

Terms and Conditions for Realme C1 Launch offer at Flipkart with LIC Credit Cards (Feb'19)

Offer Terms and Conditions:

- **Offer:** Flat Rs.600 instant discount on purchase of Realme C1 at Flipkart using LIC Credit Cards.
- **Offer period:** 5th and 8th February 2019 (both days 12.00pm-11.59pm). Offer valid till stocks last.
- Minimum cart value payable using LIC Credit Card should be Rs. 4,000. Customer can avail a discount of INR 600 per Card.
- Offer Applicable on CC EMI transactions as well.
- The offer is valid on purchase of all variants of Realme C1.
- Offer will be listed on product page, for all eligible products. Please check before making purchase.
- Offer valid on LIC Credit Cards powered by Axis Bank.
- This offer is not valid on Corporate Credit Cards and on transactions made via Internet Banking.
- Offer will not apply on payments made from LIC Credit Cards via PhonePe payment option
- In case customers make partial payment through Flipkart gift cards, offer will only apply on the amount paid through LIC Credit Cards against the eligible product(s). Also, the final amount to be paid through LIC Credit Cards should be equal to or more than INR 4,000.
- Offer is eligible on first eligible transaction per card.
- The offer is not applicable for Card on delivery transaction.
- The offer is not applicable on Gift Wrap or premium delivery charges.
- Offer discount will be processed by Flipkart at the billing page at the time of purchase and will reflect on the bill.
- The discount is applicable on a single transaction and bills cannot be clubbed to avail the discount.
- Offer is subject to availability of products at the sole discretion of Flipkart
- The offer will be valid during the promotion period only which will be at the sole discretion of Flipkart, Axis Bank and LIC.
- Flipkart, Axis Bank & LIC retain the right to change or discontinue the offer at any time during the promotion period without prior notice.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- This Offer cannot be clubbed with any other Axis Bank offer.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days from the offer end date. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation
- The decision of Flipkart, Axis Bank & LIC will be final and binding on all and any correspondence in this regard will not be entertained.
- Flipkart, Axis Bank & LIC 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.
- Axis Bank & LIC 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 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.
- In case of cancellation of your order, transaction will not qualify for the Offer. If you cancel part of your order, you will qualify for the Offer only on the net amount you pay basis eligibility.

- Flipkart, Axis Bank & LIC 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. Flipkart, Axis Bank & LIC 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, LIC & Axis Bank's decision shall be final and binding on Cardholders in all respects.
- 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 LIC Credit Cards issued by Axis Bank
- Axis Bank & LIC only offers discount on purchase of goods and services on Flipkart by using LIC Credit Card and Axis Bank & LIC holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Landmark. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with Flipkart directly without any reference to Axis Bank & LIC. Additional discount offered by the Bank is solely for promoting usage of LIC Credit card.
- Images provided in promotions are only for pictorial representation and Axis Bank & LIC 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 Landmark or any third party and is not intended to create any rights and obligations.
- The offer by Axis Bank & LIC 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 LIC & Axis Bank Limited. All rights are reserved.
- Axis Bank & LIC 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 & LIC 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.
- Axis Bank & LIC 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 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 & LIC will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- 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 & LIC has been authorized to use these logos/trademarks for offer promotion purposes.
- Axis Bank & LIC shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- All government Levies like Goods and Service Tax, Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Offer.
- Any person taking 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.
- Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator to be appointed by AXIS Bank for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at Mumbai for AXIS Bank and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against AXIS Bank & LIC.

- Further, as required by applicable law, in the event that the Cardholder makes a purchase of an amount equal to or above INR 2,00,000, the Cardholder will be required to upload a scanned copy of his/her PAN card on the Platform, within 4 days of making the purchase, failing which, the purchase made by the Cardholder will be cancelled. The requirement to submit the PAN card arises only once and if it has been submitted once by the Cardholder, it need not be submitted again. The order of the Cardholder will be cancelled if there is a discrepancy between the name of the Cardholder and the name on the PAN Card.
- Flipkart Terms & Conditions applicable
- All packages are subject to availability at the time of booking confirmation GST and Payment Gateway fees applicable at the time of booking
- Any purchase using LIC Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- The Cardholder shall indemnify and hold Flipkart, LIC, Axis Bank and/ or seller(s) harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by Flipkart, LIC, Axis Bank and/ or seller as a consequence of (i) violation of these terms and conditions, of the terms of user agreement, privacy policy (subject to change) published on the Platform, by Cardholder; (ii) violation of applicable laws by Cardholder; and (iii) any action or inaction resulting in willful misconduct or negligence on the part of the Cardholder.
- Axis Bank & LIC holds the exclusive right at its sole discretion to refuse or deny the offer to any Cardholder.
- Under no circumstance will the offer/discount being offered under this program be settled in cash
- This Offer is subject to applicable law and regulations.
- Under this offer, customer will get an additional discount upfront equal to the EMI interest cost due to the bank.
- The discount under this offer will be applicable on opting for No Cost EMI on the payment page at Flipkart.
- The discount under No Cost EMI on credit card payment option is being offered exclusively by sellers 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 LIC Credit Card in accordance with the terms applicable to the credit card.

Credit Card EMI Terms and Conditions:

- EMI offer is applicable on LIC Credit Cards and will be applicable only if the card is used on Flipkart (website/mobile site/mobile App).
- If customer opts for foreclosure or cancellation of EMI facility, customer will have to inform the customer service of Axis Bank for discontinuing the EMI facility. The cancellation will not be automated. EMI cancellation request should be given at least 1 working day before the due date.
- Axis Bank & LIC shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Axis Bank & LIC 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 Card.
- In case of any matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank & LIC's decision shall be final and binding on Cardholders in all respects.

- ROI for 3 and 6 months will be 12%, ROI for 9 and 12 months will be 13% and ROI for 18, 24 and 36 months will be 15%. ROI will be informed at the payment counter before completing the transaction.
- All other EMI terms and conditions remain the same. Please refer - <https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services/convert-purchases-into-emis>