

TERMS AND CONDITIONS

<u>Axis Bank</u>

Benetton Campaign for Axis Mobile App and Axis Internet banking First time registration

Definitions

For the purposes of these terms and conditions:

- "Campaign Period": Campaign period starts from 23rd Jan 2017 to 19th Feb 2017 (both days inclusive)
- **"Customer**" shall mean a person who holds an active Axis Bank Savings account (excluding Burgundy, Privee and Axis Bank staff), who is eligible to participate in this offer irrespective of the fact that if he/she has received official communication from Axis Bank with respect to the captioned Offer via SMS or Email
- "Axis Bank Mobile App" or "App" shall mean and include 'Axis Bank Mobile Application' offered by Axis Bank.
- **"Axis Bank Mobile App Registration"** shall mean the first time successful downloads done by the Customer from the playstore / Apple app store / Windows store for Axis Mobile Banking App and successful registration therein. (registration is denoted post the successful 6 digit MPIN generation)
- "Axis Internet Banking" shall mean and include "Axis Net banking" offered by Axis Bank.
- "Netsecure" shall mean registration for first time User on Axis Internet Banking using the following ways:- Netsecure with SMS/Netsecure with Webpin/Netsecure with 1-Touch Device/ Netsecure with Mobitoken.
- "Alliance Partner" shall mean "RARA Crafts Pvt Ltd", who has entered into an alliance agreement with Axis Bank for purpose of providing the Offer.
- "Offer" shall mean, that the existing and new Axis Bank Savings account customer who will do his/her first time registration on Axis Mobile App or Axis Internet during the offer period shall get alliance partner's accessory (namely watch, gym bag and wallet) that can be availed by Axis Bank customer by paying shipping and handling charge of Rs 399 during the Offer Period on (www.iredeem.in)

- "Products/Services" shall mean the goods/benefits/facilities offered by the Alliance Partner.
- "Website" shall mean the following website of the Alliance Partner (<u>www.iredeem.in</u>)
- "Void Transaction" shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful by RARA Crafts Pvt Ltd.

Steps to redeem

- Step 1: Visit www.iredeem.in and enter your 16 digit e-voucher code
- Step 2: Select the Product and add to order
- Step 3: Enter your postal code to check delivery service availability
- Step 4: Enter your details and finalize your order

Terms and Conditions as prescribed by RCPL

1. This offer is made solely and entirely by RARA CRAFTS PVT LTD ("RCPL") & this offer is available only to those Account holders ("Customers") of AXIS Bank ("AXIS" or "Bank") who have received this communication from Axis Bank. Axis Bank reserves the right to extend this offer to any Customers as it may deem fit.

2. The gift voucher code can be redeemed against the offer. Customer can select only one product as per his/her choice between Benetton Bag, Benetton Wallet or Benetton Watch.

4. Customer will be given a choice to select any one gift of his/her choice from Benetton bag, Benetton wallet or Benetton watch.

5. E-voucher will be sent only on the registered email ID / Mobile number of the winning users within 60 days after the offer end date.

3. The actual products may vary from the image shown in the website (www.iredeem.in) in terms of design, pattern and colour.

4. The gift will be delivered only in India on deliverable pin codes. There may be cases when such delivery may not possible due to no delivery service at the particular pin code or where the pin number is wrong. It is to be noted that for all such delivery related queries and disputes the matter needs to be referred to RCPL and not Bank.

5. The gift will be delivered in India within 15 to 21 working days from the date of redemption of the gift e-voucher code.

7. The offer is not en-cashable/refundable/transferable/extendable.

8. Salary credits in the account will not be considered as a customer initiated credit transaction and hence will not be considered to be eligible for the offer.

9. Any faulty/ transit damaged product will be replaced only after receiving it in RCPL warehouse and RCPL shall be responsible for the same.

10. Any delivery related issues like product return/ wrong address/ house locked/ person not available will be reshipped by RCPL only after getting the product back from shipping/ cargo agency in RCPL Mumbai warehouse.

11. Any dispute that may arise with regard to the products sold shall be resolved between the customer and RCPL and AXIS Bank shall neither be held responsible nor shall it become a party to such dispute in question.

12. Any dispute / complaint regarding the services offered by iredeem.in or its agents or representatives must be addressed by the Customer in writing to RCPL directly at care@iredeem.in and Axis Bank will not entertain any communication in this regard.

13. For more information/assistance, customer can contact RCPL at care@iredeem.in or call at 0-7666895566 (9.30AM to 6.00 PM Monday to Friday)

14. The discount offer cannot be combined with any other ongoing offers, discounts or promotions by the Axis Bank or RCPL.

15. Customers are advised to read and understand the terms and conditions of Axis Bank and RCPL before availing the offer. Axis Bank merely facilitates its Customers to avail the offer and it is no way concerned or connected in respect of the product & services provided by RCPL and do not provide any guarantee for the quality of such product or the services provided and the Bank shall not be liable or responsible for any defects in such product.

16. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency, or inadequacy in the services rendered by RCPL, its agents or representatives and the Customer hereby agrees not to hold the Bank responsible or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses that he/she may suffer on account of the Offer.

17. The decision of Axis Bank & RCPL in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.

18. All disputes arising out of or in connection with this Offer shall be subject to the exclusive jurisdiction of courts at Mumbai.

19. Any person availing this Offer shall be deemed to have read, understood and accepted these terms and conditions.

20. Returns/Refunds/Cancellation will be as per RCPL policy mentioned at www.irdeem.in

21. In order to avail of the discount the Customer must apply the voucher code as communicated at www.iredeem.in & RCPL will not be liable for the failure of the Customer to apply the proper voucher code.

22. The Axis Bank reserve the right, at any time, without prior notice 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.

23. The Axis Bank & RCPL shall not be liable for any claims arising due to Force Majeure events or situations beyond their reasonable control.

24. The terms and conditions shall be subject to applicable regulatory guidelines and prevailing laws & regulations amended from time to time. The Bank shall have the liberty to modify/discontinue the terms of offer based on the prevailing laws and regulations at any point of time and neither party shall be under any liability or obligation to continue implementation of the said offer till such time the terms are modified as per prevailing or amended laws & regulations at that point of time. In the event the terms of the offer cannot be continued without total compliance of prevailing laws/regulations at any point of time then this offer shall be deemed to be terminated forthwith from the date when the amended law restricting/prohibiting the terms of offer comes into force.

Terms Prescribed by Axis Bank

- Axis Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit or of the Products/Services under the Offer provided by "RCPL".
- The existence of a dispute, if any regarding the Offer shall not constitute any claim against Axis Bank and shall be addressed directly by RCPL. In the event of any customer claims arising due to any acts and omission on the part of Axis Bank or claims or fraud related to the Axis Bank Internet Banking, or Axis Mobile App shall be liable to address such disputes.
- Axis Bank reserves the right to disqualify the -Offer Partner/s or Axis Bank Internet Banking or Mobile App user from the benefits of the Program if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Program or otherwise by use of the Axis Bank services.
- Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and services or the assured gifts / prizes.
- The Offer is not available wherever prohibited and / or on products / services for which such offers cannot be made available for any reason whatsoever.
- Axis Bank and RCPL together reserve the right to modify/ change 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 after the offer period.
- If the Axis Bank user ceases to be so at any time during the Offer Period, then all the benefits under the Offer shall lapse and shall not be available to such Axis Bank user.