



Do UPI Merchant Transactions & Earn eDGE Rewards

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 UPI PSPs.

Offer:

Do a set of 3 merchant transactions using UPI during the offer period and earn Axis eDGE Reward points. The reward points offered shall be as per the following buckets:

Eligibility	Reward Points on Offer
Do 3 merchant transactions (Bill payments, recharges, shopping, etc), each worth INR 500 or more but not in excess of INR 2000 using UPI linked to your Axis Bank account	300 Edge Reward points in total
Do 3 merchant transactions (Bill payments, recharges, shopping, etc), each worth INR 2001 or more using UPI linked to your Axis Bank account	800 eDGE Reward points in total
Do the most number of merchant transactions (Bill payments, recharges, shopping, etc), each worth INR 2001 or more using UPI linked to your Axis Bank account	25000 eDGE Reward points (additional to the reward points earned as per the above criteria)

Steps to avail the offer

1. User should do a merchant transaction from Axis Bank account via UPI (P2M). (Wallet loads, OD are excluded).

2. Offer valid only for Axis retail customers. Any transaction done via businesses/ business correspondents or suspicious transactions shall not be eligible.
3. User should complete a set of at least 3 merchant transactions in one of the buckets to be eligible to receive reward points
4. On completion 3 successful P2M transactions in at least one of the buckets, the user shall receive the corresponding eDGE Reward points within 10 working days after the completion of the offer period
The eDGE Reward points will be credited within 10 working days after the completion of offer period.

Campaign Period: 1st August 2019 to 31st August 2019 (both days inclusive)

Terms of Offer:

1. The offer is valid only once per user (customer ID), except for the highest transactor.
2. The offer is valid only for Axis Bank account holders.
3. If a user does one transaction of INR 500 and another transaction of INR 2001, then it will be counted as two separate cycles of enrolment into the offer with reward points being credited on the fulfilment of eligibly criteria in each of the cycles.
4. Offer valid until budget lasts.
5. In case of a tie for the highest transactor, the user completing the set of transactions first shall be rewarded the eDGE reward points.
6. 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
7. This offer is non-transferrable to any other person and cannot be exchange with any other offer.
8. The offer is not transferable, non-assignable, non-negotiable and cannot be en-cashed or clubbed with any other offer of Axis Bank.
9. The reward points will be credited to the customer's reward point balance within 10 working days of completion of the offer period.
10. Customer can only avail this offer once per unique Axis account number number.
11. 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.

12. 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.
13. Any Customer participating in this Campaign/Offer shall be deemed to have read, understood and accepted these Terms & conditions.
14. 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.
15. 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.
16. 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.
17. 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.
18. 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.
19. Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent recharges or transactions and VPA will not be considered for the offer.
20. 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.
21. 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.

22. 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.
23. For any queries pertaining to the reward points given by Axis Bank, the User should get in touch with Axis bank call centre: 1800-209-5577.
24. 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.
25. 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.
26. This Campaign/Offer is only valid for Customer who are Indian citizens.
27. This Campaign/offer is not applicable for Non Resident Indian Users.
28. 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.
29. 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.
30. 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

31. 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.
32. 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.