

TERMS & CONDITIONS – Axis Bank Mobile Banking – Flipkart Offer

These terms and conditions ("Terms") shall be applicable to the Customer (as defined hereinafter) participating in the offer who agrees to be bound by the same and shall be regulated by the provisions of the specified products and services provided by - Axis Bank through the Axis Bank Mobile Banking App. Any Customer 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:

"Customer" shall mean Axis Bank savings / current account holder whose account opening date is between 1st October 2017 and 31st December 2017 and who are eligible for Axis Bank Service(s) and who has received SMS / email communication from Axis Bank with respect to the captioned Offer. However, account holder who are **NRI**, Axis Staff and their family members are not be considered as customer for this campaign.

"Axis Bank Mobile App" or "App" shall mean and include 'Axis Bank Mobile Application' offered by Axis Bank.

"Axis Bank Mobile App Registration" shall mean the first time successful download done by the Customer from the playstore / Apple app store for Axis Mobile Banking App and successful registration therein. (Registration is denoted post the successful 6 digit MPIN generation)

"Transaction" shall mean any of the below transactions done using Axis Mobile app for a minimum amount of Rs 100 within one week of registration ie NEFT/IMPS/UPI/Recharge/Bill Pay/Fixed Deposit

"Offer" shall mean, that the new Axis Bank customer who has received communication of this offer does his/her first time registration on Axis Mobile App during the offer period and thereafter does his first transaction and gives a missed call on 08049336222 post completing registration and transaction during the offer period will get Flipkart voucher worth Rs. 500. Only the first 500 customers each calendar day who give a missed call on 08049336222 post registering and transacting on Axis Mobile during the offer period would be eligible for the Offer.

Offer Period: This offer is valid from 26th January, 2018 from 12 am and 9th February 2018 11:59 pm.

Day: shall mean period of 24 hours, starting from 00:00:00 hours and ending at 23:59:59 hours every day during the Offer Period.

For being eligible for "Flipkart" voucher worth Rs. - 500 customer needs to do Axis Bank Mobile App Registration and transaction during the offer period and give a missed call to 08049336222 post completing registration and transaction during the offer period

Terms of Offer:

1. The customers may or may not have any other relationship with Axis Bank, except mentioned hereinabove. For the purpose of this clause, "Any other relationship" shall be defined as holding either a and/or NRE/NRO account or having purchased any retail lending product such as Home Loan, LAP, Gold Loan, Personal Loan, Vehicle Loan etc.

2. By participating in this Campaign, Customer agrees to be bound by the terms & conditions of this Campaign 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.

3. The Offer is valid for all Axis Bank Customers (excluding NRI, Axis Bank staff and their family members) who would be in the eligible base and were sent the official SMS or email communication with respect of the offer. However for being eligible for "Flipkart" voucher customer needs to do Axis Bank Mobile App Registration and 1st transaction worth Minimum Rs 100 during the offer period and needs to give a missed call to 08049336222 during the offer period post completing his registration and 1st Transaction on Axis Mobile. Only the first 500 customers per calendar day who have completed the Mobile app registration and transaction and who give a missed call on 08049336222 post registering and transacting on Axis Mobile during the offer period would be eligible for the Offer.

4. If the customer does the registration and the 1st transaction but does not give a missed call during the campaign period he will not qualify for the campaign. Also, if the customer does the Axis Mobile Registration and gives the missed call but does not do a transaction during the campaign period he will not qualify for the offer.

5. The customer will be declared a winner on completion of all three ie Registration + Transaction + Missed call. If the registration date is 28th Jan 2018 and customer does his 1st transaction and missed call on 30th Jan 2018, he will be declared the winner for 30th Jan 2018 if he is amongst the first 500 customers. Ie the date on which all 3 are completed will be considered.

6. The eligible Customer will be only entitled to one "Flipkart" voucher worth Rs. 500. Multiple vouchers for multiple registrations are not permitted under this campaign.

7. Flipkart voucher worth Rs 500 will be sent within 60 days after the campaign period ends and the voucher code would be sent through an SMS to the eligible customer. The Flipkart voucher can be redeemed using Axis Mobile app Grab deals section

8. Axis Bank shall in no way be liable if any Customer/(s) is/are unable/fail to login to Axis Mobile Application, due to incompatible Mobile Phone handsets, Telecom Usage Plans or network failures or for any other reason whatsoever.

9. This customer can qualify only once as a winner during the campaign period on the day of his first transaction.

10. Customer's eligibility for the offer will be decided by the Bank. If certain customers who register during this period are found to be in-eligible to avail benefits under this campaign will not be sent SMSs about the offer.

11. All escalations related to this campaign will be valid till -. 15th Feb 2018

12. The offer is not transferable, non-assignable, non-negotiable and cannot be en-cashed.

13. 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, website or mobile app or wallet or any other reason beyond the control of Axis Bank.

14. The participation in the offer is entirely voluntary and it is understood, that the participation by the customer shall be deemed to have been made on a voluntary basis.

15. 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.

16. Axis Bank reserves the right to disqualify any Customer/s from the benefits of the Campaign/Offer under reasonable grounds or 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 account. In case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the Campaign/Offer

17. In case of all matters relating to the Campaign/Offer including any dispute or discrepancy thereto or eligibility of the Customer, Axis Bank's decision shall be final and binding on the Customers in all respect.

18. Axis Bank Customers are not bound in any manner to avail any other special offer/benefit under this campaign, except mentioned herein-above.

19. Any participation by the Customers shall be voluntary and these term and conditions shall be binding on Axis Bank customers who utilize the offer.

20. Customer whose account is not active and/or are blocked/closed or have a credit freeze will not be eligible for the benefits of this campaign/offer.

21. This Campaign/Offer is only valid for Customer who are Indian citizens.

22. This Campaign/offer is not applicable for Non Resident Indian Users.

23. Failure by Axis Bank to enforce any of its rights at any stage does not constitute a waiver of those rights.

24. Axis Bank reserves the right to disqualify any customer 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 account.

25. The Campaign/Offer is void where prohibited by law. 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 customer and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.

26. Axis Bank shall not be obliged to make any public announcements to intimate the successful Customer about the voucher.

27. These terms and conditions governing the campaign/offer shall be in addition to and not in substitution/derogation to the Primary Terms and Conditions governing the savings account issued by Axis Bank and the applicable terms & conditions

28. These Terms and Conditions shall be governed by the laws of India. The courts at Mumbai shall have the exclusive jurisdiction in respect of any disputes with respect to all the subject matter with relation to the Campaign/Offer.

29. These Terms and Conditions and an arrangement herein shall be subject to applicable RBI guidelines issued from time to time and prevailing law and regulations. This Campaign/Offer is / would be modified / discontinued based on the prevailing law / regulation at any point of time and neither party shall be under any liability or obligation or continue implementation of the said Campaign/Offer till such time the terms are modified by the Parties as per the prevailing/ amended law at that point of time. In the event, that the Campaign/Offer cannot be continued without total compliance of the prevailing law at any point of time, this Campaign/Offer shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Campaign/Offer comes into force.

30. Axis Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit or of the services mentioned under the "FLIPKART" vouchers provided by FLIPKART. Axis Bank would not be liable in any manner whatsoever or howsoever including

but not limited to any financial loss/damage that may be incurred by the Customer due to the use of the aforesaid vouchers.

31. All issues / queries / complaints / grievances relating to the vouchers including usage/offers/bookings, if any, shall be addressed to FLIPKART directly without any reference to Axis Bank and shall not constitute any claim against Axis Bank. The sole liability shall rest with FLIPKART for any claims raised by the Customer on any of the aforesaid issues.

32. Axis Bank does not assume any responsibility for the products and services offered under this Campaign/ offer. The vouchers / offer / products and the services are provided solely by FLIPKART, under such terms and conditions as determined by such vendors, and Axis bank accepts no liability whatsoever in connection with such offers, products and services. The products and services have not been certified by Axis Bank.

33. Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the services offered by FLIPKART. Any dispute or claim regarding the services must be resolved by the Customer with FLIPKART directly without any reference to Bank. The existence of a dispute, if any, regarding the services shall not constitute a claim against Bank.

34. Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any services availed of by the Customer under the Offer.