



### **Axis Bank Mobile Banking –First Transaction -- Edge Rewards 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 regulate the provisions of the specified products and services provided by the Axis Bank (“Bank”) through the Mobile Banking channel . 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:

“**Axis Bank Mobile Banking**” shall mean and include the Mobile Banking services offered by Axis Bank to its customers.

“**Customer**” shall mean a person who holds an active Axis Bank Savings account (excluding NRI, Burgundy, Priority and Axis Bank staff), so maintained with Axis Bank which are using the Mobile Banking (MB) who is eligible to participate in this offer and who has received official communication from Axis Bank with respect to the captioned Offer by email on their email id and/or by SMS on their mobile number registered with Axis Bank.

“**Financial transaction**” shall means the below mentioned transaction performed by the Customer during the offer period:

- Funds Transfer - NEFT/IMPS (to non-Axis bank accounts)
- Recharges (mobile/DTH/data card)
- Credit Card bill payment
- Utility Bill Payment

Minimum value of the financial transaction undertaken by Customer should be Rs. 100 or more.

**Offer:**

Customer have to login and complete a financial transaction over the Axis Mobile banking platform for the first time on receiving the communication in the time period between 10<sup>th</sup> Feb to 20<sup>th</sup> Feb 2016 (both days inclusive). The successful Customer will get 500 Edge Reward points at the end of the period within next 20 working days from the end of the offer

**Offer Period:** 10<sup>th</sup> Feb to 20<sup>th</sup> Feb (both days inclusive)

**Terms of Offer:**

1. The Offer is valid for all Axis Bank Savings Account Customers (excluding NRI, Burgundy, Priority and Axis Bank staff) who would be in the eligible base and were sent the official communication with respect of the offer by email/SMS.
2. Customer is required to login and transact on Axis Mobile banking during the offer period in order to be eligible for the offer and any financial transaction done before or after the offer period will be not be considered for this offer.
3. This offer is applicable only to those Customers who are for the first time logging into Axis bank Mobile banking platform and successfully completing a financial transaction, during offer period.
4. The Customer should have activated and transacted on Axis Mobile banking on or before 20<sup>th</sup> Feb 2016, to be eligible for this offer.
5. If Customer has activated/transacted Axis Mobile banking during the offer period but was not sent any communication by Axis Bank in such circumstances Customer will not get the Edge Reward points
6. If Customer shall not be given any Edge Reward Points if Customer has availed any other offer from Axis Bank for Axis Mobile banking activation during the same offer period.
7. This offer is non-transferrable to any other person and cannot be exchange with any other offer.
8. The Eligible Customer will be notified through SMS on their mobile number registered with Bank alongwith the details about his/her credit of Edge Reward points
9. Winners will be declared 15 days after the campaign close date and the Edge Reward points will be credited by 11<sup>th</sup> March 2016.

10. 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 Customer.
11. This offer cannot be clubbed with any other offer
12. Axis Bank, at its discretion, can withdraw/cancel/alter the term of this offer, before the expiry of offer period without any prior notice or communication to Customer(s).
13. Terms and conditions of the offer are subject to change without any prior notice or intimation to the Customer.
14. Edge Reward points credit to the successful Customer will be governed by the “Edge Reward terms & conditions”.
15. 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.
16. 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, mobile handset, computer equipment, software, or website. Customer cannot claim any loss, cost or damages from Axis Bank which may arise due to these technical reasons.
17. Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
18. 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.
19. 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
20. 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.

21. For any queries the User should get in touch with Axis bank call centre: 1800-209-5577
22. The Offer is not available wherever prohibited and/or on products/services for which such offers cannot be made available for any reason whatsoever.
23. Axis Bank reserves the right to disqualify the 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
24. Customer/s whose account has been classified as delinquent before or during the currency of the offer period will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final.
25. 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