

TERMS & CONDITIONS:

*Example 1-Any customer remitting an amount of less than INR 2 Lakh will be credited 80 **EDGE REWARD** Points, subject to a maximum of 1,000 **EDGE REWARD** Points per month.

Example 2-Any customer remitting an amount of INR 2 Lakh will be credited 160 (80 points/lakh) **EDGE REWARD** Points, subject to a maximum of 1,000 **EDGE REWARD** Points per month.

1. The earn rule is applicable for all Non-Resident Savings Accounts with Axis Bank.
2. The earn rule will be applicable only for inward remittances credited to the customer's Non-Resident Savings Account with Axis Bank.
3. The above mentioned earn rules are not applicable for inward remittances done with the purpose of booking an FCNR deposit.
4. Inward remittance transaction booked (by Non-Resident customers) through online as well as offline modes will be considered for **EDGE REWARD** points credit.
5. Inward remittances sent to Axis Bank as a beneficiary Bank but being converted through some other Bank and then being credited in the customer's Non-Resident Savings Account via NEFT or RTGS will not be eligible for **EDGE REWARD** Points credit under the above mentioned earn rules.

For example: - If customer A sends USD 10,000 in an NRI Savings account as a beneficiary but instructs the correspondent bank to convert it before being credited to Axis Bank wherein Axis Bank receives the remittance in the form of an NEFT or RTGS will not be considered under the earn rule as mentioned above.

6. A non-resident customer can earn a maximum of 1,000 (One thousand) **EDGE REWARD** Points in a calendar month as per the table mentioned above.

7. Illustration on points credit: -

- a. If a Non-Resident customer remits an amount of INR 1.80 Lakh, the customer will get 80 points and not 160 points since the threshold of 2 lakhs is not achieved (as per Annexure A).
- b. If a Non-Resident customer remits an amount equivalent to INR 10 Lakhs twice in the same month, he/she will be credited with only 1,000 (One thousand) **EDGE REWARD** Points and not 2,000 as the maximum number of points that can be credited to the customer per month is 1,000.

8. By participating in this offer, the customer shall be deemed to have read, understood, accepted, and agreed to be bound by these terms & conditions.

9. In all matters or disputes relating to the offer, the decision of Axis Bank shall be final and binding.

10. 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.

11. 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.

12. In addition to the above terms and conditions, the existing terms and conditions of Axis Bank and the **EDGE REWARDS** program will also apply.

****EDGE REWARD** Points earned on the above transactions shall be credited to the member account by 25th of the following month. For example, points for transaction done on 10th January,2024, will be credited by 25th February,2024