



### **Google Pay app – Axis Bank Offer**

These terms and conditions (“Terms”) shall be applicable to the User (as defined hereinafter) participating in the offer who agrees to be bound by the same and shall regulate the provisions of the specified products and services provided by the Axis Bank (“Bank”) through the Google Pay app channel (“Google”) only. Any User participating in the Offer shall be deemed to have read, understood and accepted these terms and conditions and these Terms shall be in addition to and not in derogation of other applicable terms and conditions of any account or any other facility/services offered by the Bank and/or such other terms and conditions as may be specified by the Bank.

#### **Definitions:**

The following words and phrases shall have the meanings set out herein below in this document unless repugnant to the context:

“Google Pay UPI app shall mean and include the UPI services offered by Google pay to customers of any bank live on UPI who download the app, register on it and create VPA which is linked to a bank account, set UPI PIN against that account and use the App for its various features.

“User” shall mean a person (Axis Bank Accountholder) who registers , links his Axis bank account , makes his/her first successful payment on the Google Pay app within the Offer period will be eligible for the cashback.

“First transaction” shall mean the first ever financial transaction conducted by a Axis bank customer on Google Pay where there is a debit from the Axis account/s of the user. It does not include any other type of transaction conducted on the App by the user.

#### **Offer:**

Add your Axis Bank account to Google Pay and do your first debit transaction of Rs 150 or above and get

1. Rs 50 cashback provided by Axis Bank
2. Scratch card (Amounting to Rs 75 to Rs 150) provided by Google

To be eligible for the cashback:

The user should add the Axis bank account on Google Pay for the first time and do a debit transaction  
The user should not have added Axis bank account to Google Pay earlier. The minimum debit

transaction amount has to be Rs. 150 The registration and the first transaction should be within the Offer Period to be eligible for cashback and scratch card.

**Offer Period: 10<sup>th</sup> December 2018 to 10<sup>th</sup> January 2019 (both days inclusive)**

**Terms of Offer:**

1. The Offer is valid for only Axis Bank Customers who will have to link their account in Google pay for the first time and do a successful debit transaction of more than Rs. 150 during the offer period
2. The user should have done his first transaction using his/her Axis bank account from his UPI ID linked to Google pay within the Offer Period only. There will be no cashback for transactions done before or after the offer period
3. This offer is non-transferrable to any other person and cannot be exchange with any other offer.
4. Rs. 50 cash back will be given to the end user (Axis bank customer using Google Pay app) instantly. The remaining cashback through scratch card will be credited to the user as per Google tnc (details mentioned at the end) the credit will happen to the customer's account used for making the transaction.
5. Axis Bank customer can only avail this offer once per unique account.
6. In all matters relating to the offer and these terms & conditions, the decision taken by Axis Bank and Google will be the final decision, which will be binding on the User.
7. This offer cannot be clubbed with any other offer. If the Offer clashes with any other Offer, the higher cashback will be processed to the customer.
8. The Terms and Conditions of the Campaign/Offer shall be in addition to and not in substitution/derogation to the primary terms and conditions governing the usage of the services offered by Axis Bank and the terms and conditions of Google Pay.
9. Any Customer participating in this Campaign/Offer shall be deemed to have read, understood and accepted these Terms & conditions.
10. The participation in the offer is entirely voluntary and it is understood, that the participation by the User shall be deemed to have been made on a voluntary basis.
11. 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, mobile handset, computer equipment,

software, or website. User cannot claim any loss, cost or damages from Axis Bank which may arise due to these technical reasons.

12. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the Campaign / Offer shall be borne solely by the account holder and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
13. Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent recharges or transactions and VPA will not be considered for the offer.
14. These Terms and Conditions shall be governed by the laws of India. The courts at Mumbai shall have the exclusive jurisdiction in respect of any disputes with respect to all the subject matter with relation to the offer.
15. These Terms and Conditions and an arrangement herein shall be subject to applicable RBI guidelines issued from time to time and prevailing law and regulations
16. Axis Bank reserves the right to modify/ change all or any of the terms and conditions contained herein as per its discretion without assigning any reasons or without any prior intimation/notice whatsoever. Axis Bank also reserves the right to discontinue the Contest/Offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank will not be liable in any manner whatsoever for any loss/ damage /claim/injury that may arise due to withdrawal or change in the terms and conditions of the Offer or discontinuation of it.
17. For any queries pertaining to the cashback given by Axis Bank, the User should get in touch with Axis bank call centre: 1800-209-5577. For Cashback processed by Google Pay, the user should get in touch with Google.
18. The Offer is not available wherever prohibited and/or on products/services for which such offers cannot be made available for any reason whatsoever. The Campaign / Offer is void where prohibited by law.
19. Axis Bank reserves the right to disqualify the User 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
20. User/s whose account has been classified as delinquent before or during the currency of the offer period will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final.
21. This Campaign/ Offer is subject to applicable law and regulations and would be modified / discontinued based on the prevailing law / regulation at any point of time and neither party

shall be under any liability or obligation or continue implementation of the said Campaign/Offer till such time the terms are modified by the Parties as per the prevailing/amended law at that point of time. In the event, that the Campaign/Offer cannot be continued without total compliance of the prevailing law at any point of time, this Campaign/Offer shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Campaign/Offer comes into force

22. Axis Bank is not responsible for any errors and/or omissions in the terms and conditions contained herein. All information is provided on "as is" basis without warranty of any kind. Axis Bank makes no representation and disclaims all express, implied, warranties of any kind to the Customer and/or any third party including, without limitation, warranties as to accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose.
23. The Customer agrees to indemnify and keep Axis Bank indemnified for any loss or damage that Axis Bank may suffer with respect to the Campaign / Offer including but not limited to any fraudulent and/or illegal transaction or any misrepresentation made by the Customer while participating in this Campaign / Offer.

In the event of any conflict or inconsistency regarding any instructions and conditions on any advertising or promotional material relating to the Campaign / Offer, these Terms and Conditions shall prevail over all such other instructions and conditions and failure by Axis Bank to enforce any of its rights at any stage does not constitute a waiver of those rights.

### **Google Terms and conditions**

- To be eligible for this offer, you must be a valid Google Pay user, making your first successful UPI transaction worth at least Indian Rupees one hundred and fifty (INR 150) using your Axis bank account via Google Pay.
- Each Google Pay Customer can only use one set of Google Pay credentials, which includes but is not limited to a Google Account, phone number, and form of payment, to qualify for each offer.
- You may earn a maximum of one (1) rewards with this offer, that will be valued between Indian Rupees Seventy-five (INR 75) and Indian Rupees one hundred fifty (INR 150) from Google Pay.
- Upon receipt of this reward, you will not be eligible for any Google Pay referral bonus offers.
- This offer is available only to the first 2,50,000 eligible users.
- You can earn up to a total of Indian Rupees Nine Thousand (INR 9,000) per financial year (1 April to 31 March) across all Google Pay offers.
- If you win a reward, your reward money will be deposited into your bank account. As such, you must have a UPI-enabled savings account attached to your Google Pay account to receive payment from Google and Axis Bank. Please be sure to link your UPI enabled savings account

to your Google Pay account within 45 days of claiming the reward, failing which the reward will be deemed to be forfeited.

- This Offer is subject to the availability of services by the respective entities.
- Employees, interns, contractors, and office-holders, as well as their immediate families (parents, siblings, children, spouses, and life partners of each, regardless of where they live), of Google LLC, its affiliates and subsidiaries, and any representatives or agencies of Google or other persons professionally connected with the offer are not eligible to participate.
- This offer is not available to the residents of the state of Tamil Nadu (as per Tamil Nadu Prize Scheme (Prohibition) Act 1979) and wherever else prohibited by law. Residents of these States should not participate in this offer.
- To participate in a Google Pay offer, you must agree to these offer terms and conditions.
- You agree that your participation in the offer constitutes your understanding of and agreement to these offer terms and conditions. These offer terms and conditions form a binding legal agreement between you and Google with respect to the offers, and any defined terms used herein have the meaning set forth in the Google Pay Terms of Service.
- Google reserves the right, at its sole discretion, to disqualify any User who does not meet the offer requirements or in case of reasons including but not limited to any misuse of the offer or fraud or suspicious transactions/activities. Google also reserves the right to discontinue or change any Google Pay offer or the Google Pay offer programme at any time, at its sole discretion.
- This offer is subject to your compliance with the Google Pay Terms of Service.