

Terms and Conditions for Grofers offer on Axis Bank Credit/Debit Cards (4th Dec'19 – 30th Dec'20)

Offer Terms and Conditions:

• Offer Details:

For Non-SBC customers:

- 1. Get 15% instant discount of up to Rs. 250 on a minimum purchase of Rs. 1500 & above through website (www.grofers.com)/mobile app
- 2. Promocode: AXIS250
- 3. The offer is valid once per card every Wednesday for Non-SBC Users

For SBC customers:

- 1. Get 15% instant discount of up to Rs. 300 on a minimum purchase of Rs. 1500 & above through website (www.grofers.com)/mobile app
- 2. Promocode: AXIS300
- 3. The offer is valid once per card every Wednesday for SBC Users
- Offer can't be used more than once per card every Wednesday
- The offer is applicable on Debit cards and Credit cards except corporate cards
- Discount will be calculated on the net paid amount
- This offer will be live from 4th Dec'2019 to 30th Dec'2020
- SBC (Smart Bachat Club): SBC is a paid, subscription based loyalty program offered by Grofers that gives users to access the extra benefits like lower product prices, Free Delivery and Priority Delivery
- Discount and cashback is not applicable for cash on delivery transactions
- Nothing expressed or implied in the Offer shall in any way waive or amend any of the terms and conditions of the
 existing Card member agreement with the Card issuer
- The Offer is non-transferable, non-encashable and non-negotiable
- Grofers reserve the right to disqualify any Card member 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
- Grofers reserves the right, at any time without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this offer or not, or to extend or withdraw it
- For queries/complaints related to the offer, Card members can reach out to Grofers through the in-app chat option within 24 hours of the date of transaction.

Standard Terms and Conditions:

- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days 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 /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 Grofers 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.
- Grofers & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The
 decision of Grofers & 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.
- Grofers & 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.
- Grofers 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/discount being offered under this program be settled in cash
- This Offer is subject to applicable law and regulations.

Terms and Conditions of Credit Card EMI:

- Offer tenure: All Tenures
- The instant discount is applicable on a single transaction and bills cannot be clubbed to avail the same
- In case there is more than one offer available simultaneously from Axis, no two offers can be combined by the participant.
- Offer is open to Indian residents holding a valid Axis Bank Credit Card to whom communication is sent either by Axis and/or merchant.
- Offer is void wherever prohibited by Law.
- Purchases made before or after the offer period shall not be eligible.
- ROI for 3 and 6 months will be 12%, and 13% for 9 months option. ROI will be informed at the payment counter before completing the transaction. The ROI is subject to change in any point in time at banks discretion and it will be informed to the merchant.
- For detailed terms & conditions please refer https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services
- This offer is valid on all Axis Bank Credit Cards and Debit Cards. This offer is not valid on NR and Corporate Credit

Axis Bank Dedit Card EMI Terms & Conditions

- Offer tenure- All months.
- Maximum 1 transactions/Card is eligible for instant discount during the offer period.
- Following ROI will be applicable:-
- 3 & 6 months 14% p.a
- 9,12,18 & 24 months 16% p.a
- Only a select base of pre-approved customers will be eligible for this offer on their Bank debit card. These customers will be able to view the offer on their payment page. No other customers will be able to avail of this offer
- The instant discount is applicable on a single transaction and bills cannot be clubbed to avail the sames
- In case there is more than one offer available simultaneously from Axis, no two offers can be combined by the participant.
- This offer is valid on all Axis Bank Debit Cards. This offer is not valid on NR and Corporate Dedit Cards.
- Offer is open to Indian residents holding a valid Axis Bank Debit Card to whom communication is sent either by Axis and/or merchant.
- Offer is void wherever prohibited by Law.
- Purchases made before or after the offer period shall not be eligible.
- ROI for 3,6,9, months will be 14 % p.a. ROI will be informed at the payment counter before completing the transaction. The ROI is subject to change in any point in time at banks discretion and it will be informed to the merchant