card Member to AXIS Bank comprising of principal amount, interest and any/ or other charges, if applicable.
- "Debit Card EMI" refers to the conversion into EMI upon request by the Card Member, of transactions performed using the Debit Card at EDC (Electronic Data Capture) terminal and/or for such online transactions, where the option for such conversion is available. AXIS Bank shall be entitled to, at its sole discretion, make available to individual Card Member.
- EMI on the Debit Card, without prejudice to the obligation of the Card Member to make immediate payment on the incurring of the charge, the Card Member may, seek to avail of the option of paying for certain purchases through Equated Monthly Installments (EMIs)
- The decision of conversion of EMI as per customer request lies at the discretion of AXIS Bank
- The EMI facility will be available with respect to the Debit Card which presently comprise of the following purchases, viz., new purchases at Merchant Establishment and ecommerce retailers.
- The Card member shall be charged an interest rate on monthly reducing balance basis, for availing the EMI facility. This interest will be mentioned on the charge-slip for customer consent.
- The loan will be offered for a maximum tenor of 12 months with slabs of 6, 9 and 12 months.
- Following ROI will be applicable:-
  - 3 & 6 months – 14% p.a
  - 9,12,18 & 24 months – 16% p.a
- Interest rate applicable is 8.65% p.a (3 Months MCLR) + 5.35% p.a. i.e. effective rate of interest would be 14% p.a. (No reset). The Interest rate applicable is 8.65 (3 Months MCLR) + 7.35% p.a i.e effective rate of interest as 16% (No reset). For more information on MCLR kindly visit our website [Click here](#)
- The Equated Monthly Installment (EMI) amount will be auto debited every month from the customer's saving account on a particular date (i.e. on 30th day Post EMI booking date).
- The entire EMI amount will be included in calculation of Minimum Amount Due payable by the cardholder.
- Axis bank reserves the right to mark a lien on the customer saving account to recover the outstanding balance in case of delinquent customers.
- No request for changes in the billing cycle shall be entertained during the entire loan period. The loan period is defined as the loan tenor selected by the cardholder at the time of request.
- For detailed terms & conditions please refer following link:- <https://www.axisbank.com/retail/cards/debit-cards/useful-links/debit-card-benefits#emiondebitcard>
- **Exclusions:**
  - Jewelry/Gold transaction are not eligible for EMI conversion
  - NRIs
  - Minors
  - Debit card issued to a trustee in the CASA account of a Trust
  - Debit card issued to an authorized signatory in the current account of a company

- Debit card issued to a partner in the current account of a partnership firm
- Debit card issued to a Karta in the account of an HUF