



Axis Pay UPI app – Transaction Build Up Campaign Offer

These terms and conditions (“Terms”) shall be applicable to the User (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 Axis Pay UPI app channel . 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:

“Axis Bank’s UPI app - Axis Pay UPI App” shall mean and include the UPI services offered by Axis Bank as part of the Axis Pay UPI App only to customers of the Axis bank and other banks who download the app, register on it and create VPA which is linked to a bank account, set mPIN against that account and use the App for its various features.

“User” shall mean a person (Axis Bank Account holder as well Non-Axis Account holder) who receives the Offer communication via SMS and Email on their registered mobile number and/or email, only from Axis Bank or via notification on the Axis Pay UPI App is eligible to participate in this offer.

“Axis Bank’s Axis Pay App Registration” shall mean the first time successful download done by the user from the play-store for Axis Pay Application and successful registration therein.

“Transactions shall mean the any of the below mentioned performed by the user during the offer period”

1. User should have done debit transactions within the period of the Campaign.
2. User should have send money to a VPA contact or an IFSC contact or through Scan and Pay.
3. User should have send money to a VPA linked to either an Axis account or non-Axis account.
4. User should have send money only from the VPA which consists of @axisbank handle.

Recharges/Bill Payments will not be included in the Send Transactions

Making Transactions only include debit transactions via:

- 1) Send Money via VPA or IFSC Contact
- 2) Approve “Request Money” transaction received from others
- 3) Send Money via Scan and Pay QR Code.

Offer:

Category 1: Get cashback of Rs. 100 on Axis Pay UPI on making 3 transactions of Rs. 100 each.

Category 2: Get cashback of Rs. 200 on Axis Pay UPI on making 5 transactions of Rs. 100 each.

Category 3: Get cashback of Rs. 50 on Axis Pay UPI on making 2 transactions of Rs. 50 each.

A user shall be eligible for only one credit for transaction per mobile number during offer period. At any point of time, maximum credit that a user can receive would be Rs.50/100/200 depending on the category irrespective of number of transactions done per mobile number.

Users have been divided into categories by Axis Bank and the Offer is valid according to the communication received by the customer accordingly.

Offer Period: 21st June, 2017 to 21st July, 2017 (both days inclusive)

Terms of Offer:

1. The Offer is valid for all Axis Pay UPI App users who make the required number of debit transactions on Axis Pay UPI App. The user base includes Axis and Non-Axis account customers who would be in the eligible base communicated via SMS/Email/In-App Notifications.
2. The user should have done all the required transactions from his VPA linked to Axis Pay UPI App within 21st June, 2017 to 21st July, 2017. Any transaction done before and after the campaign date wouldn't be eligible.
3. All users communicated about the Offer by SMS/Email/In-App notifications from Axis Bank will be eligible for the offer irrespective of their past transactions and history of transactions.
4. This offer is non-transferrable to any other person and cannot be exchange with any other offer.
5. The cashback Credit would be given to the users within 45 days from the date of the debit transaction made by the user.
6. 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.
7. This offer cannot be clubbed with any other offer

8. 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 and the terms and conditions of Axis Pay UPI App.
9. Any Customer participating in this Campaign/Offer shall be deemed to have read, understood and accepted these Terms & conditions.
10. 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.
11. 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. User cannot claim any loss, cost or damages from Axis Bank which may arise due to these technical reasons.
12. 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 Cardholder and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
13. Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions and VPA will not be considered for the offer.
14. 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.
15. 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
16. 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.
17. For any queries the User should get in touch with Axis bank call centre: 1800-209-5577
18. 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.

19. 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
20. User/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.
21. 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
22. 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.
23. 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.
24. 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.