

Terms and Conditions for Global Travel & Medical Assistance on
Axis Bank RESERVE Credit Card

About the benefit:

- All primary cardholders of Reserve Credit Card get access to the below services during travels outside the home country or usual country of residence for periods not exceeding 90 consecutive days per trip
 - Global Medical Assistance
 - Global Travel Assistance
- The services provided are purely on referral or arrangement basis, being provided through our Concierge program. Any third-party expense shall be borne solely by the card members and Axis Bank shall not be responsible for any of that.

Benefit applicability: The services are complimentary for the primary cardholder as long as he holds an active Reserve Credit Card.

How to avail:

To avail the benefit customers can directly call our concierge desk @ 1800 103 4962 or @ at AxisBankConcierge@aspirelifestyles.com

Scope of Services:

Global Travel Assistance

The Services provided hereunder are rendered on a world-wide basis.

(i) Inoculation and Visa Requirement Information

Aspire shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the World Health Organization's website or published information which Aspire deems relevant. This information will be provided to the User at any time, whether or not the User is travelling or an emergency has occurred

(ii) Interpreter Referral

Aspire shall provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries.

Although Aspire shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the User.

Aspire, however, will exercise care and diligence in selecting the service providers.

(iii) Lost document advice & assistance

Aspire shall assist Users who have lost important travel documents (e.g. passport, credit cards) while traveling outside the Home Country or Usual Country of Residence by providing instructions for recovery or replacement.

(iv) Legal Referral

Aspire shall provide the Users with the name, address, telephone numbers, if requested by the User and if available, office hours for referred lawyers and legal practitioners. Aspire will not give any legal advice to the User.

Although Aspire shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the User.

Aspire, however, will exercise care and diligence in selecting the service providers.

(v) Emergency Translation Assistance

In the event of an emergency situation, and where available, Aspire will provide telephone translation assistance through its concierge centre network.

(vi) Emergency Document Delivery

Aspire shall assist the User to arrange for emergency document to be delivered to the User's friend, relative or business associate, upon the User's request to do so.

(vii) Arrange Transportation and Accommodation for Accompanying Family Members

Aspire will coordinate emergency travel arrangements for family members who accompany a hospitalised User.

Global Medical Assistance

The Services provided hereunder are rendered on a world-wide basis.

(i) Telephone Medical Advice

Aspire shall arrange for the provision of medical advice to the User over the telephone.

(ii) Medical Service Provider Referral

Aspire shall provide the User, upon request, with the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively, "Medical Service Providers"). Aspire shall not be responsible for providing medical diagnosis or treatment. Although Aspire shall make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of a Medical Service Provider shall be the decision of the User. Aspire, however, will exercise care and diligence in selecting the Medical Service Providers.

(iii) Arrangement of Hospital Admission

If the medical condition of the User is of such gravity as to require hospitalization, Aspire will assist such User with the hospital admission.

(iv) Arrangement of Emergency Medical Evacuation

Aspire shall arrange for the provision of air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move the User to the nearest hospital where appropriate medical care is available. Aspire will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

(v) Arrangement of Emergency Medical Repatriation

Aspire shall arrange for the return of the User to the Home Country or Usual Country of Residence following the User's emergency medical evacuation and subsequent hospitalization outside the Home Country or Usual Country of Residence.

Aspire will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

(vi) Arrangement of Repatriation of Mortal Remains

Aspire shall arrange for the transportation of the User's mortal remains to the Home Country or Usual Country of Residence or, if requested by the User's family, arrange for local burial at the place of death, subject to any governmental regulations.

(vii) Arrangement of Compassionate Visit

Aspire shall arrange for one return airfare for a relative or a friend of the User wishing to join the User who, when travelling alone, is hospitalized outside the Home Country or Usual Country of Residence.

(viii) Arrangement of Return of Minor Children

Aspire shall arrange for one-way airfares for the return of minor children [aged eighteen (18)] years old and below, unmarried and in school] to the Home Country or Usual Country of Residence if they are left unattended as a result of the accompanying User's illness, accident or emergency medical evacuation. An escort will be provided, when requested.

(ix) Arrangement of Accommodation

Aspire will arrange for the hotel accommodation of the User's companion who is visiting the User whilst the User is hospitalized outside the Home Country or Usual Country of Residence.

Detailed terms and conditions:

1. The benefit is applicable only to primary cardholders of Axis Bank Reserve Credit Card.
2. The above benefit will be delivered to the customer by Axis Bank Concierge
3. The decision of Axis Bank Concierge will be final and binding on all and any correspondence in this regard will not be entertained.
4. Axis Bank Concierge reserve the right to disqualify any participant/s from the benefits of the offer under reasonable grounds. In case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the Offer.
5. Axis Bank 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.
6. Axis Bank also reserve the right to discontinue the Offer without assigning any reason or without any prior intimation, whatsoever.
7. Cardholders whose accounts are not active and/or are closed or have a credit freeze will not be eligible for membership renewal.
8. The decision of Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
9. Axis Bank will not be responsible or liable in case the benefit 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.
10. The participation in the benefit is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
11. In case of all matters relating to the benefit including any dispute or discrepancy relating to the benefit or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
12. Benefit provided by Axis Bank is solely for promoting usage of Axis Bank Reserve Credit card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services solicited via the Axis Bank Concierge. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with service provider directly.
13. The terms and conditions governing the benefit shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card issued by Axis Bank
14. Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.

15. Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of any third party and is not intended to create any rights and obligations.
16. 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.
17. Axis Bank may use the services of agents for sales / marketing of the products/services. Copy Rights of Axis Bank Limited. All rights are reserved
18. 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 benefit.
19. Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and /or services under the benefit.
20. Axis Bank reserves the right to disqualify any cardholder from the benefits of the benefit if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the benefit or otherwise by use of the Card.
21. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the benefit 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.
22. The benefit is not available wherever prohibited and products/ services for which such programs cannot be benefited for any reason whatsoever.
23. Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the benefit.
24. Any dispute relating to the benefit or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
25. Any person taking the advantage of this benefit shall be deemed to have read, understood and accepted these terms and conditions.
26. The decision of Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.