

### **Terms and Conditions on Axis Bank New Visa Credit Cards**

**Validity:** May 1, 2025 till October 31, 2025 (inclusive of both dates)

**Card's Applicable:** Axis Bank Credit Cards on Visa Network (including recently migrated cards)

#### **Offer Details:**

Activate your new Visa Credit Card and enjoy special welcome benefits. Simply make an eligible transaction of INR 300 or more (excluding cash withdrawals) during the campaign period and unlock exciting vouchers based on your card variant.

#### **• Visa Platinum Credit Card**

- 1) INR 250 Paytm Recharge & Bill Payment Voucher
- 2) INR 5000 Villa Stay Voucher (Elivaas / Alaya Stays)

#### **• Visa Signature Credit Card**

- 1) INR 500 Paytm Recharge & Bill Payment Voucher
- 2) INR 5000 Villa Stay Voucher (Elivaas / Alaya Stays)

#### **• Visa Infinite Credit Card**

- 1) INR 750 Paytm Recharge & Bill Payment Voucher
- 2) INR 5000 Villa Stay Voucher (Elivaas / Alaya Stays)

#### **Eligibility**

- All new Visa credit cardholders who have not completed at least one eligible transaction with their Visa card.
- Make an eligible transaction of INR 300 or more (excluding cash withdrawals) during the campaign period and unlock exciting vouchers based on your card variant.

#### **Exclusions**

- Please note that Visa prepaid cards, business/ commercial cards, forex cards and corporate cards are not eligible for this Campaign.

#### **VISA Terms and Conditions:**

This document captures all the Frequently Asked questions from cardholders on Visa's campaign on, activation of Visa consumer credit card.

#### **Offer Details**

##### **1. What is Visa's offer and how can I participate?**

- New Credit Card: Any user who obtains a new Visa credit card ("New Visa Credit Card") and performs

at least one payment transaction of INR 300 or above, excluding cash withdrawal ("Eligible Transaction"), either online or at a merchant during the Campaign Period (as defined below) is eligible to win discount vouchers depending on the particular variant of the New Visa Credit Card used, as provided below:

- Visa Platinum credit card: INR 250 Paytm recharge and bill payment voucher + INR 5000 voucher redeemable against booking a stay at an Elivaas/ Alaya Stays villa.
- Visa Signature credit card: INR 500 Paytm recharge and bill payment voucher + INR 5000 voucher redeemable against booking a stay at an Elivaas/ Alaya Stays villa.
- Visa Infinite credit card: INR 750 Paytm recharge and bill payment voucher + INR 5000 voucher redeemable against booking a stay at an Elivaas/ Alaya Stays villa.
- Please note that Visa prepaid cards, business/ commercial cards, forex cards and corporate cards are not eligible for this Campaign.
- Each offer will be subject to Visa's terms and conditions for the Campaign.
- All Eligible Transactions should have been processed on the VisaNet and will include those on-us transactions staged by the issuer of the cards on the VisaNet.

## **2. For how long is the Campaign valid?**

The Campaign is valid from 1 st May 2025 to 31st October 2025 including both days, or till such date the stocks last, whichever is earlier ("Campaign Period").

## **3. What transactions are considered eligible for this offer?**

For the offers on new Visa credit cards, a payment transaction of a minimum value of INR 300 during the Campaign Period, either online or at a merchant and processed on VisaNet will be considered as an Eligible Transaction.

▪ Only successful payment transactions will be considered eligible. Any product return, request for refund, or order cancellation including partial cancellation for any reason will disqualify an Eligible Transaction from the Campaign for the amount of the refund or cancellation. The cardholder will be eligible for the offer(s) only if the payment transaction value for items not cancelled or returned meets the criteria for Eligible Transaction.

## **4. What are the key conditions for using the vouchers that I can win in this promotional offer?**

Paytm Recharge and Bill payment Voucher:

- This can be used on the Paytm app for payment of bills across utility categories – electricity, mobile prepaid, mobile postpaid and DTH.
- The transaction value for a payment transaction should be equal to or more than the denomination of the voucher.
- Voucher once claimed will be valid for a period of 90 days.
- One voucher can be used for one payment transaction only.
- Payment for any amount over and above the voucher has to be paid by Visa Cards only.
- This voucher cannot be clubbed with any other platform discounts.

- Elivaas/ Alaya Stays discount voucher.

- The voucher will be redeemable against booking a stay at a Elivaas/ Alaya Stays villa.
- It can be used while making a villa booking on the merchant website (www.elivaas.com or www.alayastays.com ).
- The voucher is not applicable on apartment bookings.
- There is no restriction on the number of nights booked.
- This voucher can be clubbed with a platform discount; however, it cannot be clubbed with any other vouchers or coupons.
- One voucher can only be used for one booking.
- Any balance payment for making a booking over and above the voucher value can be made only by Visa Cards only. Vouchers must be redeemed at Elivaas or Alaya Stays website by June 30, 2026, for booking a stay at an Elivaas or Alaya Stays villa before December 31, 2026
- Winners cannot make the bookings during the merchant blackout period provided below:

Month	Period	Occasion
Oct-25	1st to 5th Oct	Dussehra
Oct-25	18th to 26th Oct	Diwali
Dec-25	25th Dec to 3rd Jan	Christmas/New Year's
Jan-26	14th Jan	Pongal/Makar Sankranti
Jan-26	23rd to 26th Jan	Republic Day
Feb-26	13th - 15th Feb	Valentine Weekend
Feb-26	28th Feb to 4th Mar	Holi Weekend
Mar-26	20th to 22nd Mar	Eid Weekend
Apr-26	3rd - 5th Apr	Good Friday
Jun-26	26th -28th June	Moharram Weekend
Aug-26	14th -16th Aug	Independence Day Weekend
Aug-26	28th - 30th Aug	Rakhi Weekend
Sep-26	4th - 6th Sep	Janmashtami
Sep-26	11th- 14th Sep	Ganesh Chaturthi Weekend

- Please note that Visa may choose to change the offer prize to a voucher of another merchant from time to time without prior communication to the eligible cardholder. Rest assured, the denominations mentioned in this offer will be honored by Visa.

## 5. How can I claim my Paytm/ Elivaas/Alaya Stays voucher(s)?

If you are eligible, you can follow the below steps to claim your voucher(s):

- “<https://www.visa.co.in/pay-with-visa/visarewards-offer.html>” shared on your offer communication which could be an SMS or email or bank app/website banners, social Media post/banner etc.

- You will be redirected to our Visa Offer page. You can either click on the 'Claim offer' button/link or scan the QR code shown on the page.
- You will be logged into your redemption website.
- Enter your 16-digit card number, CVV, card expiry date and your mobile number.
- Enter and verify the OTP that is sent to your mobile number.
- Now that you are successfully authenticated, you can see the eligible vouchers. The 'Know more' widget will provide the offer details and offer terms and conditions.
- A unique code will be displayed to you for the voucher that you have claimed.
- You can use this code on the Merchant website to redeem it.
- The same code will also be sent to you as an SMS on the provided mobile number.
- In case you face any issues or have queries regarding the redemption process or the redemption website, you can write to the customer care team at [Visaoffersupport@razorpay.com](mailto:Visaoffersupport@razorpay.com) managed by RazorPay International Services Pte Ltd at Link. The team will respond back to you at the earliest.

**6. I have successfully logged into the offer redemption website, but I see no voucher for me. Why?**

- Ensure that you have completed the necessary payment transactions to be eligible for the offer(s). A payment transaction of value INR 300 or more and processed on the VisaNet will be considered eligible.
- The voucher will be displayed 7 days after you have made the last eligible transaction. ▪ You should log into the Offer redemption website within 97 days from such last eligible transaction date to claim the voucher.
- If you are still unable to see your voucher details despite your eligibility, then, please contact our customer care team at [Visaoffersupport@razorpay.com](mailto:Visaoffersupport@razorpay.com) managed by RazorPay International Services Pte Ltd at [Visaoffersupport@razorpay.com](mailto:Visaoffersupport@razorpay.com). The team will respond to you at the earliest.

**7. I have received my voucher but forgot my unique voucher code. How can I get it again?**

- There are a few ways to get your unique voucher code:
- Check your SMS for the unique voucher code sent to you on the mobile number provided on redemption website.
- You can also re-log into the offer redemption website in accordance with the procedure provided in the answer to question 8 above. Once you log in, you will see all the vouchers that you have received for a particular offer.
- If you still face any issue, you can write to the customer care team on [Visaoffersupport@razorpay.com](mailto:Visaoffersupport@razorpay.com). The team will respond at the earliest. Note: Visa, issuer banks, and merchants will not be responsible for any delay, loss, or damage in the delivery of the voucher(s).

#### **8. How do I redeem my voucher on Paytm?**

- Log into Paytm app
- Select 'Recharge and Bills' section.
- Click on your preferred category- electricity, mobile prepaid, mobile postpaid, DTH.
- Enter the required details for your category.
- In the 'Offers for you' section, enter the voucher code obtained from redemption website.
- Change the payment mode for balance amount to a Visa credit card.
- The voucher value will be deducted from the total as instant discount
- The expiry of the Paytm voucher is 90 days from the date of receiving the voucher code on the redemption website.

Note: Paytm vouchers received as part of this campaign are non-transferable, non-exchangeable, and non-refundable. No cash alternative or substitute for the voucher(s) will be provided.

#### **9. How do I redeem my discount voucher on a Villa Stay?**

- Log into Elivaas/ Alaya Stays website ([www.elivaas.com](http://www.elivaas.com) or [www.alayastays.com](http://www.alayastays.com) )
- Select your desired property for stay and provide details
- When you click on 'Book Now, the platform discount, if any, will be auto applied.
- Click on 'Got a coupon code' and enter the voucher code obtained from the redemption website
- For discount vouchers, the voucher value will be deducted as an instant discount.
- Pay the balance amount with a Visa Card.
- The booking period on use of the stay voucher will be till June 30, 2026, for stays till December 31, 2026.

Note: Villa vouchers received as part of this campaign are non-transferable, non-exchangeable, and non-refundable. No cash alternative or substitute for the voucher(s) will be provided.

#### **10. What if I have a dispute regarding the voucher redemption?**

- Any disputes regarding the redemption of the vouchers should be resolved directly with Paytmor Elivaas/ Alaya Stays. Visa, issuer banks, and merchants will not be responsible for any issues related to voucher redemption. Cardholder eligibility for this offer

### **Axis Bank's Standard Terms and Conditions**

- **If you do not have an Axis Bank Credit Card, [Click Here.](#)**
- The decision of The Merchant & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Top 10 winners will be communicated within 90 days from campaign expiry date (on best effort basis.)
- The offer is not transferable, non-negotiable and cannot be En-cashed.
- Incomplete / rejected / invalid / returned / disputed or unauthorized/ fraudulent transactions will not be considered for the offer.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- 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, computer equipment, software, or website.
- The Merchant and Axis Bank reserve the right at any time, without notice, to add/ alter/ change/ or vary any or all these terms and conditions or to replace, entire or in part, this offer, by another offer, whether similar to this offer or not, or to withdraw it altogether.
- The participation in the offer is entirely voluntary and it is understood that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- The Merchant & Axis Bank reserves the right to modify / alter the offer or all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- Axis Bank only offers discount on purchase of goods and services of The Merchant by using Axis Bank Credit Card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by The Merchant. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with The Merchant directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Credit card.
- Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.
- Nothing contained herein shall constitute or be deemed to constitute an advice, invitation, or solicitation to purchase any products/ services of The Merchant or any third party and is not intended to create any rights and obligations.
- The offer by Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.

- Bank may use the services of agents for sales / marketing of the products. Copy Rights of Axis Bank Limited. All rights are reserved.
- Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and /or services under the offer.
- The Merchant & Axis Bank reserve the right to disqualify any cardholder 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 by use of the Card.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the 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.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card issued by Axis Bank
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Logos/trademarks used are owned by respective entities. Axis Bank has been authorized to use these logos/trademarks for offer promotion purposes.
- Any person taking the advantage of this offer shall be deemed to have read, understood, and accepted these terms and conditions.
- Any dispute relating to the offer, or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- Merchant Terms & Conditions applicable
- This offer is valid only for existing cardholders of Axis Bank and is not transferable/ applicable to any cards issued by any other bank. To be eligible for this offer, customer is required to only use a valid Axis Bank Credit card to make the qualifying purchase. Purchases made with any other cards, or any other bank credit cards, will not be eligible for this offer.

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