

## Terms & Conditions for Paytm cashback offer for Axis Bank Debit Cardholders

These terms and conditions ("Terms") shall be applicable to the Debit Cardholders (as defined hereinafter) participating in the Offer (as defined hereinafter) who agrees to be bound by the same and shall regulate the provisions of the specified products and services provided by the Axis Bank ("Axis Bank"). Participation in this offer is voluntary. 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:

"Debit Cardholders" – A person who is holding the retail Axis Bank Debit Card whose last 4 digits have been mentioned in the communication.

"Communication" – A formal SMS/Mobile app push notification/Email sent by Axis Bank to promote this offer.

"Campaign Period/ Offer Period/ Validity" - The period for which the offer is valid.

"Transactions" – Any usage on the card which is not a charge/fee/interest levied.

"Target spend" – The exact amount that the customer needs to spend on his Debit card to be eligible for the offer.

"Merchant" – Any establishment where the Axis Bank Debit card mentioned in the offer has been used for making a purchase.

"Category" – A classification of the type of merchant on which the customer spends on his Debit card.

**Offer:** Get 10% Cashback\* on Recharge & Bill Payment at Paytm on using your Axis Bank Debit Card during the offer period.

### Steps to avail the offer:

1. Go to the Recharge & Bill Payment section on Paytm App/Mobile site/Website
2. Select the type of Recharge or Bill Payment and fill in the required details
3. Click "Proceed to Pay/Recharge" and enter your unique voucher in "Have a Promocode?" section
4. Use your Axis Bank Debit Card for payment

## Terms of Offer:

- Get 10% Cashback on Recharge & Bill Payment at Paytm on using your Axis Bank Debit Card a minimum transaction amount of Rs. 100 during the offer period
- The promocode can be used only once per customer
- Maximum cash back is Rs. 50 per customer during the offer period
- The promocode is applicable on Recharge (Mobile, DTH, Broadband, Datacard, Landline, Cable TV) & Bill Payments (Electricity, Apartments, Water, Gas) on a minimum transaction amount of Rs. 100 during the offer period
- If you have not completed your KYC or have breached your monthly wallet limit, you will receive Goldback (inclusive of 3% GST)
- Paytm Wallet can be used for all transactions including shopping, recharges, utility bill payments, movie tickets, travel bookings and payments at stores accepting Paytm as a payment mode.
- By participating in this Offer, Customer agrees to be bound by the terms & conditions of this Offer including any other applicable terms & conditions modified and prescribed by Axis Bank from time to time. Any such participation by the customer shall imply that the customer has read, understood and accepted the terms and conditions hereunder.
- The offer is not transferable, non-assignable, non-negotiable and cannot be en-cashed or clubbed with any other offer of Axis Bank.
- The transaction should be customer initiated only and should be a Purchase transaction. Cash withdrawal initiated by the customer or any fee or financial charge levied by the bank would not be eligible for this campaign. Only the posted transaction value net of any cancellations/refund will be considered eligible for the offer.
- The offer is valid on the Debit Card account mentioned in the communication.
- Cardholder's eligibility for the offer will be decided by the Bank and One97 communications Ltd.
- The offer is valid only for select Axis Bank Debit Cardholders to whom the formal offer communication was sent by Axis Bank, on their mobile number/email ID registered with the bank.
- All escalations related to this campaign will be valid within 3 months from the end of the offer period.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- The Offer cannot be combined with any other offer and cannot be assigned to any other person/customer.
- Incomplete / rejected / invalid / returned /cancelled / refunded/ disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- Debit Cardholder/s whose account has been classified as delinquent will not be eligible for the benefits of the cashback offer as per Bank's policy. Bank's discretion in this regards shall be final. 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, computer equipment, software, or website.

- Spends will be calculated basis details of the merchant and the transaction date submitted by the Merchant Establishment/Association (i.e. Visa/ MasterCard). Axis Bank will not be responsible if Merchant Establishment submits the transaction date or other details pertaining to the transaction as different from the actual when transaction was done.
- Axis Bank's computation of spends & eligibility shall be final, conclusive and binding on Card members and will not be liable to disputes, save and except in case of manifest error.
- Axis Bank shall in no way be liable if any Customer/(s) is/are unable/fail to do the transaction due to incompatible Mobile Phone handsets, Telecom Usage Plans or network failures or system failure/error or for any other reason whatsoever.
- Axis Bank and One97 communications reserve the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel this Offer, without assigning any reasons thereof.
- Eligible transactions are those which qualify as customers' spend and settled by the merchant between the offer start and end dates, both days inclusive.
- 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 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.
- Any disputes regarding delivery, service, suitability, merchantability, availability or quality of products/services under the offer must be addressed in writing, by the customers directly to the merchant and that Axis Bank shall not entertain any communication in this regard
- Axis Bank 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.
- 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.
- Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.
- 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 Debit Card issued by Axis Bank and Paytm wallet issued by One97 Communications.
- Axis Bank 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.
- Cashback offered by the Bank and Paytm is solely for promoting usage of Axis Bank Retail Debit card.
- 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 Card. In case of any fraudulent activity, for the purpose of availing the benefits under the Campaign/Offer, necessary action will be taken by the Bank. Please note Bank's discretion in this regard shall be final and binding.
- 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 offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the reward points earned under the offer.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- 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.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- General Terms and Conditions pertaining to Axis Bank Debit Card and Paytm wallet are applicable.
- This Campaign/ Offer is / 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.
- The terms & conditions of the Offer shall be in addition to & not in substitution/derogation to the rules & regulations governing the use of the Axis Bank Debit card and/or the Axis Bank websites as stated above. Payment of fees/service charges/all other amounts due from the Customer to Axis Bank from usage of Debit cards by the Customer under this Offer and/or otherwise will be governed by Axis Bank Terms & Conditions. Customer can view the terms and conditions as well as the complete terms and conditions on the online portal <http://www.axisbank.com>.