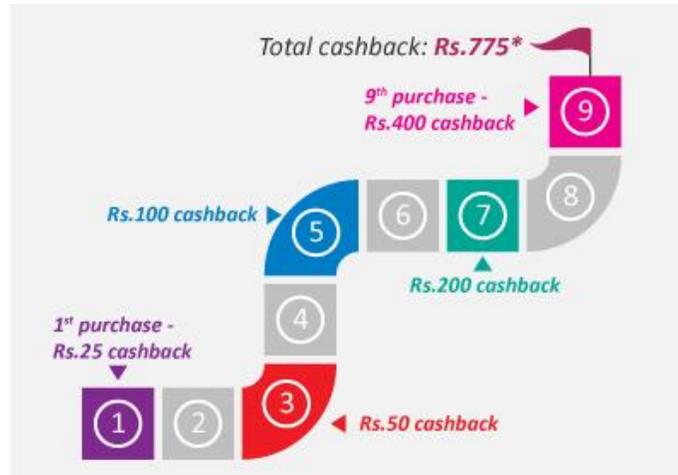


## Terms and Conditions for ‘Double the Cashback’ campaign on Debit Cards, 2017

### Standard Terms and Conditions:

- **Offer:** Spend a minimum of Rs.500 with your Axis Bank Debit Card on every purchase and earn exciting cashback. The offer entails the customer to double the cashback on every alternate eligible purchase.
- Eligible purchase is defined as spends done at a store or online using a valid Axis Bank Debit card for a minimum amount of Rs.500.



Purchase	Min. Eligible Transaction Amount	Eligible Cashback
1 <sup>st</sup>	500	25
2 <sup>nd</sup>	500	-
3 <sup>rd</sup>	500	50
4 <sup>th</sup>	500	-
5 <sup>th</sup>	500	100
6 <sup>th</sup>	500	-
7 <sup>th</sup>	500	200
8 <sup>th</sup>	500	-
9 <sup>th</sup>	500	400

- The maximum CB that a customer can avail on a single minimum purchase of Rs.500 is Rs.400
- The total maximum cash back that a customer can avail is Rs.775
- **Offer Period:** As communicated to customer via email/SMS
- For the purpose of calculating cash back on alternate purchases, only purchases defined as ‘eligible purchases’ above will be considered. For example, if a customer’s transaction history is as below :
  - 1<sup>st</sup> purchase amount: Rs.650
  - 2<sup>nd</sup> purchase amount: Rs.450
  - 3<sup>rd</sup> purchase amount: Rs.800

In this scenario, the customer will only earn cashback of Rs.25 eligible on the 1<sup>st</sup> purchase. Even though the 3<sup>rd</sup> purchase is >Rs.500, in total, he has only made 2 eligible purchases and hence not eligible for cashback of Rs.50 on his 3<sup>rd</sup> purchase.
- This offer is applicable only to select customers who have received communication on the offer via email/SMS

- No two bills can be clubbed to reach the eligible purchase (or transaction) amount.
- The total cash back will be processed 60 days after the end of the promotional period.
- Cardholder's eligibility for the offer will be decided by the Bank.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period.
- Incomplete / rejected / cancelled/ 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.
- 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.
- 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 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 / Debit 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.
- General Terms and Conditions on Axis Bank Debit Card are applicable.