



Campaign/Program Brief:

These terms and conditions (“Terms”) shall be applicable to the Cardholder (as defined hereinafter) participating in the Program who agrees to be bound by the same and shall comply with the provisions of the specified products and services provided by the Axis Bank Limited (“Bank”). Any Cardholder participating in the Offer/program 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 from time to time.

1. DEFINITIONS

For the purposes of these terms and conditions (“Terms”):

- “Alliance Partner” shall mean vendors providing the gifts/ services – Dreamfolks and Amazon
- “Authorized Vendor” shall mean a third party vendor who will be delivering the gifts to the customers.
- "Card" shall mean such variants of Axis Bank Forex Cards that have been issued by Axis Bank and are valid and subsisting during the program period.
- “Card Holder/s" shall mean such Cardholder/s who are existing Axis Bank’s Cardholders; and to whom a Card has been issued and who is authorized to hold the Card.
- “Eligible customers” shall mean **All Multi-Currency Forex Cardholders who have been issued a card within the offer period**. The offer is not valid on commercial Forex cards.
- “Gifts” shall mean the discount offered by Alliance Partner.
- “Offer” shall mean and include Offer mentioned below.
- "Program/Offer Period" shall mean the offer period 23rd October 2019 30th November 2019.

2. OFFERS

- The Offer is valid for all Axis Bank Multi currency Forex Card Holder/s and shall be valid and subsisting during the Program/Offer Period, unless otherwise notified by Bank.
- The offer construction shall be as follows:

-As a festive offer all new forex cards loaded during the campaign period with USD 1000 (and equivalent) and above will be eligible for a free F&B airport voucher from Axis Bank

- Everyday starting and inclusive of both dates from 23rd October 2019 30th November 2019 1 top loader of Forex Card will receive an Amazon Echo Dot (a cylindrical voice-controlled computing device that connect to the Alexa Voice Service for providing responses to questions, playing music, reporting on weather, news or sports scores and more)

Process for redeeming the F&B Voucher:

1. The Offer is only valid on the Axis Bank Multicurrency Forex Card
2. Once the customer loads the Axis Bank Forex Card for Axis Bank will share one time unique ID (valid up to 15th March 2020), pin and URL with their customers through their registered email id only
3. Axis will share this code within 4 weeks of loading the forex card
4. Once the customer clicks on the URL, co-branded website of Axis Bank will open and they need to fill in below information
 - a. Unique ID and pin
 - b. Full name
 - c. Email id
 - d. Contact no
5. Once above information is provided the customer will receive the voucher for F&B combo through email and sms which will be valid for 6 months
6. **To redeem at the outlet customer needs to open the voucher and click on REDEEM button in front of the cashier– cashier will verify the voucher and eligibility thereof**
7. Once the outlet barcode is scanned the final E-certificate will be generated which will be active for 5 mins
8. The transaction is captured by authentication system and will be shared in the MIS

T&Cs for F&B offer:

1. This voucher can only be used by the person whose name is stated at the top of the voucher
2. This voucher entitles the bearer to one combo only from the selected outlets as per the eligibility criteria mentioned on voucher detail page
3. Please handover the phone to the cashier for redemption, or click on the 'Redeem' button in front of the cashier– cashier will verify the voucher and eligibility thereof
4. Once activated, the voucher will be valid for few minutes only. Do not refresh or close the page
5. Once redeemed or expired, the voucher will not be refundable or re-activated. This voucher can be redeemed only once
6. Outlets available in the program change from time to time. Please check the link in the program details for up-to-date availability
7. Combos are strictly subject to availability
8. You are solely responsible for the safety and security of the Voucher. Dreamfolks/Axis Bank shall not be responsible for any acts of omission or commission if Voucher is lost, stolen or used without permission

9. Once the Voucher has been sent to you, you are bound to protect the Voucher number as confidential. In the event of any misuse of the Voucher due to loss of any such confidential details due to the fault of the purchaser, Dreamfolks/ Axis Bank Ltd. shall not be responsible for the same and no refund will be issued.
10. Axis Bank assumes no responsibility for the meal purchased using the Voucher and any liability thereof is expressly disclaimed. Validity of Voucher cannot be extended; new Voucher cannot be provided against expired/unused Voucher.
11. Vouchers cannot be reloaded or resold.
12. Axis Bank reserves the right to disqualify the Axis Bank Forex Card user 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 Axis Bank services.
13. Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and services against which the Voucher are utilized/redeemed.
14. The existence of a dispute, if any, regarding the usage of Voucher shall not constitute any claim against Axis Bank and shall be addressed directly by Dreamfolks. In the event of any customer claims arising due to any acts and omission on the part of Axis Bank or claims or fraud related to the Axis Bank Card shall be addressed by Axis Bank
15. Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise due to use of or otherwise from the benefits availed by the Customer under this offer
16. The Offer is not available wherever prohibited and / or on products / services for which such offers cannot be made available for any reason whatsoever.
17. Axis Bank reserves the right to modify/ change 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 after the offer period
18. Any dispute or claim regarding the goods and services availed against the redemption of the voucher under the offer shall be resolved by the Customers with the third party Vendor directly without any reference the same to Axis Bank and shall not constitute any claim against Axis Bank
19. The Terms and Conditions of the Offer shall be in addition to and not in substitution/ derogation to the terms and conditions governing the usage of the Forex Card offered by Axis Bank

T&Cs for winning the Amazon Echo DOT (reward):

1. Axis on a T+1 basis will choose the winner of the top loader of the day. Loading can be in any of the 16 currencies of the Forex Card. To come to a common basis to understand the highest loading of any day- loads of the day will be converted to USD.
2. In case of same loading of any two or more customers on a given day the card loaded the earliest (time wise) will be awarded the Amazon echo DOT
3. Delivery of Amazon Echo DOT will be dispatched to the bank registered address only. Please contact the bank if you wish to change the address. No dispatch shall be made to P.O. Box addresses or to addresses outside India
4. The reward will be dispatched 2-3 weeks after the first loading of the Forex Card
5. Axis Bank be not held responsible for delay in delivery for reasons beyond our control, such as strikes, natural calamities etc. Products couriered through Speed Post will be delivered in 21 working days. Delivery via speed post might take additional days depending on the remoteness of the address

6. Axis Bank reserves the right to cancel the reward won due to stock/ product non availability and other reasons that might affect the product delivery
7. The Courier company shall make three attempts to deliver reward ordered to the registered address. If the Reward is not delivered after three attempts, the redemption order stands cancelled and cannot be re-requested
8. If the reward If a gift/reward received is damaged, and
 - i. If the damage is evident from the condition of the packaging, the member should refuse to accept the shipment and obtain a refusal note from the courier company
 - ii. If the damage is discovered after opening the package, the member should keep all packaging materials and cartons intact and contact Amazon.com/India call customer service center for assistance to return the product

General Terms and Conditions:

- The offer is valid on all Axis Bank Multi currency Forex cards issued through the Bank.
- The Gift is not the product and service of Bank and therefore, Bank shall not in any way be deemed to be making any representation or warranty whatsoever in connection with the Gift (including the quality of products/services thereof) and shall not be responsible in any way whatsoever for the same. The Gift is being provided exclusively by Alliance Partner and Bank shall not be responsible for any claims/ damages of the eligible Winner/Card Holder in case of deficiencies in Gift or the services of Alliance Partner.
- Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered by the Alliance Partner. Any dispute or claim regarding the goods and services must be resolved by the Card Holder/s with the Alliance Partner directly without any reference to Bank. The existence of a dispute, if any, regarding the goods and services shall not constitute a claim against Bank.
- 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.
- Bank reserves the right to disqualify/ exclude any Card Holder/s from 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 the event any alternative Gift is offered, selection of the same shall be at the sole discretion of Bank.

Other Terms and Conditions:

1. The benefits under the campaign are neither transferable nor redeemable in cash.
2. Bank holds out no warranty or makes no representation about the quality, delivery of the services offered by the Alliance Partner. Any dispute or claim regarding the services must be resolved by the Card Holder/s with the Alliance Partner directly without any reference to Bank. The existence of a dispute, if any, regarding the services shall not constitute a claim against Bank.
3. Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use of any services availed of by the Card Holder/s under the Offer.
4. All the images used in the communication carried out for this promotion are for representation purpose only.

5. The campaign /offer cannot be clubbed with any other campaign/offer(s)/promotion(s).
6. By participating in this Promotion/Campaign/Offer, the Eligible cardholder agrees to be bound by these Terms and Conditions and the decisions of Bank shall be final and binding.
7. The Terms and Conditions of the Campaign/Offer shall be in addition to and not in substitution/ derogation to the primary terms and conditions governing the usage of the products/services offered by Axis Bank.
8. Any cardholder participating in this Campaign/Offer shall be deemed to have read, understood and accepted these Terms & conditions.
9. The participation in the offer is entirely voluntary and it is understood, that the participation by the cardholder shall be deemed to have been made on a voluntary basis.
10. 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, mobile handset, computer equipment, software, or website.
11. 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
12. In all matters relating to the campaign/program, the decision taken by Bank will be the final decision
13. Bank reserves the right to modify/ change all or any of the terms and conditions contained herein as per its discretion without assigning any reasons. Bank also reserves the right to discontinue the Contest/Offer without assigning any reasons. The decision of Bank shall be final in this regard.
14. Bank will not be liable in any manner whatsoever for any loss/ damage /claim/injury that may arise due to withdrawal or change in the terms and conditions of the Offer or discontinuation of it.
15. The Campaign/Offer is not available wherever prohibited and/or on products/services for which such offers cannot be made available for any reason whatsoever.
16. Bank reserves the right to disqualify the Cardholder from the benefits of Program/Campaign/Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Program. The decision of Bank shall be final in this regard.
17. Cardholder/s whose account has been classified as delinquent before or during the currency or completion of the offer period will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final.
18. In all matters or disputes relating to the Offer, the decision of Bank shall be final and binding on the Cardholders.
19. This Campaign/ Offer is subject to applicable law and regulations and would be modified / discontinued by the Bank 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. Any changes to these Terms and Conditions of Use or any terms posted on www.axisbank.com site apply as soon as they are posted. 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. By continuing to use the card after any changes are posted, you are indicating your acceptance of those changes.

20. Bank is not responsible for any errors and/or omissions in the terms and conditions contained herein. All information is provided on "as is" basis without warranty of any kind.
21. The Cardholder agrees to indemnify and keep Bank indemnified for any loss or damage that Axis Bank may suffer with respect to the Campaign / Offer including but not limited to any fraudulent and/or illegal transaction or any misrepresentation made by the Cardholder while participating in this Campaign / Offer
22. The Campaign / Offer is void where prohibited by law.
23. In the event of any conflict or inconsistency regarding any instructions and conditions on any advertising or promotional material relating to the Campaign / Offer, these Terms and Conditions shall prevail over all such other instructions and conditions failure by Bank to enforce any of its rights at any stage does not constitute a waiver of those rights.
24. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the Campaign / Offer shall be borne solely by the Cardholder and Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
25. These Terms and Conditions shall be governed by the laws of India. The courts at Mumbai shall have the exclusive jurisdiction in respect of any disputes with respect to all the subject matter with relation to the offer.
26. Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit or of the Gift/product/ services mentioned under the services provided by the Alliance Partner. Bank would not be liable in any manner whatsoever or howsoever including but not limited to any financial loss/damage that may be incurred by the Cardholder due to the use of the aforesaid discounts. The sole liability shall rest with Alliance Partner for any claims raised by the Cardholder on any of the aforesaid issues.
27. Bank does not assume any responsibility for the products and services offered under this Campaign. The services are provided solely by the Alliance Partner, under such terms and conditions as determined by such vendors, and Bank accepts no liability whatsoever in connection with such offers, products and services. The products and services have not been certified by Bank.
28. All issues / queries / complaints / grievances relating to the Offer, if any, shall be addressed to the Alliance Partner.
29. Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer. Decision of Bank shall be final in this regard.
30. Bank makes no representation and disclaims all express, implied, warranties of any kind to the Cardholder and/or any third party including, without limitation, warranties as to accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose.
31. Cardholder himself/herself will be responsible for any damage/loss or theft post the delivery and acceptance of the prize/product.
32. In the event any alternative Gift is offered, selection of the same shall be at the sole discretion of Bank.
33. Bank makes no representation and disclaims all express, implied, warranties of any kind to the Cardholder and/or any third party including, without limitation, warranties as to accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose.
34. In case of any queries or clarification on the Offer, the CardHolder can also contact our customer service desk or write to us at www.axisbank.com/support