

Terms and Conditions for International Spends Offer on Axis Bank Credit Cards

(22nd Dec'18 to 21st Jan'19)

TO REGISTER, GIVE A MISSED CALL - 882888008

Offer Terms and Conditions:

- **Offer:** 2% forex fee waiver on international purchases (i.e. non INR purchase transactions) with Axis Bank Credit cards for customers who have registered for the offer.
- A maximum forex fee waiver of up to Rs.1500 per customer id can be availed during the offer period. Customer needs to spend minimum Rs.50000 to be eligible for the forex waiver offer.
- **Registration process to avail the offer:** Customer has to register for the offer to be eligible. Registration can be done in following way only:
 - **Missed Call:** From bank registered mobile number, customer has to give a missed call on **882888008**. Customer will receive a confirmation SMS post successful registration.
- Only customers who have successfully registered will be eligible for the offer.
- **Offer period:**
 - **Registration period:** 22nd Dec 2018 to 21st Jan 2019 (both days inclusive)
 - **Transaction period:** 22nd Dec 2018 to 21st Jan 2019 (both days inclusive)
- Only transactions that are done in currencies other than INR using an Axis Bank Credit Card will be considered eligible for the offer.
- Customers who register successfully for this offer agree to receive communication regarding the same offer i.e. International Spends offer.
- As per the Fees & Charges applicable on Credit Cards, 3.5% forex fee is levied on international (non-INR) transactions. Under this offer, 2% cashback in the form of forex fee waiver will be credited to the customer's card account. The cashback (forex fee waiver) to be credited on eligible transactions will be processed within 90 days after the end of promotional period on best effort basis.
- International forex fee waiver applicable as per the offer will be credited only to active Credit Cards. This offer is not valid on Corporate Credit Cards and Advantage Credit Cards.
- The offer is also valid on LIC Credit Cards powered by Axis Bank
- If a customer has multiple credit card accounts (thereby Credit Cards) mapped to a particular customer id, the amount would be calculated at a sum total of values pertaining to all transactions done on the cards mapped to the customer id.
- Transactions performed using Dynamic Currency Conversion i.e. where the billing currency for international transaction has been opted as INR will not qualify as eligible transaction.
- The cumulative spends will be calculated as per the amount reflecting on the statement during the offer period. Standard foreign exchange rates will be applicable.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.

- 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.
- 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 the offer or 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.
- 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.
- Credit 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.
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers cashback on purchase of goods and services of the Merchant by using Axis Bank Retail Credit Card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchant. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with the Merchant directly without any reference to Axis Bank. Cashback offered by the Bank is solely for promoting usage of Axis Bank Retail Credit card.
- Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.
- Offer shall not constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of Apple or any third party and is not intended to create any rights and obligations.
- 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.
- Bank may use the services of agents for sales / marketing of the products. Copy Rights of Axis Bank Limited. All rights are reserved.
- 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.
- 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 offer.
- Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- 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.
- 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 terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.

- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- 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