

### **Terms and Conditions for Welcome Back offer for Visa cardholders**

**Validity:** 1st May 2025 to 31st October 2025 including both days, or till such date the stocks last, whichever is earlier ("Campaign Period")

**Offer details** – Make a transaction of ₹300 or more and receive the following offers:

- INR 100 bill payment and recharge voucher from Paytm.
- INR 5,000 villa stay voucher from Elivaas or Alaya Stays.
- Offer Eligibility: All Visa cardholders who completed at least one transaction between April 2024 and September 2024 but did not make any transactions between October 2024 and March 2025

**Eligible Transactions** – At least one Eligible Transaction online or at any Merchant during the Campaign Period, on an "Inactive Card," i.e., an Eligible Card on which the Cardholder has not made a transaction processed on VisaNet between October 1, 2024 to March 31, 2025.

### **Process to claim Voucher:**

- Vouchers can be claimed by users 7 days after making the last eligible txn for the respective card type from the offer redemption portal [visarewards.poshvine.com](https://visarewards.poshvine.com)
- Customer can self-redeem the voucher following 3 simple steps:  
Step 1- Login at <https://visarewards.poshvine.com/>  
Step 2 - Verify your Visa card and mobile number  
Step 3 - Claim your voucher and redeem it on the merchant apps or websites.
- For any queries, customer/ issuers can write to the support team at [Visaoffersupport@razorpay.com](mailto:Visaoffersupport@razorpay.com)

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

- The Cardholder notes that each type of Voucher can be earned only once during the Campaign Period on an Eligible Card.
- Vouchers are non-transferable, non-exchangeable, and non-refundable. No cash alternative or substitute to the Vouchers will be provided. The validity of a Voucher starts from the procurement of the code.
- Only one Voucher can be issued to one natural person.
- Redemption and Use of Vouchers:
  - More details about the Campaign are available at this <https://www.visa.co.in/pay-withvisa/transactandwin-offer.html> -
  - Eligible Cardholders can claim their Vouchers by clicking on the above link, where they will have the option to "Claim" the Voucher. Accordingly, the Cardholder would be redirected to a landing page ("Website"), for entering the card number and other details to claim such applicable Voucher.
  - Each Voucher can only be claimed after 7 (seven) days from the date of the Eligible Transaction that qualifies the Cardholder for the Voucher, but no later than 97 (ninety-seven) days from the aforesaid date. The Voucher details will be available to the Cardholder on the Website upon claiming of such Voucher. Additionally, Visa may deliver the Voucher details to the Cardholder via SMS.
  - Paytm Vouchers, once claimed, must be redeemed on Paytm mobile application

("PlatformA") within 90 (ninety) days from the date of claim. INR 5000 discount Elivaas/ Alaya Stays discount Vouchers must be redeemed on the Elivaas/Alaya Stays website ("Platform B") by June 30, 2026 for booking a stay at a Elivaas/ Alaya Stays property before December 31, 2026.

- If Voucher(s) are not redeemed within the above dates, the Voucher(s) will expire. Expired
  - Vouchers cannot be replaced.
  - Visa, Issuers and Merchants will not be responsible for any delay, loss, or damage in the delivery of the Vouchers.
- Terms and conditions relating to redemption of each type of Voucher:
    - Paytm recharge and bill payment Voucher:
      - The Voucher can be used for payment of utility bills, i.e., mobile prepaid and postpaid bills, DTH recharge and electricity bills.
      - The amount of the payment transaction should be equivalent or more than the Voucher denomination.
      - This offer cannot be clubbed with any other platform discounts or benefits.
      - 1 (one) Voucher can be used for only 1 (one) payment.
      - No two Vouchers can be clubbed.
      - Any balance payment over and above the Voucher value can be made only using a Visa debit card or Visa credit card
      - Voucher to be used within 90 (ninety days) from the date of claim by user.

Elivaas/Alaya Stays INR 5000 discount Voucher:

- Voucher can be used to claim a discount against booking a stay at a villa on either Elivaas or Alaya Stays website, irrespective of the total amount payable.
- The Voucher is not applicable on booking of apartments.
- There is no restriction on the number of nights booked at any of the above properties.
- This offer can be clubbed with a platform discount.
- 1 (one) Voucher can be used only for 1 (one) booking.
- No two Vouchers can be clubbed.
- Any balance payment over and above the Voucher value can be made only using a
- Visa debit card or Visa credit card.
- Once claimed, 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.

General terms and conditions of VISA:

- By participating in the Campaign, you agree to/that:
- abide by these Terms and the decision of Visa with respect to the Campaign.
- release and indemnify Visa, Issuers and Merchants from any liability, claim, loss, damage, cost, or expense arising from or in connection with the Campaign or the Vouchers.
- understand that participation in the Campaign is voluntary and not binding in any manner.
- accept that Visa reserve the right to modify, suspend, cancel, or terminate the Campaign and these Terms or any part of it without prior notice or reason.
- accept that Visa has the sole and final discretion to determine the winners and the Vouchers, and that their decisions are final and binding.
- all taxes, fees, and surcharges on Vouchers are the sole responsibility of the Cardholder.
- Visa reserves the right to disqualify any participant who tampers with the entry process or submits an entry not in accordance with these Terms or in any manners subvert or tries to subvert the objective of this Campaign.
- Visa is not responsible for any technical failures that may prevent an individual from participating in the Campaign.

- once awarded, the Voucher shall not be resold or commercially traded in any manner, directly or indirectly.
- Comply with the terms and conditions applicable to the issue and use of the Vouchers as decided by Paytm and/or Elivaas/ Alaya Stays, as applicable on respective Platform A and Platform B. o
- comply with the terms and conditions of Elivaas and Alaya Stays related to the booking and stay at their properties.
- Visa may, in its sole discretion, provide an alternate voucher or such other benefit of equal amount.
- nothing herein amounts to a commitment by Visa, Issuers or Merchants to conduct further similar or other Campaigns.
- this Campaign is void where prohibited by law.

#### Visa Limitation of Liability:

- Visa, Issuers and Merchants are not responsible for any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the Campaign.
- Visa, Issuers and Merchants assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries.
- Visa, Issuers and Merchants are not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of email or players on account of technical problems or traffic congestion on the internet or at any website or combination thereof, including injury or damage
- to participants or to any other person's computer related to or resulting from participating or downloading materials in the Campaign.
- Visa, the Issuers and the Merchants shall not be responsible for the services provided by Paytm, Elivaas, or Alaya Stays or any alternate property allocated by the Merchant and for any accidents or incidents that may occur while making a booking or during a stay at an Elivaas or Alaya Stays property or any alternate property allocated by the Merchant.
- Personal Data:
  - o By participating in the Campaign, you acknowledge and agree that Visa, and service providers acting on Visa's behalf, may collect, use, process and share your personal information for the purpose of administering and managing the Campaign ("Personal Data"). The Personal Data may include amongst other things name and contact information, or special requirements for arranging the prize. For more information on how Visa collects and protects your personal information, please review our Global Privacy Notice (<https://www.visa.co.in/legal/globalprivacy-notice.html>).
  - o Where you wish to exercise any of your privacy choices under relevant laws, please contact us at Visa Privacy Centre (<https://www.visa.co.in/legal/privacy-policy.html>).
- Intellectual Property: By participating in the Campaign, you acknowledge that any intellectual property rights in the Campaign and any materials used in connection with the Campaign are owned by Visa, and you do not have any rights to such materials..
- Governing Law: These Terms are governed by the laws of India and any dispute arising out of or in connection
- with them will be subject to the exclusive jurisdiction of the courts at New Delhi, India.
- Entire Agreement:
  - o These Terms constitute the entire agreement between each participant and Visa with respect to the Campaign and supersede all prior or other arrangements, understandings, negotiations, and discussions, whether oral or written.
  - o No waiver of any of the provisions of these Terms shall be deemed or shall constitute a waiver of any other provisions.

- Please read these Terms carefully. If you do not agree to these Terms, please do not participate in the Campaign. Participation in the Campaign signifies your agreement to these Terms. You will be prompted to accept the Terms on the Website.
- For any queries or concerns, please reach out to the customer service team at Razorpay at [Visaoffersupport@razorpay.com](mailto:Visaoffersupport@razorpay.com) . Please note that Visa and Issuers are not responsible for customer service related to this Campaign. For avoidance of doubt, the sole responsibility of the customer services shall be of Razorpay

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

- The decision of the Merchant & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Cardholder's eligibility for the offer will be decided by the Bank.
- All escalations related to this campaign will be valid within 6 months from the end of the campaign period.
- 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 of 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 retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of the Merchant & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- 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 / Debit 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 authorised 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 or Debit card to make the qualifying purchase. Purchases made with any other cards, or any other bank credit or debit cards, will not be eligible for this offer.
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