



**TERMS & CONDITIONS – Axis Aha! Campaign**

These terms and conditions (“Terms”) shall be applicable to the Customer (as defined hereinafter) participating in the offer who agrees to be bound by the same and shall be regulated by the provisions of the specified products and services provided by - Axis Bank through the Axis Bank Mobile Banking App. Any Customer 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:

**“Customer”** shall mean Axis Bank savings account holder who are eligible for Axis Bank Service(s) and who has received SMS / email / other communication from Axis Bank with respect to the captioned Offer and who does a transaction using Axis Aha.

**“Axis Aha”** shall mean the 24X7 Conversational banking assistant of Axis Bank which is available on Axis Bank website

**“Transaction”** shall mean Fund Transfer (Interbank), Bill Payment of Utility bills or Credit cards and Recharge of Mobile or DTH as per minimum amount given in below chart

Type of Transaction	Minimum Value of Transaction in Rs
Fund Transfer	Rs 200
Utility bill payment	Rs 200
Credit Card Payment	Rs 200
Mobile Recharge	Rs 200
DTH Recharge	Rs 200
Data Card Recharge	Rs 200

**“Reward”** shall mean 100 Axis eDGE Reward points for every transaction done using Axis Aha

**"Offer"** shall mean, that the Axis Bank customer who has received communication of this offer does his/her transaction using Axis Aha during the offer period, and will be rewarded with 100 Axis eDGE Reward points for every transaction with a maximum of 5 transaction during the campaign period.

**Offer Period:** This offer is valid from 20<sup>th</sup> September, 2018 to 30<sup>th</sup> October, 2018

For being eligible for “Axis Aha” Axis eEDGE Rewards campaign the customer needs to do a transaction during the offer period and will get 100 Axis eEDGE Reward points for every transaction done upto a maximum of five transactions during the campaign period.

**Terms of Offer:**

1. The customer needs to have a saving account with Axis Bank and needs to do a Transaction such as Fund Transfer (Interbank), Bill Payment of Utility bills or Credit cards and Recharge of Mobile or DTH of minimum value as given in table below using Axis Aha to be eligible for receiving Axis eEDGE Reward points

Type of Transaction	Minimum Value of Transaction in Rs
Fund Transfer	Rs 200
Utility bill payment	Rs 200
Credit Card Payment	Rs 200
Mobile Recharge	Rs 200
DTH Recharge	Rs 200
Data Card Recharge	Rs 200

2. By participating in this Campaign, Customer agrees to be bound by the terms & conditions of this Campaign 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.

3. The Offer is valid for all Axis Bank Customers having an Axis Bank Saving account and who were sent the official SMS, email or other communication with respect to the offer.

4. If the customer does the transaction on Axis Aha but the transaction is less than the minimum value required of each transaction then the customer will not be eligible for the reward of 100 Axis eEDGE Reward points for each transaction

5. The eligible Customer will be entitled to a maximum of 500 Axis eEDGE Reward points for five transaction done during the campaign period using Axis Aha

6. The Axis eEDGE Reward points will be credited to the customer’s account within 60 days from the end of the offer period. The Customer can check his Axis eEDGE rewards points balance through Axis Mobile ‘Earn History’ Tab or through Axis Internet Banking or call the Axis Bank call center

7. 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 for any other reason whatsoever.

8. Customer's eligibility for the offer will be decided by Axis Bank. If certain customers who do the transaction are found to be in-eligible to avail benefits under this campaign will not be given the reward of 100 Axis eDGE Reward points per transaction.

9. All escalations related to this campaign will be valid till – 10<sup>th</sup> December 2018

10. The offer is not transferable, non-assignable, non-negotiable and cannot be en-cashed.

11. 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, website or mobile app or wallet or any other reason beyond the control of Axis Bank.

13. The participation in the offer is entirely voluntary and it is understood, that the participation by the customer shall be deemed to have been made on a voluntary basis.

14. 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.

15. Axis Bank reserves the right to disqualify any Customer/s from the benefits of the Campaign/Offer under reasonable grounds or 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 account. In case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the Campaign/Offer

16. In case of all matters relating to the Campaign/Offer including any dispute or discrepancy thereto or eligibility of any Account holder, Axis Bank's decision shall be final and binding on the Customers in all respect.

All information is provided on "as is" basis without warranty of any kind. Axis Bank makes no representation and disclaims all express, implied warranties of any kind to Axis Saving account holder and/or any third party including, without limitation, warranties as to accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose.

17. Axis Bank Customers are not bound in any manner to avail any other special offer/benefit under this campaign, except mentioned herein-above.

18. Any participation by the Customers shall be voluntary and these term and conditions shall be binding on Axis Bank customers who utilize the offer.

19. Customer whose account is not active and/or are blocked/closed or have a credit freeze will not be eligible for the benefits of this campaign/offer.
20. This Campaign/Offer is only valid for Customer who are Indian citizens.
21. This Campaign/offer is not applicable for Non Resident Indian Users.
22. Failure by Axis Bank to enforce any of its rights at any stage does not constitute a waiver of those rights.
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 account.
24. The Campaign/Offer is void where prohibited by law. 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.
25. Axis Bank shall not be obliged to make any public announcements to intimate the successful Customer about the voucher.
26. These terms and conditions governing the campaign/offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing Axis Bank savings account and Axis Aha issued by Axis Bank
27. 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 Campaign/Offer.
28. 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. 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.
29. Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any services availed of by the Customer under the Offer.
- 30.eDGE Reward points credit to the successful Customer will be governed by the “Edge Reward terms & conditions”.

#### Axis eDGE rewards general T&C

- The program is non-negotiable and the reward points earned cannot be en-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for point's credit.
- In case of all matters relating to the program including any dispute or discrepancy relating to the earn rules or eligibility of any customer, Axis Bank's decision shall be final and binding on accountholder in all respects.
- Any dispute relating to the program or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- The above T&C's are in addition to the Axis eDGE Rewards program T&C's mentioned herein - <https://edgerewards.axisbank.com/terms-conditions>