

Terms and Conditions for Tata Neu offer on Axis Bank Cards

Validity: June 23rd, 2025, from 12:00:00 AM (IST) to August 7th, 2025, 11:59:59 PM (IST)

Card's Applicable: Axis Bank Credit Card (including recently migrated cards)

Offer Details:

- 10% NeuCoins (up to ₹100) on your first eligible bill payment. (1Neu Coins = ₹1)
- Minimum bill payment of ₹750.
- •Payment Method: Use your Axis Bank Credit Card on the Tata Neu App
- •Offer Validity: Applicable once per user during the offer period.

Exclusions:

• Axis Bank Corporate, Business, Commercial Credit Card Holders & Axis Bank LIC Credit Card Holders are not eligible for this Offer

Tata Neu's Terms and Conditions

- A User can participate in the offer by making a successful eligible bill payment transaction using his/her Axis Bank Credit Card on Tata Neu Platform ("Successful Payment").
- A User will earn 10% NeuCoins up to 100 for the first eligible bill payment transaction undertaken using Axis Bank Credit Card via Tata Neu Application/ www.tataneu.com.
- The offer is valid on a minimum transaction value of INR 750 or more during the Offer Period.
- The offer is valid once during the offer period.
- The NeuCoins earned by a User for the Offer will be issued within 15 business days from the completion of the Offer Period.
- The User shall be required to redeem the Rewards before expiry of 60 (Sixty) days from the date of issuance of the Rewards("Expiry").
- The issuance and redemption of NeuCoins are governed by Tata Neu Rewards Program Terms and Conditions (https://www.tataneu.com/legal). By participating, the User agrees to have read, accepted, and be governed by these terms and conditions.
- In case of any issue pertaining to the eligibility of the Users for earning Rewards in the form of NeuCoins as a part of this Offer, Tata Payments decision at its sole discretion shall be final and binding. For any issues, please write to customercare@tataneu.com.
- Each Reward will be awarded *as-is* and without warranty or representation of any kind, express or implied (including, without limitation, any implied warranty of type, tax, quality, merchantability or fitness for a particular purpose or otherwise). There are no cash or other reward alternatives available in whole or in part.
- If a User who is entitled to receive Rewards becomes ineligible in terms of the eligibility criteria or other terms and conditions set out herein, User shall not be eligible to receive the Rewards.

1. ELIGIBILITY

Offer is available to a User who:

- a. is at least 18 years of age;
- b. is an individual legal resident of the Republic of India and resides in a jurisdiction which legally permits participation in the Offer and receipt of the Reward;



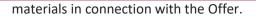
- c. possesses the legal authority and capacity to agree to the Tata Pay User Agreement, the Privacy Notice and these Offer Terms and Conditions.
- d. has set India as their current country in their account settings on the Platform; and
- e. has a valid proof of identity and age.
- f. is an Axis Bank Credit Card Holder. (Axis Bank Corporate, Business, Commercial Credit Card Holders & Axis Bank LIC Credit Card Holders are not eligible for this Offer)
- g. Each User may enter the Offer using a single user account only. Any User found to have entered or attempted to enter the Offer using multiple user accounts shall be disqualified and ineligible to receive any Rewards.
- h. A User will be responsible for determining their eligibility to participate in the Offer, and participation in the Offer is purely voluntary. Tata Payments/Tata Digital shall be entitled at any time during the Offer Period or thereafter to disqualify any User from participating in the Offer or availing of any Rewards on grounds of ineligibility.
- i. A User will be eligible for the Offer only if the transaction performed by such User amounts to a Successful Payment.
- j. Such Successful Payment shall be performed though the Platform using Axis Bank Credit Cards eligible BINs during the Offer Period.

2. EXCEPTIONS

The Bill Pay Offer mentioned above under the Offer is applicable for Axis Bank Credit Cards eligible BINs. It is not applicable for Axis Bank Corporate, Business, Commercial Cards and Axis Bank LIC Cards.

3. ADDITIONAL TERMS

- Tata Digital/Tata Payments reserves the right to disqualify any Users or extend, cancel, discontinue prematurely withdraw, change, alter or modify the Offer or any part thereof including the eligibility criteria, the Rewards and other pertinent Offer Terms and Conditions at its sole discretion, at any time, as may be required including in view of business exigencies, changes by a regulatory authority, statutory changes or in the event any unauthorized technical or human or other intervention causes corruption or impairment of the administration, security, fairness or proper play of the Offer and/or any reasons beyond its control and the same shall be binding on the Users without prior notice.
- 2. Tata Digital/Tata Payments reserves the right to revoke the Offer and disqualify any Users from receiving the Rewards, in cases of fraudulent/suspicious transactions/activities or if there is any technical glitch.
- 3. Tata Digital/Tata Payments is not responsible for: (a) misdirected, late, incomplete, or unintelligible entries or for inaccurate entry information, whether caused by the User or by any of the equipment or programming associated with or utilized in the Offer, or by any technical or human error that may occur in the processing of entries; (b) any printing or typographical errors in any materials associated with the Offer; (c) for technical, network, telephone, computer, hardware or software, malfunctions of any kind, or inaccurate transmission of, or failure to receive any entry information on account of technical problems or traffic congestion on the Internet or at any website; or (d) injury or damage to the User's or any other computer or mobile resulting from downloading any



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4. Tata Digital/Tata Payments may, in its sole discretion, disqualify the Users from participating in the Offer or availing of any Rewards, if any User is found to be: (a) tampering with the entry process or the operation of the Offer or Platform; (b) acting in violation of these Offer Terms and Conditions; or (c) acting in an unsporting, fraudulent or disruptive manner or with intent to annoy, abuse, threaten or harass any other person in connection with the Offer.

Axis Bank's Standard Terms and Conditions

- If you do not have an Axis Bank Credit Card, Click Here.
- The decision of The Merchant & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- 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 Merchant and Axis Bank reserve the right at any time, without notice, to add/alter/change/ or vary any or all 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.
- 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.
- The Merchant & 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.
- Axis Bank only offers discount on purchase of goods and services of The Merchant by using Axis Bank 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. Additional discount

offered by the Bank is solely for promoting usage of Axis Bank Credit card.

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- Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.
- Nothing contained herein shall constitute or be deemed to constitute an advice, invitation, or solicitation to purchase any products/ services of The Merchant 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.
- The Merchant & Axis Bank reserve 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
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Logos/trademarks used are owned by respective entities. Axis Bank has been authorized to use these logos/trademarks for offer promotion purposes.
- 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.
- Merchant Terms & Conditions applicable
- This offer is valid only for existing cardholders of Axis Bank and is not transferable/applicable to any cards issued by any other bank. To be eligible for this offer, customer is required to only use a valid Axis Bank Credit card to make the qualifying purchase. Purchases made with any other cards, or any other bank credit cards, will not be eligible for this offer.