



Use Axis Pay and win an iPhone!

These terms and conditions (“Terms”) shall be applicable to the User (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 Axis Bank (“Bank”) through 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:

“User” shall mean a person who registers, links his/her bank account for UPI transaction on Axis Pay.

“Merchant transactions” refer to all the online payments (Bill payments, recharges, shopping, etc) that the user carries out using UPI ID with @axisbank handle linked to their Axis Bank account, at the merchant websites. This excludes wallet loads and OD.

Campaign Period: 1st November 2019 to 30th November 2019 (both days inclusive)

OFFER

Axis Pay users should share their VPA (linked with Axis account) to pay online at merchant platforms via UPI payment mode using the linked VPA so as to earn Axis EDGE Reward points during the offer period . The reward points offered shall be as per the following buckets:

Offer Category	Eligibility	Reward points on offer
Super Spender	A) Top 10 spenders at merchant platforms each week using Axis Pay	10 users per week will get 15000 Axis EDGE rewards
	B) 1 User with the maximum amount of the total spends at merchant platforms maximum amount using Axis Pay during the campaign period	1 user at the end of campaign period will get an iPhone X equivalent Axis EDGE rewards points (681280 EDGE Reward points)



STEPS TO AVAIL THE OFFER

All you have to do to become an Axis Pay Super Spender is

1. Create your UPI ID and link it to your Axis Bank Account on Axis Pay.
2. Use this UPI ID for all your online spends including Bill Payments, Recharges and Shopping during the campaign period!

Offer details

- Every week, Top 10 Users with the maximum amount of total spends using Axis Pay on Merchant platforms shall earn 15000 Axis EDGE reward points each.
- The Axis Pay user who spent the maximum amount throughout the campaign period shall get Axis EDGE reward points equivalent to that of iPhone X!

T&C Apply!

TERMS OF OFFER

1. The campaign period is from 1 November,2019 – 30 November,2019. The offer is applicable only for the said campaign period.
2. The offer is valid only once per user (that is, one customer ID). If multiple Axis Bank accounts are linked to one customer id, only one account will be chosen under the customer ID.
3. The offer is valid only for Axis Bank account holders and Axis Pay users. The offer is not valid for Axis Bank employees.
4. **Winner type-**

Weekly Winners - Top 10 Spenders at merchant platforms by value (using Axis Pay) every week

Overall Winner - User with maximum amount of total spends at merchant platform (using Axis Pay) during campaign period (One Winner)

5. Only Axis EDGE reward points will be awarded to both weekly winners and campaign winner. Campaign winner can redeem EDGE reward points for iPhone X on Axis EDGE rewards page.
6. A user who emerges as a weekly winner once shall not be considered eligible to become a weekly winner during the remaining campaign period. However, he/she shall be eligible to



become the campaign winner if he/she has the total maximum spends during the campaign period.

7. Offer valid only for Axis retail customers. Any transaction done via businesses/ business correspondents or suspicious transactions shall not be eligible.
8. The weekly winners and also the overall winner shall receive the corresponding EDGE Reward points after the completion of the offer period. The EDGE Reward points will be credited within 15 working days after the completion of offer period.
9. Those payments initiated by the user from other accounts held by him/her to the UPI ID linked to axis bank account that is in consideration for the campaign, shall be considered ineligible.
10. In case of a tie between users for the position of weekly winner/campaign winner, during the campaign period, the user who had reached the level first shall be rewarded the EDGE reward points.
11. 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.
12. This offer is non-transferrable to any other person and cannot be exchange with any other offer.
13. The offer is not transferable, non-assignable, and non-negotiable and cannot be en-cashed or clubbed with any other offer of Axis Bank.
14. The reward points will be credited to the customer's reward point balance within 15 working days of completion of the offer period.
15. Customer can only avail this offer once per unique customer ID. In case, the customer has multiple accounts under a particular ID, only transactions of one of those multiple accounts shall be considered.
16. In all matters relating to the offer and these terms & conditions, the decision taken by Axis Bank will be the final decision, which will be binding on the User.
17. The Terms and Conditions of the Campaign/Offer shall be in addition to and not in substitution/ derogation to the primary terms and conditions governing the usage of the services offered by Axis Bank.
18. Any Customer participating in this Campaign/Offer shall be deemed to have read, understood and accepted these Terms & conditions.



19. The participation in the offer is entirely voluntary and it is understood, that the participation by the User shall be deemed to have been made on a voluntary basis.
20. Axis Bank shall in no way be liable if any Customer/(s) is/are unable/fail to do the transaction due to incompatible Mobile Phone handsets, Telecom Usage Plans or network failures or system failure/error or for any other reason whatsoever.
21. 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.
22. 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 online system, servers or providers, mobile handset, computer equipment, software, or website. User cannot claim any loss, cost or damages from Axis Bank which may arise due to these technical reasons.
23. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the Campaign / Offer shall be borne solely by the account holder and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
24. Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent recharges or transactions and VPA will not be considered for the offer.
25. 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 offer.
26. Offer and 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.
27. Axis Bank reserves the right to modify/ change all or any of the terms and conditions contained herein as per its discretion without assigning any reasons or without any prior intimation/notice whatsoever. Axis Bank also reserves the right to discontinue the Contest/Offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank will not be liable



in any manner whatsoever for any loss/ damage /claim/injury that may arise due to withdrawal or change in the terms and conditions of the Offer or discontinuation of it.

28. For any queries pertaining to the reward points given by Axis Bank, the User should get in touch with Axis bank call center: 1800-209-5577.
29. The Offer is not available wherever prohibited and/or on products/services for which such offers cannot be made available for any reason whatsoever. The Campaign / Offer is void where prohibited by law.
30. 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.
31. This Campaign/Offer is only valid for Customer who are Indian citizens.
32. This Campaign/offer is not applicable for Non Resident Indian Users.
33. Axis Bank reserves the right to disqualify the User 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 for any reason whatsoever. In case of any fraudulent activity, for the purpose of availing the benefits under the Campaign/Offer, necessary action will be taken by the Bank. Please note Bank's discretion in this regard shall be final and binding.
34. User/s whose account has been classified as delinquent before or during the validity of the offer period will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final.
35. This Campaign/ Offer is subject to applicable law and regulations and 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
36. Axis Bank is not responsible for any errors and/or omissions in the terms and conditions contained herein. All information is provided on "as is" basis without warranty of any kind. Axis Bank makes no representation and disclaims all express, implied, warranties of any kind to the Customer and/or any third party including, without limitation, warranties as to accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose.



37. The Customer agrees to indemnify and keep Axis Bank indemnified for any loss or damage that Axis Bank may suffer with respect to the Campaign / Offer including but not limited to any fraudulent and/or illegal transaction or any misrepresentation made by the Customer while participating in this Campaign / Offer.

In the event of any conflict or inconsistency regarding any instructions and conditions on any advertising or promotional material relating to the Campaign / Offer, these Terms and Conditions shall prevail over all such other instructions and conditions and failure by Axis Bank to enforce any of its rights at any stage does not constitute a waiver of those rights.