

## **Terms and Conditions for FreeCharge offer on Axis Bank Credit and Debit Cards**

**(25<sup>th</sup> Sep 2019 – 31<sup>st</sup> Mar 2020)**

These terms and conditions (“Terms”) shall be applicable to the Credit Cardholders (as defined hereinafter) participating in the Offer (as defined hereinafter) who agrees to be bound by the same and shall regulate the provisions of the specified products and services provided by the Axis Bank (“Axis Bank”). Participation in this offer is voluntary. Any User 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:

“Credit Cardholders” – A person who is holding the retail Axis Bank Credit Card whose last 4 digits have been mentioned in the communication.

“Debit Cardholders” – A person who is holding the retail Axis Bank Debit Card whose last 4 digits have been mentioned in the communication.

“Communication” – A formal SMS/Mobile app push notification/Email sent by Axis Bank to promote this offer.

“Campaign Period/ Offer Period/ Validity” - The period for which the offer is valid.

“Transactions” – any usage on the card which is not a charge/fee/interest levied.

“Target spend” – The exact amount that the customer needs to spend on his credit card to be eligible for the offer.

“Merchant” – any establishment where the Axis Bank credit card mentioned in the offer has been used for making a purchase.

### **Offer Terms and Conditions:**

#### **Details of the offer:**

- Get 1% cashback on purchase of gift card from FreeCharge.
- To avail this offer, Axis Bank Credit and Debit Cardholder needs to complete a successful purchase of Gift Cards on the FreeCharge Android /iOS App.
- On the purchase of Gift Cards on FreeCharge, Axis Bank Credit and Debit Cardholders shall receive an additional 1% cashback of the transaction value, in the form of a FreeCharge Gift Instrument within 7 business days from the date of the transaction. The same can be redeemed within 1095 days from the date of the credit and is non-transferable.
- This offer is valid till 31st March 2020.
- This offer is applicable only for Axis Bank Credit and Debit Cardholders.
- This offer is not applicable on Amazon Pay, Bookmyshow, Flipkart & UBER gift cards.
- This offer is not applicable on website and mobile website.
- No promocode has to be applied to avail this offer.
- The Customer can use the FreeCharge Gift Instrument received under this offer for subsequent transactions on FreeCharge.
- This offer is not valid on FC balance/UPI transactions. Offer is not applicable on virtual/ prepaid/ temporary/international cards.

- FreeCharge reserves the right to disqualify any FreeCharge Account from the benefits of this offer in case of any fraudulent activity/suspicious transactions.
- FreeCharge and Axis Bank reserve the right to modify/change all or any of the terms applicable to this offer or discontinue this offer without assigning any reasons or without any prior intimation whatsoever.
- This offer is also subject to FreeCharge Terms & Conditions available on the FreeCharge website. In case of any disputes, FreeCharge and Axis Bank's decision shall be final.

#### **Standard Terms and Conditions:**

- In case of any query regarding cashback from bank, kindly reach out to Axis Bank within three months from the offer end date. No query regarding the cashback from bank will be entertained post three months after the offer end date
- All Customer Queries/dispute on the offer should be raised within three months from the offer end date. For any disputes, the customer needs to furnish a scanned copy of invoice for the case to be taken for further investigation.
- Customer needs to call Axis Bank customer care or reach out through other mediums to get the disputes resolved.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned / cancelled / 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.
- 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 FreeCharge 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.
- FreeCharge & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of FreeCharge & 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.

- FreeCharge & 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 / 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.
- FreeCharge Terms & Conditions applicable.
- All packages are subject to availability at the time of booking confirmation GST and Payment Gateway fees applicable at the time of booking.
- Any purchase using Axis Bank Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- Axis Bank holds the exclusive right at its sole discretion to refuse or deny the offer to any Cardholder.
- Under no circumstance will the offer/cashback being offered under this program be settled in cash.
- This Offer is subject to applicable law and regulations
- Use of the Gift Card is subject to the terms and conditions of the issuer of the Gift Card. For further details, please send your queries to [care@Freecharge.com](mailto:care@Freecharge.com).