



Terms and Conditions for Cashback Offer Campaign on KMRL Axis Bank 'Kochi1' Cards

(1st November to 31st December, 2017)

Offer Terms and Conditions:

- **Offer Details:**
 - **10% Cashback** on monthly metro rides worth Rs. 500 or more using the KMRL Axis Bank 'Kochi1' Card
 - Maximum cashback **Rs. 100 per cardholder per month**
 - The cashback offer is **in addition to the 20% instant discount on metro tickets** paid for through the KMRL Axis Bank 'Kochi1' Card
- **Cashback is applicable on:** First 5000 Kochi1 Card customers spending a minimum of Rs. 500 for travel in Kochi Metro in a given month
- **Offer period:** This is a monthly offer valid for two months i.e. from:
 - 1st November 2017 to 30th November 2017 (both days inclusive) and
 - 1st December 2017 to 31st December 2017 (both days inclusive)
- **Eligible transactions** would include debit transactions on the KMRL Axis Bank 'Kochi1' Card for payment of Kochi Metro rides between:
 - 1st November 2017 and 30th November 2017 (both days inclusive) and
 - 1st December 2017 and 31st December 2017 (both days inclusive) respectively
- A Cardholder (KMRL Axis Bank 'Kochi1' Cardholder) that receives the Cashback for the month of November 2017 is also eligible for the Cashback offer for the month of December 2017.
- The minimum eligibility of Rs. 500 is calculated on the value of the metro rides after levying the 20% instant discount on each metro rides i.e. If a metro ride is worth Rs. 50 and comes down to Rs. 40 after the 20% discount, amount considered eligible for the Cashback offer will be Rs. 40 (after 20% discount) and not Rs.50.
- The cashback on eligible transactions will be processed within 10 working days after the end of each month (Nov 2017 & Dec 2017 respectively) on best effort basis. Recipients of the Cashback will be communicated the same through an SMS on the Registered Mobile Number (RMN) of the Kochi1 Card. The SMS will be shared only after processing of the Cashback.
- This Offer is valid only on usage of KMRL Axis Bank 'Kochi1' Cards for metro rides at the metro gates. This offer is not valid on purchase of QR tickets or RFID tickets or any other retail or online purchase transactions made from the Kochi1 Card.
- The first 5000 customers will be decided basis date and time of qualifying transaction i.e. the transaction that adds up to or crosses Rs. 500 worth metro rides in the given month.
- All Customer Queries on the offer should be raised during the offer period or within 10 days after expiry of the campaign (30th November 2017 and 31st December 2017 respectively).

- All customer queries can be mailed at transit.cards@axisbank.com with “Cashback Offer” in the subject of the mail. For all Cashback campaign related queries kindly mention the following in the mail body:
 - Full name, Date of Birth, Mobile Number as shared at the time of Card issuance and last four digits of the Kochi1 Card number
 - In case of dispute/query specific to one or more metro transactions, please mention the date, time amount and metro station pertaining to the transaction
 - The month of the transactions to which the query/dispute pertain to
- Any query or dispute raised by the Cardholder would not be considered to determine the eligibility of the recipients or calculation of Cashback to be processed to them. The same will only be considered if the dispute has been closed in favour of the customer during the offer period i.e. on or before 30th November 2017 (for cashback on monthly rides in November 2017) and on or before 31st December 2017 (for cashback on monthly rides in December 2017).
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned / refunded / disputed or unauthorized/fraudulent metro transactions will not be considered for the offer.
- Axis Bank will not be responsible or liable in case the metro rides could not be availed or transactions not accounted for due to malfunction of any systems or delay in processing of transaction by the systems, or any other technical failures.
- 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.
- Cardholder/s whose Card has been blocked at any point before processing of the Cashback, will not be eligible for the benefits of the Cashback offer. Cash back will be given only in the form of balance credit to the same Kochi1 Card that was used for the qualifying metro rides. Cash back will not be given in any other mode. Bank’s discretion in this regard shall be final.
- In case any Kochi Card eligible for Cashback Offer is lost/stolen before processing of the cashback (i.e. balance credit into the Card), the Cardholder is liable to inform the Bank of the same at the earliest via email to transit.cards@axisbank.com with the subject line “Cashback Offer – Card Lost”
- Axis Bank does not assume any responsibility for cashback credited to any Kochi1 Card that may be lost or stolen and has not been informed to the Bank via email at transit.cards@axisbank.com
- Axis Bank only offers cashback on usage of KMRL Axis Bank ‘Kochi1’ Card to pay for rides in the Kochi Metro and Axis Bank holds out no warranty or guarantee or makes no representation about the delivery of services offered/sold by Kochi Metro Rail Limited. Any dispute or claim regarding the

same must be resolved by the Cardholder with Kochi Metro Rail Limited. Cashback offered by the Bank is solely for promoting usage of KMRL Axis Bank 'Kochi1' Card.

- Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.
- 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.
- Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of services under the offer.
- Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of 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.
- 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 Kochi1 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 KMRL Axis Bank 'Kochi1' Card.
- The offer is not available wherever prohibited and 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.
- The aforesaid 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 the Bank shall not be under any liability or obligation or continue implementation of the said Offer till such time the terms are modified as per the prevailing/ amended law at that point of time. In the event, that the Offer cannot be continued without total compliance of the prevailing law at any point of time, this Offer shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Offer comes into force.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- 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.