

The background of the entire page is a vibrant, painterly illustration of a sunset or sunrise over a mountain range. The sky is filled with warm, textured brushstrokes in shades of red, orange, and yellow, transitioning into a bright white glow where the sun is setting or rising. Below the sky, the mountains are depicted with soft, layered brushstrokes in shades of green and teal, suggesting mist or a soft atmosphere. The overall style is artistic and evocative.

USAGE GUIDE



KNOW YOUR INDIA TRAVEL CARD

Front

1. **Card number:** This is your exclusive 16-digit card number. Please quote this number in all communication/correspondence with the Bank.
2. **Valid Thru (MM-YY format):** The India Travel Card is valid until the last day of the month of the year indicated on the Card.
3. **VISA logo and hologram:** Any merchant establishment displaying this logo accepts the India Travel Card in India.
4. **Electronic Usage signs:** In case of purchase transactions, the India Travel Card can only be used at merchant outlets with an electronic Point-of-Sale swipe terminal. Please do not try and use your Card at merchants with "paper imprinters" or for Mail / Telephone / Internet order transactions.

Back

5. **Magnetic strip:** Important information pertaining to the India Travel Card is encoded here. Please protect your Card from scratching or exposure to magnets and magnetic fields as they can damage the strip.
6. **Signature panel:** The Beneficiary must sign this panel immediately on receipt of the India Travel Card with a non-erasable ballpoint pen (preferably in black ink). The signature you will use to sign chargeslips at merchant outlets needs to be the same as the signature on the Card.
7. **Customer Service Number (From BSNL / MTNL landline anywhere in India):** You can call us on 1800-233-5577, 1800-209-5577 and 1800-103-5577 for any queries or should you require assistance regarding the India Travel Card. For hotlisting of cards on loss / theft and fraudulent online purchases, you may call 91-22-67987700.
8. **CVV2 Number:** This is a security number on your card that protects it against counterfeit.
9. **Verified By Visa (VBV) logo:** The Verified by Visa logo indicates that your India Travel Card can be used for Online transactions, after registration with VISA.
10. **India Travel Card e-mail Address:** Please direct all your queries regarding the India Travel Card to indiatravelcard@axisbank.com and we will be glad to assist you.

PRODUCT FEATURES

- 1) India Travel Card is a reloadable, non personalized card.
- 2) The maximum balance that may be accumulated on the card is Rs. 50,000/-.
- 3) Reload – The India Travel Card can be reloaded at select Axis Bank Branches. The list of such Branches would be available on the website www.axisbank.com and updated from time to time.
- 4) Refund – The available balances on the India Travel Card may be refunded as follows:
 - a. Within 6 months from the date of first credit:
 - i. At ATMs – The customer may use the card at an ATM to refund remaining balances.
 - ii. At select Axis Bank Branches – The customer may approach select Axis Bank Branches to

refund the remaining balances on the card. Refund at Axis Bank Branches would be subject to submission of the filled refund form and applicable charges of Rs. 150 + taxes.

- b. After 6 months but within 9 months from the date of first credit – The customer would have to apply for repatriation of such remaining balances to the Regional Office of the Reserve Bank of India, through Axis Bank.
- c. After 9 months from the date of first credit – All available balances on the card would lapse to the Bank.

LOADING THE INDIA TRAVEL CARD

The card may be loaded at any point of time subject to a maximum balance in the card being Rs 50,000. Any loading instruction that makes the total balance outstanding on the card exceed Rs 50,000/- shall be declined.

Channels for Reload available are:

- a) Branch Loading:
 - The card may be reloaded only at select Axis Bank Branches. The list of Branches at which the card may be reloaded is available on the Bank website www.axisbank.com.
 - The card may be reloaded with Indian Rupee funds on encashment of foreign currency notes or Travellers Cheques.
 - The customer would have to apply for reloading of the card in person at the Branch.
 - Reloading would be subject to submission of the Reload form (enclosed) and corresponding documents (copies of the Passport, VISA and immigration stamp).

USING THE INDIA TRAVEL CARD

The India Travel Card from Axis Bank is a Prepaid Card that can be used at all Bank ATMs as well as directly at merchant establishments in India only.

ATM Usage

The India Travel card can be used for cash withdrawal, mini-statement and balance enquiry purpose, at all bank ATMs in India. The corresponding charges are as follows:

- o Cash Withdrawal at Axis Bank ATMs in India : Rs. 25 + taxes
- o Cash Withdrawal at Non-Axis Bank ATMs in India : Rs. 50 + taxes
- o Balance Enquiry at any ATM in India : Rs. 10 + taxes

At any Axis Bank ATM in India you can:

- Effect a cash withdrawal
- Do a balance inquiry
- Obtain a mini card account statement
- Change your PIN
- Recharge Prepaid Cards for Airtel* and Vodafone* (available after due registration process is completed by you and in select circles only)

Subject to there being adequate credit balance in the Card, the Beneficiary will be permitted to use

the Card for cash withdrawals for a maximum daily limit of Rs.50,000/- (Rupees Fifty Thousand Only). The Applicant may reset the daily limit through his/her Internet Banking login but the daily limit, in no circumstances, shall exceed Rs. 50,000.

POS Transactions Usage

The India Travel Card can be used for making purchases at all VISA enabled POS terminals in India. Subject to there being adequate credit balance in the Card, the Beneficiary will be permitted to use the Card for POS Transactions for default maximum daily limit of Rs.50,000/- (Rupees Fifty Thousand Only). The Applicant may reset the daily limit through his/her Internet Banking login.

Using your India Travel Card for shopping at any of the more than 400,000 VISA merchant outlets in India is extremely easy. Follow these simple steps to ensure total shopping satisfaction.

- a) Look for a VISA sign at the Point-of-Sale merchant establishment. The merchant must have an electronic Point-of-Sale card swiping terminal.
- b) Present your India Travel Card after making your purchase.
- c) The merchant will swipe the card on an Electronic Data Capture Terminal for authorisation.
- d) After a successful authorisation, a hold for the transacted amount will first be placed on your Card account. Your card balance will subsequently be debited for the transacted amount. (The default daily POS limit on the card is Rs. 50,000, which may be reset by the Applicant through the Internet Banking login.)
- e) A charge slip will be generated.
- f) Check and sign the charge slip. Your signature must match the signature on the reverse side of your India Travel Card.
- g) Ensure that your India Travel Card is returned to you.
- h) Preserve your copy of the charge slip for future reference.

Online shopping

- a) The Axis Bank India Travel card can also be used for online shopping through Verified by VISA (VBV) facility.
- b) The beneficiary would register on the Axis Bank website for availing this facility and also with VISA for VBV.
- c) After registration, the card may be used for shopping at all merchants authorized by VISA and registered with VBV.

OTHER FACILITIES

- I. **Internet Banking facility** – The Internet banking facility of Axis Bank, is offered to you free of charge. You have been given a separate login Ids and Password for Internet Banking along with the Welcome Kit. Using the Internet Banking facility, you may view account statements or place a request for a duplicate PIN via email.

To use Internet Banking, just log on to www.axisbank.com using the login and password given in the Welcome Kit. You will need to change the password the first time you log on to Internet Banking.

2. **Account Statements** – Account statements may be viewed online using your Internet Banking ID.
3. **Telebanking** – You have also been sent your Telebanking PIN along with your Welcome Kit. To avail of the Telebanking facility, call up 1800-233-5577, 1800-209-5577 and 1800-103-5577. Using the Axis Bank Telebanking facility, you may:
 - Check your India Travel Card balance
 - Know about details of transactions carried out with your India Travel Card
4. **Customer Service Number** – For any queries regarding your India Travel Card, please visit the nearest Axis Bank Branch, log onto to www.axisbank.com or call Axis Bank's Customer Service Numbers at 1800-233-5577, 1800-209-5577 and 1800-103-5577.

SCHEDULE OF CHARGES

- Card Issuance Charges – Rs. 250/- plus taxes
- Reload Fee (per card per reload) – Rs. 150/- plus taxes
- Replacement Card Fee – Rs. 250/- plus taxes
- Physical Statement Charges(per statement request) – Rs. 50/- plus taxes
- Duplicate ATM PIN / Internet Banking Password / IVR PIN Charges (per request) – Rs. 50/- plus taxes
- Redemption Charges (per card) – Rs. 150 plus taxes
- Cash withdrawal transactions:
 - o On Axis Bank ATMs: Rs. 25 + taxes
 - o On non-Axis Bank ATMs – Rs. 50 per transaction.
- Balance enquiry at ATMs: Rs. 10 + taxes

Note:

1. Axis Bank does not charge the customer any transaction fee at merchant establishments. There are certain merchant categories like railways and petrol pumps where there is a surcharge for using a card. The surcharge at petrol pumps is 2.5% of the purchase bill or Rs. 10/- whichever is more and at railways it is an additional Rs. 30/- per transaction. These will be separately debited from your card balance and will appear as separate entries.
2. Fees mentioned above are subject to change from time to time.
3. Applicable Service Tax will be levied on the aforementioned charges

LOOKING AFTER INDIA TRAVEL CARD

Following these simple guidelines will ensure that using your India Travel Card from Axis Bank is a pleasant experience.

- Treat your India Travel Card in the same way you treat cash. Keep it with you at all times and never leave it unattended.
- Your India Travel Card is for your exclusive use only. It should never be surrendered to anyone other than a designated Bank Officer at an Axis Bank branch and that too only after cutting it into several pieces through the magnetic strip.

- Never reveal or surrender your personal identification number (PIN) to anyone. Please destroy all evidence of the PIN after memorizing it. Do not write it on your India Travel Card and never keep a written copy of it in close proximity to your India Travel Card. It is also recommended that you change the PIN to a number of your choice as soon as possible and at regular intervals. (At least once in three months thereafter)
 - If your Card is lost/stolen, or if you suspect that your Card has been used fraudulently, call the emergency contact number 91-22-67987700, immediately to report the loss.
 - In case you need your Card to be re-issued or terminated, please approach your nearest Axis Bank branch or send an e-mail to indiatravelcard@axisbank.com
- A replacement Card shall be provided to you at Rs. 250 + taxes. Upon Card expiry or cancellation of your Card, please cut your Card into several pieces through the magnetic strip.
- Always ensure that the India Travel Card is used in your presence when transacting at merchant establishments. Never sign an incomplete charge slip.
 - Do not attempt to use your India Travel Card at merchant establishments that do not possess electronic Point-of-Sale swipe terminals.
 - Please promptly notify Axis Bank, in writing, of any changes in your telephone numbers or mailing address.

AN UNDERSTANDING, AN AGREEMENT

Terms And Conditions Governing The Axis Bank India Travel Card

Important - Please make sure you have read the India Travel Card terms and conditions carefully before using the Axis Bank India Travel Card. By using the India Travel Card you are unconditionally accepting the terms and conditions listed hereunder and will be bound by them. You accept the onus of ensuring compliance with the relevant Reserve Bank of India (RBI) Regulations, Exchange Control Regulation of the RBI, all the rules and regulations framed under the Act and as amended/modified/applicable from time to time and any other corresponding enactment in force from time to time. You will also continue to remain bound by the terms and conditions of operation of your India Travel Card with Axis Bank.

Definitions

1. "The Bank", "Axis Bank", means Axis Bank Limited and its successors and assignees.
2. "The Card" means the Axis Bank India Travel Card.
3. "Beneficiary" means the person who would be using the card for transactions like Cash Withdrawals, Purchase at Merchant Outlets & Online purchase transactions.
4. "Applicant" refers to the person who has applied to Axis Bank Ltd. for the Axis Bank India Travel Card.

The India Travel Card is issued by Axis Bank Limited, having its registered office at "Trishul, Opposite Samartheshwar Temple, Law Garden, Ellis Bridge, Ahmedabad-380006, Gujarat, India" on the following terms and conditions:

Card Validity And Cardholder Obligations

1. The issue and use of the Card shall be subject to the rules and regulations in force from time to time as issued by the Reserve Bank of India and Axis Bank.
2. The Card shall be valid only for transaction options in India, as permitted by the bank from time to time, at all VISA enabled ATMs, and VISA enabled Electronic Point-of-Sale swipe terminals at merchant establishments or online merchants.
3. The Card is and will be at all times the property of Axis Bank and shall be returned to Axis Bank unconditionally and immediately upon Axis Bank's request. The Cardholder is requested to ensure that the identity of the Bank's Officer is established before handing over the Card.
4. The India Travel Card is not transferable or assignable by the Beneficiary and/or by the applicant under any circumstances
5. The beneficiary must sign on the Card immediately upon receipt. The beneficiary or the applicant must not permit any other person to use it and should safeguard the Card from misuse by retaining the Card under their personal control at all times.
6. The Personal Identification Number (PIN) issued by the Bank is a very important number and must be handled with safety. A written record of the PIN number should not be kept in any form, place or manner that may facilitate its use by a third party. The PIN is for use by the Beneficiary alone and must not be disclosed to anyone else, neither to any staff of the Bank nor to merchant establishments, under any circumstances or by any means whether voluntary or otherwise.
7. The balance amount on the Card will be debited immediately by the amount of any withdrawal and other transactions effected by the use of the Card. The Beneficiary will have to maintain sufficient funds in his/her India Travel Card to perform any such transactions.
8. The Applicant will be responsible for all transactions effected by the use of the Card by the Beneficiary and shall indemnify Axis Bank against any loss or damage caused by any unauthorized use of the Card or related PIN, including any penal action arising therefrom on account of any violation of RBI guidelines or rules framed under the Foreign Exchange Management Act 1999 or any other law being in force in India at the time, notwithstanding the termination of this agreement.
9. The Applicant/Beneficiary will inform Axis Bank in writing within 15 days from the statement date of any irregularities or discrepancies that exist in the transaction details at an ATM/merchant establishment on the statement of account sent by Axis Bank. If no such notice is received during this time, Axis Bank will assume the correctness of both the transactions and the statement of account.
10. The Bank reserves the right to introduce any offer on the card, at any point in time and may cancel/withdraw any preexisting offers without prior notice to the customer.

Undertakings / Representations And Warranties

The Applicant agrees, confirms and undertakes that:

- i. Axis Bank Ltd. is issuing the Card, solely at the request of and at the sole risk and liability of the Applicant.
- ii. The Applicant is the legal and / or natural guardian of the beneficiary on the specific understanding that all amounts paid to or the order of the Beneficiary on the basis of the said Card and all commission / fees, interest, costs, expenses in relation thereto shall be debited to the Card.
- iii. All charge slips in respect of the Card signed by the Beneficiary shall be deemed to have been signed by the Applicant and would be considered valid.
- iv. In case the Beneficiary is a minor, the issue of the Card to the Beneficiary by Axis Bank Ltd., at the sole and exclusive request of the Applicant constitutes supply by the Guardian of necessaries suitable to the condition in life of the Beneficiary in terms of section 68 of the Indian Contract Act, 1872.
- v. The Applicant / Beneficiary shall have no claim for damages or otherwise against Axis Bank Ltd., or its Affiliates, in the event of refusal by any person, to honour the Card, presented by the Beneficiary, on the ground of his minority or in the event that the daily limit has been exhausted or otherwise howsoever.
- vi. Axis Bank Ltd., shall be entitled to refuse authorization for any withdrawal/expenses / purchases in excess of the daily limits or in the event of AXIS Bank Ltd., being under a reasonable apprehension that a fraud is sought to be perpetrated or there exist circumstances which in the reasonable opinion of Axis Bank Ltd., merit that authorization should be refused.
- vii. The death or insolvency of the Applicant or the fact that the Minor has attained the age of majority shall not affect the liability of the Applicant hereunder.
- viii. The liability of the Applicant will be binding on his/hers/its heirs, executors and administrators and his/hers/ its estate and effects.
- ix. The Applicant shall do, perform and execute and cause to be done, performed and executed any act, deed, matter or thing which Axis Bank Ltd., may require for Axis Bank Ltd's further security.
- x. Any notice from Axis Bank Ltd., in respect of the Card may be given by Axis Bank Ltd., by delivering it to the Applicant personally or by posting it to the latest address recorded with Axis Bank Ltd. The Applicant must notify Axis Bank Ltd., of any change to his/her address. Proof of posting to such last notified address shall be conclusive proof of the notification at the time when it ought to be delivered in due course by post even if the notification may be returned through the post undelivered.
- xi. Axis Bank Ltd. may also give notice of variation of these terms and conditions by displaying a notice on or within the immediate vicinity of the site of an ATM/branch of Axis Bank Ltd. or by press advertisement or by message in the Account Statement.

Indemnification: The Applicant hereby agrees, undertakes to indemnify, defend and hold harmless Axis Bank Ltd., and its respective directors, officers, employees, representatives, agents and assigns

from and against any and all liability including but not limited to liabilities to third parties, judgment, damages, losses, claims, cost and expenses, including attorney's fees and expenses arising from or related to: (i) a breach by the Applicant/Beneficiary of its obligations under these Additional Terms (ii) the acts, errors, representations, misrepresentations, willful misconduct or negligence of Applicant/Beneficiary in performance of the Applicant's/Beneficiary's obligations under these Additional Terms (iii) the issuance of the Card to the Applicant/Beneficiary (iv) mishandling/ wrong handling of India Travel Card/PIN number/Logins by Applicant/Beneficiary.

The Applicant hereby declares that this indemnity is in addition to and not by way of limitation of or in substitution for, any other indemnity or security that the Axis Bank Ltd., may hold or any other indemnity which the Applicant may have previously given to Axis Bank Ltd., or may hereafter give to Axis Bank Ltd., and that this indemnity will not evoke or limit to any such other indemnity.

Loss of card

In case of loss of card, the Applicant shall intimate the Bank by calling at 91-22-67987700 or sending a mail at indiatravelcard@axisbank.com to block the card. After receipt of the request, the Bank shall block the card within a period of 24 hours. Notwithstanding the above, the Bank will not be liable for any transactions occurred prior to blocking of the card.

Non-receipt of card

In case if the card is not received within 10 working days of Application, the Applicant may contact the nearest branch / customer service to know the status of its application.

Grievance Redressal Mechanism

In case of any grievances, the Applicant may contact at 1800-233-5577, 1800-209-5577 and 1800-103-5577 or send e-mail at indiatravelcard@axisbank.com.

Governing Law

Any dispute or differences arising out of or in connection with the said card shall be settled in accordance with the laws of India and shall be subject to the exclusive jurisdiction of the Courts of Mumbai.

Card Expiry

- 1) The India Travel Card is valid until the last day of the month as indicated in the expiry date on the Card.
- 2) The funds accumulated on the card will only be available for use at merchant establishments or for withdrawal at ATMs/Branches for a period of 6 months from the date of first credit of the card. Repatriation of all funds on the card, available after 6 months from the date of first credit, will be subject to application for the same to the Regional Office of the Reserve Bank of India, through the Bank.
- 3) The balances on the card will be available for repatriation for a period upto 9 months from the date of first credit or 3 months from the date of expiry of the card. At the end of this time period, the balance outstanding in the card would lapse to the Bank.

Redemption

- 1) The Applicant of the card may alone ask for Redemption of balance outstanding in the card.
- 2) Redemption charges at the rate of Rs 150 plus taxes or balance in card, whichever is lower, would be charged as Redemption expenses.

Merchant Establishment Usage

1. The Card is accepted at all VISA enabled electronic Point-of-Sale terminal at merchant establishments in India, which display the VISA logo.
2. The Card is for Electronic Use only and will be accepted only at merchant establishments that have an electronic Point-of-Sale swipe terminal. Any usage of the Card other than electronic use will be deemed unauthorized and the Applicant will be solely responsible for such transactions. **Please note that the PIN is not required for use of the India Travel Card at the electronic Point-of-Sale swipe terminals at merchant establishments.**
3. You must sign the charge slip and retain your copy of the charge slip whenever the Card is used at merchant establishments. Axis Bank will not furnish copies of the charge slip. Any charge slip not personally signed by you but which can be proven, as being authorised by you will be deemed to be your liability.
4. The India Travel Card is accepted at any VISA merchant establishment in India. Axis Bank will not accept any responsibility for any dealings the merchant may have with you, including but not limited to the supply of goods and services so availed or offered. Should you have any complaint relating to any VISA Card merchant establishment, you should resolve the matter with the merchant establishment and failure to do so will not relieve you from any obligations to Axis Bank.
5. Axis Bank accepts no responsibility for any charges levied by any merchant establishment over and above the value/cost of transactions and debited to your card account along with the transaction amount.
6. A purchase and a subsequent credit for cancellation of goods/services are two separate transactions. The refund will only be credited to your card account (less cancellation charges) as and when it is received from the merchant. If the credit is not posted to your card account within 30 days from the day of refund, you must notify Axis Bank, along with a copy of the credit note from the merchant.
7. The Card should not be used at Hotels during check-in and also at other locations where payment is made before completion of the purchase transaction or service. Please note that in case such a transaction is effected, your funds will be debited to the extent of the transaction value.
8. The Card should not be used for any Mail Order/ Phone Purchases and any such usage will be considered as unauthorized.
9. The card should not be used for payment of subscription to foreign magazines/periodicals and any such usage will be considered as unauthorized.
10. The Applicant would be solely liable for all unauthorized acts and transactions.

ATM Usage

1. The Card is accepted at all VISA ATMs in India.
2. For all cash withdrawals at any ATM, any statements/receipts issued by the ATM at the time of withdrawal shall be deemed conclusive, unless verified and intimated otherwise by Axis Bank. Any such verification shall likewise be final and conclusive and this verified amount will be binding on the Applicant.
3. Axis Bank will not be liable for any failure to provide any service or to perform any obligation thereunder where such failure is attributable (whether directly or indirectly) to any malfunction of the ATM or the Card, temporary insufficiency of funds, any dispute or other circumstances beyond its control.
4. Axis Bank will not be liable for any consequential or indirect loss or damage arising from or related to the loss/use of the Card and related PIN, howsoever caused.
5. The availability of ATM services is subject to provision by the concerned service provider and Axis Bank shall not be liable if these services are withdrawn without notice thereof.

Fees

1. Axis Bank reserves the right to levy fees at a later date with prior notice to the Applicant. Such fees if any, and so levied will be debited from your Card account. These fees are not refundable. Charges for other services will be levied similarly at prevailing rates.
2. You undertake not to use the Card for making payment for any illegal purchases i.e. purchases of items/services not permitted by the RBI as per extant regulations.
3. Transaction fees for cash withdrawals/balance inquiry and/or wherever applicable, will be debited from the Card account at the time of posting the cash withdrawal/balance inquiry or wherever applicable.
4. The Charges/Fees applicable on the usage of the India Travel Card maybe revised / changed by Axis Bank from time to time without prior intimation to the Applicant.

Features of the India Travel Card

The Bank may from time to time, at its discretion, tie-up with various agencies to offer various features on your India Travel Card. All these features would be on best efforts basis only, and the Bank does not guarantee or warrant the efficacy, efficiency, usefulness of any of the products or services offered by any service providers/merchants/outlets/agencies. Disputes (if any) would have to be taken up with the merchant/agency, etc. directly, without involving the Bank.

Disclosure of information

1. When requested by Axis Bank, you shall provide any information, records or certificates relating to any matters that Axis Bank deems necessary. You will also authorize Axis Bank to verify the veracity of the information furnished by whatever means or from whichever source deemed necessary. If the data is not provided or if incorrect, Axis Bank may at its discretion refuse renewal of the Card or cancel the Card forthwith.
2. Axis Bank reserves the right to disclose customer information to any court of competent

jurisdiction, quasi-judicial authorities, law enforcement agencies and any other wing of Central Government or State Government.

3. Axis Bank reserves the right to disclose, in strict confidence, to other institution, such information concerning the Card as may be necessary or appropriate in connection to its participation in any Electronic Fund Transfer network.

Lost or Stolen Card

1. The loss or theft of the India Travel Card should be reported to Axis Bank immediately. Although loss or theft may be reported by means of the Emergency contact number; you must confirm the same in writing to Axis Bank as soon as possible. A copy of the acknowledged police complaint must accompany the said written confirmation.
2. Should transactions be received by Axis Bank after the Card has been lost or stolen but before receipt of your written confirmation you shall be liable for all amounts debited from your Card account. However, if prior to the receipt of the written confirmation, if it can be proven that the Card was safeguarded, the loss/theft promptly reported and that you acted in good faith and with reasonable care and diligence, then your lost Card liability for purchase transactions will be zero (once the loss is reported in writing). There will be no such coverage provided on cash withdrawals done through ATMs, as such transactions require the use of a PIN, which is confidential to you.
3. You hereby indemnify Axis Bank fully against any liability (civil or criminal), loss, cost, expenses or damages that may arise due to loss or misuse of the Card in the event that it is lost and not reported to Axis Bank, or lost and misused before Axis Bank is informed.
4. A replacement Card may be issued at the sole discretion of Axis Bank at the applicable fee of Rs. 250 plus taxes, with respect to the lost/stolen card, provided you have in all respects complied with the terms and conditions.
5. Should you subsequently recover the Card, it cannot be used. Please destroy the Card by cutting it into several pieces through the magnetic strip.

Statements and Records

1. The Applicant/Beneficiary can also get details of his transactions at any time by calling Axis Bank Phone Banking Service or utilizing the mini statement facility at the Axis Bank ATMs. The Applicant/Beneficiary may also view his statement online by using the Internet Banking Facility offered by Axis Bank.
2. Axis Bank's record of transactions processed by the use of the Card shall be conclusive and binding for all purposes.

Disputes

1. In case of purchase transactions, a charge slip with the signature of the Beneficiary together with the Card number noted thereon shall be conclusive evidence between Axis Bank and the Applicant as to the extent of the liability incurred by the Applicant and Axis Bank shall not be

required to ensure that the Beneficiary has received the goods purchased/availed of the service availed to the Beneficiary's satisfaction.

2. Axis Bank shall make bonafide and reasonable efforts to resolve an aggrieved Applicant's disagreement with an applicable charge indicated in the account statement or as otherwise determined by the customer within two months of the receipt of notice of disagreement. If after such effort Axis Bank determines that the charge is correct, then it shall communicate the same to the Applicant.
3. Axis Bank accepts no responsibility for the refusal of any establishment to honour the Card.
4. This agreement will be construed in accordance with and governed by the laws of India. All disputes are subject to the exclusive jurisdiction of the Courts of Mumbai, India irrespective of whether any other Court may have concurrent jurisdiction in the matter.
5. The Applicant will be liable for all the costs associated with the collection of dues, legal expenses (should it become necessary to refer the matter to any agent), or where legal resources have been utilized in the resolution of a dispute.

General

1. You will promptly notify Axis Bank in writing of any change in your employment and/or office and/or residential address and telephone numbers.
2. Axis Bank reserves the right to add to, delete or vary any of the terms and conditions, policies, features and benefits upon notice to the Applicant. Use of the India Travel Card after the date upon which any of these alterations are to take effect will be taken to be evidence of the acceptance, without reservations by the Applicants of such changes
3. Any notice hereunder sent by post will be deemed to have been received by the Applicant within 7 days from the posting of the notification to the address last given to Axis Bank in writing by the Applicant. Publication of changes by such means as Axis Bank may consider appropriate will constitute effective notice to the Applicant thereof.
4. If a beneficiary, by using the card, draws an amount in excess of the card balance available the Applicant will pay Axis Bank unconditionally the entire amount overdrawn with interest and penalties, if any, at a rate to be decided by Axis Bank. However this should not be construed as an agreement, either expressed or implied that Axis Bank is bound to grant any overdraft facility whatsoever.
5. Axis Bank makes no representations about the quality of the goods and services offered by third parties providing benefits such as discounts to Beneficiaries. Axis Bank will not be responsible if the service is in any way deficient or otherwise unsatisfactory.

Termination

1. Axis Bank reserves the rights to cancel/ withdraw the India Travel Card or any of the other services offered at any time without prior notice and without assigning any reason.
2. In the event that the Applicant decides to terminate his India Travel Card facility, the card issued

would automatically stand cancelled. The Applicant must immediately destroy and return the India Travel Card. In case of any outstanding card transactions that have not yet been debited to the card account, the same will be netted off from the balance prior to Axis Bank returning his funds to him.

3. In the event that the Applicant decides to terminate the use of the India Travel Card, the Applicant shall give Axis Bank not less than 7 days prior notice in writing and forthwith return the Card cut into several pieces through the magnetic strip, to Axis Bank. The Applicant will be responsible for all the card facilities and related charges incurred on the India Travel Card after the Applicant claims to have destroyed the Card, notwithstanding the termination of the applicability of these terms and conditions. The Applicant will be responsible for all the charges incurred on the India Travel Card whether or not the same are a result of misuse/fraudulent use and whether or not the Bank has been intimated of the destruction of the Card.
4. Axis Bank shall be entitled to terminate the India Travel Card facility with immediate effect and the Card shall be returned upon the occurrence of any of the following events:
 - i) Failure to comply with the terms and conditions herein set forth.
 - ii) An event of default under an agreement or commitment (contingent or otherwise) entered into with Axis Bank.
 - iii) The Cardholder becoming the subject of any bankruptcy, insolvency proceedings or proceedings of a similar nature.
 - iv) Demise of the Cardholder.
5. The India Travel Card should be returned to Axis Bank prior to the date upon which any changes are to take effect, in case of the Cardholder's rejection of any of the proposed changes to the features, charge or terms and conditions applicable to the Card.