

Terms & Conditions for EMI on Cashback Offer on Flipkart Axis Bank Credit Card

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 Flipkart Axis Bank Credit Card whose last 4 digits have been mentioned in the communication.

“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.

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

SMS/Email/Mobile App Push Notification sent by Axis Bank or Flipkart to the customer’s registered mobile number/email ID mentioning the offer is referred to as “communication”

The Campaign Period referred to as “Offer Period” or “Validity”, used interchangeably, will be the one mentioned in the communication received by customer.

Merchant EMI – Transaction converted to EMI on Merchant website only

Transaction EMI – Transaction converted to EMI post facto by calling up phone banking, mobile app.

Offer:

- 1.5% unlimited cashback on transaction value by converting Flipkart merchant transaction into EMI using your Flipkart Axis Bank Credit Card, Flipkart Axis bank Visa Credit Card, Flipkart Axis bank Secured Credit Card.
- The offer is applicable on a transactions which can be converted into EMI
- Offer is valid from 17th November 2021 to 31st March 2022.
- There will be no processing fee charged for transactions converted to EMI, both on merchant EMI & transaction EMI

Eligibility for the offer:

- a. Transaction amount should be greater than Rs.2500/-
- b. Transaction should not be older than 60 days
- c. Sufficient Credit limit should be available on the card
- d. Credit Card should be active and not be blocked

Offer validity:

- Customer needs to execute the transaction within the validity period provided in the communication
- The offer is valid only to customers to whom SMS/email/Whatsapp will be sent out by the bank
- Offer valid only on transactions done through Flipkart Axis Bank Credit Card, Flipkart Axis bank Visa Credit Card, Flipkart Axis bank Secured Credit Card.
- By participating in this Offer, Customer agrees to be bound by the terms & conditions of this Offer including any other applicable terms & conditions modified and prescribed by Axis Bank from time to time. Any such participation by the customer shall imply that the customer has read, understood and accepted the terms and conditions hereunder.
- The offer is not transferable, non-assignable, non-negotiable and cannot be en-cashed or clubbed with any other offer of Axis Bank.
- The transaction should be customer initiated only and should be a Purchase transaction (online / offline / point of sale). Cash withdrawal initiated by the customer or any fee or financial charge levied by the bank would not be eligible for this campaign. Only the posted transaction value net of any cancellations/refund will be considered eligible for the cashback.
- All escalations related to this campaign will be valid within 3 months from the end of the offer period.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- The Offer cannot be combined with any other offer and cannot be assigned to any other person/customer.
- Incomplete / rejected / invalid / returned /cancelled / refunded/ disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- Credit Card holders whose cards are not active, blocked and/or are closed or have a credit freeze at the time of processing of cashback, Delinquent cards & C1 blocked cards will not be eligible for the benefits of the offer. Cashback will be given only in the form of credit on the credit card and will not be given in any other mode. Bank's discretion in this regard shall be final.
- The offer will not be applicable for no cost EMI
- The norms & T&C's applicable on EMI for credit cards would be applicable for this offer as well.
- This offer is valid only on Flipkart merchant transactions only.
- The cashback is valid on Flipkart MID's as communicated by the partner, Axis Bank shall not be held liable if a transaction on any of these merchants does not earn accelerated cashback.
- The following MCCs have been excluded from cashback eligibility (for fuel, wallet load and Jewellery transactions) : 6012, 6051, 5541, 5983, 5542, 5944, 6011, 6540
- W.e.f. March 15th, 2022, cashback shall not be eligible for payments made towards rent (MCC – 6513)

- Cashback shall not be eligible for following spends/transactions on the card,
 1. Fuel Spends
 2. Purchase of gift cards on Flipkart, Myntra.
 3. Wallet loading transactions
 4. Purchase of Jewellery items
 5. Cash advances o Payment of outstanding balances o Payment of card fees and other card charges

- In order to know [How do I convert credit card transaction to EMI \(axisbank.co.in\)](https://axisbank.co.in), click on the URL.
- Relevant taxes will be applicable on this offer
- Cashback will be credited within 90 days of the offer conclusion.
- Axis Bank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel this Offer, without assigning any reasons thereof. • Axis Bank's computation of spends & eligibility shall be final, conclusive and binding on Card member agreement
- Nothing contained in the cashback proposition shall be construed as a binding obligation on Axis Bank or any participating Merchant Partner to continue the Cashback Scheme after the Scheme Termination Date or to substitute the Cashback Scheme by a new or similar scheme.