

## Terms and Conditions

1. This offer is open to all Priority Savings (Domestic & NRI) and Priority Salary (Domestic & NRI) Customers of Axis Bank (hereinafter referred as "customers"). However, to become eligible for the reward, customers must make online spends on their "Debit Card" which is linked to their Priority Account. For the purpose of this offer, "Debit Card" means and includes only the Debit Cards as stated below. The following Debit Cards are acceptable
  - a. For Priority Domestic and Priority NRE Customers: Priority Debit Card
  - b. For NRO Priority Account holders : Mastercard Titanium Magstrip (Domestic) Debit Card and Rupay Platinum Debit card
2. **Offer :** Priority Customers spending Rs. 20,000 or more, online, in a quarter on their Debit Card (**only online Debit Card spends**) will get to choose from one of the below mentioned rewards, every quarter
  - i) 10% Cash back capped at Rs 2500

**OR**

  - ii) Option to convert above cash back to equivalent eDGE loyalty points
3. Spends done on Wallets will be excluded from this offer. All transactions done on PayTm, PayTm wallet, PayTm mall, PayTm payment gateway will also be excluded from this offer.
4. The offer is at a Customer ID level and therefore while customers with multiple Priority accounts can earn rewards across their multiple Debit Cards (as defined above in point number 1), However, they will be eligible for only one Reward per quarter irrespective of whether the total spends on each card exceeds Rs.20,000/- The person eligible for the reward will be the Primary Holder in the account. The Primary account holder can redeem the reward only once.
5. Online spends across merchants i.e. entertainment, travel, online shopping, bill payment etc. will be considered. Transactions such as ATM withdrawals, Transactions at Physical Stores, Purchase of tickets from box office, will not be considered as "Online Spends" for the purpose of this Offer.
6. "Quarter" is defined as periods from "1<sup>st</sup> January to 31<sup>st</sup> March", "1<sup>st</sup> April to 30<sup>th</sup> June", "1<sup>st</sup> July to 30<sup>th</sup> September", "1<sup>st</sup> October to 31<sup>st</sup> December".
7. NRI customers who qualify for the offer can opt for cash-back into their Priority NRO account only and not to their NRE account. NRI customers who qualify from their NRE Account but do not hold a Priority NRO account, will be eligible for the reward in the form of eDGE Loyalty reward points only. Such customers will not be eligible for cash-back. Such customers, however, can apply for opening Priority NRO account and become eligible for the cash back offer from next quarter onwards subject to successful opening of the account. Link to Apply for Priority NRO Account: [https://www.axisbank.com/webforms/NRI\\_Online\\_Form/NRILogIn.aspx](https://www.axisbank.com/webforms/NRI_Online_Form/NRILogIn.aspx)

### **Reward: (Refers to Cash back Or eDGE Reward Points)**

8. To redeem the offer, customer must log onto internet banking. The person eligible for the reward will be the Primary Holder in the account. The Primary account holder can redeem the reward only once.
9. Per instance, customers can select one type of reward only i.e. 10% cash back capped to Rs. 2500 or equivalent eDGE loyalty rewards (as per the conversion of the eDGE Loyalty Rewards Program)
10. Selection of reward cannot be reversed. For instance, if the customer selects cash back as his reward, he cannot change to eDGE Loyalty Reward points for the same reward.

11. Selection of the reward for a particular quarter will have to be completed before the end of the following quarter. For example, if during the quarter of January to March, if a customer qualifies in January itself then he must select his reward by 30<sup>th</sup> June. In the same case, assuming a customer becomes eligible on 31<sup>st</sup> March, then also, he will have to ensure that he selects his reward by 30<sup>th</sup> June. Post the defined period, the offer will not be available any more for the customer to redeem.

Therefore:

<b>Qualifying Period</b>	<b>Time Available to Redeem Offer</b>	<b>Offer If Not availed will expire on</b>
1 <sup>st</sup> January to 31 <sup>st</sup> March	1 <sup>st</sup> January to 30 <sup>th</sup> June	Midnight of 30 <sup>th</sup> June as per Indian standard time
1 <sup>st</sup> April to 30 <sup>th</sup> June	1 <sup>st</sup> April to 30 <sup>th</sup> September	Midnight of 30 <sup>th</sup> September as per Indian standard time
1 <sup>st</sup> July to 30 <sup>th</sup> September	1 <sup>st</sup> July to 31 <sup>st</sup> December	Midnight of 31 <sup>st</sup> December as per Indian standard time
1 <sup>st</sup> October to 31 <sup>st</sup> December	1 <sup>st</sup> October to 31 <sup>st</sup> March	Midnight of 31 <sup>st</sup> March as per Indian standard time

12. For customers who join the Priority program, in the middle of quarter, customer would become eligible for the offer only if he does online spends on his/her Debit Card exceeding Rs.20,000/-, post joining the Priority program, until the end of that quarter as defined in point number 5 mentioned in this T&C document
13. To earn the reward or redeem previously earned reward as part of the Offer, customer must continue to be a part of the Priority program. If a customer ceases to be a part of the Priority program, he/she will not be able to redeem previously earned rewards and will also not be able to see the offer, post logging onto internet banking.

#### **14. Terms of the Cash back Offer:**

- a. Maximum cash back of 10% of Online spends i.e. capped to value of Rs. 2500 can be availed per quarter.
- b. Cash back once credited to customer's account will not expire in any form. Cash back will be credited within 7 working days from time of selection of reward of cash back.
- c. Cash back once credited to customer account will appear in savings account statement with narration as "Cashback-Priorityonlinespend"
- d. Credit of Cash back :
  - i. For Domestic Customers: Cash back will be credited in the Priority Account only. In case customer has two or more Priority accounts, under the same Customer ID, the customer can choose the account to which it has to be credited.
  - ii. For NRI Customers with a Priority NRO Account:
    - If the customer has a Priority NRO account, then cash back will be credited to Priority NRO account only. In the case of multiple Priority NRO Accounts, under the same customer ID, customer will get an option to choose the Priority NRO account to which cash back has to be credited.
  - iii. For NRI Customers with Only NRE Account or Non-Priority NRO Account: As mentioned above, these customers would be rewarded in the form of eEDGE Loyalty reward points only.

#### **15. Terms of the eEDGE Offer:**

- a. eEDGE points will be credited to customer's eEDGE wallet within 12 working days from the date of selection of reward by the customer.

- b. eDGE Loyalty Points once credited to customer eDGE account will appear in eDGE Rewards statement with narration as "Priority Online Spends"
  - c. eDGE points will expire as per the terms and conditions of the eDGE loyalty Rewards Program. To know more about the program, please see links given below:-
    - FAQ - <https://edgerewards.axisbank.com/axisMobile/faqs>
    - T&C - <https://edgerewards.axisbank.com/axisMobile/terms-conditions>
16. All complaints and escalations pertaining to the offer must be notified via e-mail to [customer.service@axisbank.com](mailto:customer.service@axisbank.com)
17. In case of any dispute pertaining to this offer, Axis Bank's decision shall be final and binding on Customers .
18. Any dispute relating to the Offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
19. The offer is not transferable and non-negotiable. eDGE loyalty points cannot be encashed.
20. 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.
21. Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered by the Merchants with whom the customer transacts. Any dispute or claim regarding the goods and services must be resolved by the customer/s with the Merchant directly without any reference to Axis Bank.
22. 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 Customer under the offer.
23. Axis Bank reserves the right to disqualify any Customer 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 Debit Card.
24. 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 Customer and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.

This Campaign/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 neither party shall be under any liability or obligation to 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

25. Any person taking the advantage of this offer through valid and active Axis Bank Debit Card in good standing shall be deemed to have read, understood and accepted these terms and conditions.
  
26. Termination of Offer: Axis Bank reserves 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. In case of any dispute or discretion, Axis Bank's decision shall be binding and final.