



### **Axis Pay UPI app- CouponDunia vouchers offer –November 2016**

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 Axis Pay UPI app 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's UPI app-Axis Pay"** shall mean and include the UPI services offered by Axis Bank to customers of Axis bank who download the app-, register on it and create VPA which is linked to a bank account.

**"Customer"** shall mean a person who holds an Axis Bank account and as defined in the list of eligible MOPs allowed to register on Axis Pay. Such customers so maintained with Axis Bank which are using Axis Mobile app/Internet Banking who is eligible to participate in this offer and who has received official communication from Axis Bank with respect to the captioned Offer by SMS on their mobile number registered with Axis Pay app.

**"Axis Bank's Axis Pay App Registration"** shall mean the first time successful download done by the customer from the play-store for Axis Pay Application and successful registration therein.

**"VPA creation"** shall mean the below mentioned performance by the customer during the offer period

VPA is a unique Payment ID which customer creates e.g. yourname@axisbank and link to their bank account. Customer then can use the VPA to send and ask money using UPI (Unified payment Interface) app of Axis Bank, Axis Pay. For Axis accounts, the VPA would be linked with Axis accounts.

**All the VPA has to have @axisbank handle appended to it. Any other handle wouldn't be considered for the offer, as user using Axis Pay gets the handle "@axisbank" appended to the virtual payment address by default.**

**“Offer”** All those customers who successfully created the VPA during the offer period will be eligible to get the following

**Offer:**

All those users who have been sent a communication and perform successful creation of VPA through Axis Pay will receive a Coupon Dunia voucher worth Rs.1000

All the winners shall be unique. A customer shall not receive more than one ‘voucher’ for multiple VPA creation. **Offer Period: 22nd November to 23rd December 2016** (both days inclusive)

**Terms of Offer:**

1. The Offer is valid for all Axis bank customers that were sent the official communication with respect to the offer by email/SMS.
2. Customer is required to login and create the VPA on Axis Pay during the offer period in order to be eligible for the offer and any VPA creation done before or after the offer period will not be considered for this offer and shall be excluded.
3. The Customer should have created the VPA on Axis Pay on or before 23rd December 2016, to be eligible for this offer. If Customer has created VPA on Axis Pay during the offer period but was not sent any communication by Axis Bank in such circumstances Customer will not be a campaign winner.
4. This offer is non-transferrable to any other person and cannot be exchange with any other offer.
5. The Eligible Customer will be notified through SMS on their mobile number registered with Axis Pay database of Axis Bank along with the details about voucher that would be given to him/her.
6. Vouchers would be given to the winners at the end of the campaign as per the campaign data which would include those users who have created VPA during the offer period.
7. These vouchers can only be redeemed at <http://axisbank.coupondunia.in>
8. 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.
9. This offer cannot be clubbed with any other offer
10. Axis Bank employees will not be eligible for this offer

11. 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).
12. Terms and conditions of the offer are subject to change without any prior notice or intimation to the Customer.
13. 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.
14. 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.
15. Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions of VPA will not be considered for the offer.
16. 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.
17. 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
18. 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.
19. For any queries the User should get in touch with Axis bank call centre: 1800-209-5577
20. The Offer is not available wherever prohibited and/or on products/services for which such offers cannot be made available for any reason whatsoever.
21. 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

22. 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.
23. 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