

## Terms and Conditions for Goibibo Campaign on Axis Bank Credit Card EMI

**Validity:** 09<sup>th</sup> Sep to 30<sup>th</sup> Sep 2025

**Offer Details:** Avail Additional Savings on EMI + Up to 12% Instant Discount\* on Domestic Flights, Hotels, Cabs and Bus bookings using Axis Bank Credit Card EMI

Applicable Category	Code	Offer
Domestic Flights	GOAXISEMI	Flat 10% Instant Discount (up to Rs. 1,800); Min ATV – INR 7,500
Domestic Hotels	GOAXISEMI	FLAT 12% Instant Discount* (up to INR 5000) on all tenures, Minimum booking amount: INR 5,000
Cabs	GOAXISEMI	OS: Flat 10% instant discount (upto INR 500); Min ATV- INR 2500; Airport: Flat 10% instant discount (upto INR 300); Min ATV- INR 2500
Bus	GOAXISEMI	Flat 8% instant discount (upto INR 500); Min ATV- INR.2500 +

What do you get?

- 3M Additional Savings on EMI on 3- months tenure + Instant Discount (as per the details mentioned in the above table) on EMI transactions using Axis Bank Credit Card EMI

How do you get it?

- To avail the offer, customer must enter E-Coupon Code as per above table in the E-Coupon field.
- Customer needs to pay using EMI options available on Axis Bank Credit Cards on Golbibo.
- The offer is valid from every day from 9<sup>th</sup> – 30<sup>th</sup> Sept'25.
- The offer is applicable on Flights and Hotels booked through Golbibo Website, Mobile site, Android & iOS App only
- The offer is valid for 1 booking per card per category throughout the offer period. 3M Additional Savings on EMI+ Up to 15% Instant Discount (up to INR 8,000) on all tenures
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What else do you need to know?

- The offer is valid only on EMI bookings done using Axis Bank Credit Cards.
- For Flights, Instant discount will be calculated on the booking amount (excluding convenience fee and any ancillaries purchased e.g.: meals, insurance).
- For Hotels, Instant discount will be calculated on hotel basic price (pre-tax price).
- The offer is valid on select hotels.
- The offer is NOT applicable on part payment transactions.
- The offer is NOT applicable on transaction made partially or completely using Gift Cards.
- In case there is more than one offer available simultaneously from a Bank, no two offers can be combined by the customer.
- The offer is NOT applicable on transactions made through Axis Bank Debit Cards/Internet Banking.
- The offer is NOT applicable on payments made through My Wallet (Golbibo Wallet - bonus amount), 3rd party wallets, Pay Pal.
- The offer cannot be clubbed with any other offer of Golbibo.

The offer is NOT applicable on Axis Bank Corporate and Commercial cards

### **What is Additional Savings on EMI?**

- In Additional Savings on EMI, monthly instalment = Total product price / EMI tenure in months

- EMI Processing fee levied by bank is not covered under Additional Savings on EMI Cashback offer. Processing fees is charged separately by the bank along with first EMI instalment as a one time charge
- The cashback amount shall be equal to the total interest amount payable on the EMI. Any GST levied on interest amount is not covered under the Additional Savings on EMI cashback offer
- For e.g.
  - You pay INR 30,000 for your ticket using Additional Savings on for 3 months, your card will be blocked for INR 30,000 at Golbibo
  - Your bank will convert this to EMI within 4-7 days
  - Cashback equal to the 3 months interest amount (INR 753) will be credited within 21 days to card. This reduces a loan of INR 30,753 (principal + interest) to a loan of INR 30,000
  - . You will be charged GST of INR 135.54 applicable on interest amount of INR 753 by the bank. The total cost to the cardholder would be INR 30,135.54 (Ticket price+ GST)
- The discount under Additional Savings on on credit card payment option is being offered exclusively by GI and does not amount to EMI/interest waiver extended by the bank
- Cardholder will need to pay applicable EMI and interest on total value of the order at the time of payment to the Axis Bank Credit Card in accordance with the terms applicable to the credit card.
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Conditions in case of cancellation:

- In case of full/partial cancellation the offer stands void and customer will not be eligible for the offer
- The Customer shall not be entitled to discount in the event of cancellation of booking. Golbibo will refund the purchase price after deducting the discount amount and any other applicable cancellation charges/penalty

Other Terms & Conditions:

- Offer is NOT applicable on NR, Corporate and Commercial cards.
- If the Cardholder doesn't receive the cashback, he/she can claim for the same within 3 months from the booking date. In the event the Cardholder fails to do so, he/she will not be eligible for any cashback
- Offer is valid only on the eligible BINs shared by respective banks. If the BIN series of the card does not match with the one provided by the bank to Golbibo, then the cardholder shall approach the bank and the bank shall be entitled to withhold or deny the offer to the customer
- Golbibo reserves the right, at any time, without prior notice and liability and without assigning any reason whatsoever, to add/alter/modify/change or vary all of 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
- For any card related claims, the customer shall approach the Bank and Golbibo shall not entertain any such claims
- Golbibo is the sole authority for interpretation of these terms
- Golbibo shall not be liable for any loss or damage arising due to force majeure event
- Customers, who are Travel Agents by occupation, are barred from making bookings for their customers and Golbibo reserves the right to deny the Offer against such bookings and to cancel such bookings. For such cases, Golbibo will not refund the booking amount
- In no event the entire liability of Golbibo under this offer shall exceed the amount of promotional discount under this offer
- Golbibo shall not be liable to for any indirect, punitive, special, incidental or consequential damages arising out of or in connection with the offer
- Disputes, if any, arising out of or in connection with this offer shall be subject to the exclusive jurisdiction of the competent courts in Delhi
- User Agreement and Privacy Policy at Golbibo website shall apply

**Card applicability: As mentioned in T&C**

**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