

Priority Banking Program Terms & Conditions

Axis Bank Priority Savings Account customers will be eligible for various offers / benefits of the Priority Banking Program, the terms and conditions applicable for the benefits are mentioned below, the same is not exhaustive and customer would need to visit the relevant sections of other products to see all terms & conditions.

Complimentary Epicure Membership

For Priority Savings Account customers who have opened their account on or after 1st April, 2022 will be eligible for a complimentary one year Epicure membership subject to meeting the eligibility criteria as mentioned below

- Customers would need to do a minimum of 15 transactions (select online & POS transactions considered) of INR 5,000 or more each on Priority Debit Card and also maintain Priority Program eligibility criteria in the defined period to qualify. Both conditions need to be met for the customer to qualify.
- Customers will need to meet the defined milestone within the first 3 months post account opening month, to be eligible for the offer (account opening month will not be considered).
- Customers who qualify will receive a voucher / code through SMS / Email within 90 days post end of the campaign. The customer would need to redeem the voucher / code within the period defined to avail the membership, details will be shared with voucher communication. In case the customer does not redeem the same within the timeframe stipulated, the offer will expire and this will not be re-instated.
- This offer is applicable only for accounts opened till 31st Mar'24, however accounts opened in Q4 (1st Jan'24 - 31st Mar'24) will have 3 months post account opening month post Q4 FY'23 to qualify.

For all Priority Savings accounts customers who have opened their account on or before 31st March 2023, will be eligible for a complimentary one year Epicure membership subject to meeting the eligibility criteria as mentioned below

- Customers would need to do a minimum of 15 transactions (select online & POS transactions considered) of INR 5,000 or more each on Priority Debit Card and also maintain Priority Program eligibility criteria in the defined period to qualify. Both conditions need to be met for the customer to qualify.
- Customer will need to meet the defined milestone in the period of 1st January 2024 to 31st March 2024, post which the offer will stop
- Customers who qualify for the complimentary Epicure membership, will receive a communication (SMS / Email) within 60 days post end of campaign period to opt-in for the offer within a defined timeframe (this will be mentioned with the communication). Only customers who respond to the communication & opt in for the offer within the defined timeframe will be sent a voucher / code through SMS / email within 90 days post end of campaign period. The customer would need to redeem the voucher / code within the period defined to avail the membership, details will be shared with voucher communication. In case the customer does not redeem the same within the timeframe stipulated, the offer will expire and this will not be re-instated.

Common terms and conditions for Epicure membership

- This offer is open to all Priority Domestic & NR customers. However, to become eligible for the reward, customers must make spends on their Priority Debit Card which is linked to their Priority account. For the purpose of this offer, 'Debit Card' means and includes only the Debit Cards with the following BINs - 450503, 536610, 652189, 222819 and Priority account means accounts under scheme codes SBPBG, SBPBS, PBSPA, DMPBG, DMPBS, SLPBG, PBSTF, DBPBG, NRPBS, PBNRE, PSNRE, PBNRO, PSNRO, PRBMA, PBFRN Debit Card spends can be done either online or offline (POS transactions). Only successful debit card transactions will be considered and reversals

on any transactions will not be considered as successful debit card transactions. ATM transactions or withdrawals will not be considered under successful debit card transactions. Additionally, spends/transactions done using the card at following merchants shall not be considered while calculating the eligibility for Epicure membership:

- Cash Withdrawals (6010, 6011)
 - Insurance/Financial Institutions/Wallet Load +Top-up (4829, 6012, 6050, 6051, 6211, 6300, 6381, 6399, 6531, 6532, 6533, 6534, 6535, 6611, 6760, 7276)
 - Education (8211, 8220, 8241, 8244, 8249, 8299, 8493, 8494)
 - Fuel (5172, 5541, 5542, 5983)
 - Government Services (8111, 9211, 9222, 9223, 9311, 9312, 9313, 9314, 9399, 9402, 9405, 9411)
 - Jewelry (5094, 5944)
 - Telecom (4812, 4814)
 - Visa (9700, 9701, 9702)
 - Charities (8398)
-
- Both criteria i.e. Debit card transactions with spends & Priority Program Eligibility criteria requirement during the defined period should be met by the customer. Failure to meet any one condition will result in customer not qualifying for the Epicure membership
 - Qualification for Epicure membership will be calculated at an account level and the customer will need to have a Priority Savings Account & Priority Debit card for the entire campaign duration to qualify.
 - Only spends of the Primary / first holder of the account on his own debit card will be considered. Offer will not be applicable for Priority Current Account customers.
 - The Priority Program eligibility criteria will be considered at a Family level, however only 1 Taj membership will be given per family, so in case a customer qualifies in multiple accounts or other members of the family also qualify, only 1 membership per family / account will be given. In case of multiple persons / accounts qualifying in the same family for the campaign, the following logic will be used to identify the winner (i) Customer / account with the highest number of transactions on Priority Debit card during the campaign period will be awarded with the membership (ii) In case the number of transactions are also equal, the customer / account with the highest spends on the Priority Debit Card in terms of value will be considered for the membership.
 - In case customer is not under any family/group, and the customer has multiple Priority accounts where he is the first holder under a customer ID, only 1 membership per customer id will be given as per the logic mentioned in the point above
 - Customer needs to be a Priority customer for the entire duration of the campaign period to be eligible for complimentary Epicure membership. Complimentary Epicure membership offer is not eligible for customers whose account has been upgraded to Priority account from any other variant or down migrated from Priority Savings account to any other variant during the campaign period.
 - Customer would need to be a Priority Customer till the voucher is received by the customer. In case the customer is downgraded to other account variant or the account is closed, the customer will not be eligible for the voucher.
 - Redemption details of Epicure membership would be sent on SMS / Email and the Bank will not be responsible or liable in case the above offer is not configured or could not be availed due to any restrictions including DNC/ NDNC or any delay, congestion on any telephone network or line or issues

related to computer on-line system, servers or providers, website or mobile app or any other reason beyond the control of Axis Bank

- In case of any issues relating to the above Offer including any dispute or discrepancy or non-receipt of voucher or on the eligibility, Axis Bank's decision shall be final and binding in all respects and the same shall not be disputed by the Customer
- In case of any dispute in relation to customer consent for Epicure membership not received by Bank due to any reasons which are not under Bank's control, customer should share proof of consent shared with the Bank for availing the membership
- 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 Priority Savings Account & Debit Card issued by Axis Bank.
- All issues pertaining to this offer to be raised within 90 days from the last day of vouchers fulfillment / eligibility.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the account holders shall be deemed to have been made on a voluntary basis
- Epicure Membership is open only to individuals only who are aged 18 years and above.
- Axis Bank reserves the right to add, alter, modify, change or vary all or any of these Terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether at any point in time by providing appropriate notice to the account holders.
- Features/benefits of Epicure membership provided by Axis Bank may differ from the features/benefits of the Epicure membership as availed directly through IHCL, or via other channels. Customers who have been provided a Complimentary Epicure membership basis the campaign shall be eligible for the below benefits only:
 - 25% discount on Food & Beverage (Dine-in & Take-away – max 10 persons)
 - 20% discount on Food & Beverage at Banquets (max. 30 persons)
 - 20% Discount on Food deliveries ordered on Qmin mobile application
 - 20% discount on Spa treatments
 - 20% discount on Salon experiences
 - 20% discount on best available rate on room/suites at participating hotels (max. 5 nights, via one time stay voucher only)
 - 20% discount on best available rate at Taj Palaces on Rooms/Suites (max. 5 nights, via one time stay voucher only)
 - 20% discount on best available rate at Taj Safaris on Rooms/Suites (max. 5 nights, via one time stay voucher only)
- For details on Epicure Membership offer, its features / benefits / terms & conditions, please visit www.tajhotels.com/epicure/axisbank.
- This offer is applicable for both domestic & NR Priority customers.

Axis Bank Club Vistara Forex Card

- Axis Bank Club Vistara Forex Card will be offered complimentary to Axis Bank Priority customers, if applied for via the branch channel only (issuance fee waiver). This offer will be from 1st April 2023 till 31st March 2024.
- With this card, customers enjoy free enrolment to the Club Vistara Base Membership & can earn 3 CV Points for every \$5 spent (or equivalent).
- Effective 1st April 2022, as a special one-time offer Priority customers will get an INR 500 food & beverage voucher on loading USD 2500 or more (or equivalent) on the card, which can be redeemed at select outlets at the International Airport. The F&B voucher would be sent to the

eligible customer on email as a part of Welcome email. This offer is applicable till 31st March 2024.

- This offer is applicable for both domestic & NR Priority customers.

Customer will also be eligible for a 15 paise benefit on loading/re-loading via branch on select currencies and 30 paise benefit on reloading through Mobile/Internet Banking on select currencies, for more details please contact your nearest Axis Bank branch.

For more details on the Axis Bank Club Vistara Forex Card, its features / benefits / term & conditions visit <https://www.axisbank.com/retail/forex/travel-forex-card/axis-bank-club-vistara-forex-card/features-and-benefits>

Comprehensive Health Insurance from Aditya Birla Health Insurance Co. Limited

Curated exclusively for Axis Bank customers with upto Rs 1 Cr sum insured at an attractive premium & comprehensive cover.

^T&C Apply. Aditya Birla Group Activ Health Insurance is not a default product feature under Priority Program. The Customers may choose to enroll voluntarily into the Group plan taken by the Axis Bank as per their interest/ needs. The purchase made by bank's customer of any insurance products is not linked directly or indirectly to availment of any other facility from the bank. The enrolment into the plan and the Benefits offers are as per the terms and conditions of the Policy issued by ABHIC. Premium is to be borne by the customer and coverage of the plan is available only within India (including for NRIs). This group policy has been issued by Aditya Birla Health Insurance Co. Limited for benefit of the customers of AXIS Bank Ltd. For more information, please contact nearest branch or visit Axis Bank Website.

For more details on risk factors, terms and conditions please read terms and conditions carefully before seeking enrolment into the Group Policy. For more details on terms and conditions on policy features and benefits available, kindly visit the Axis Bank Website at axisbank.com/abhi. Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677. Product Name: Group Activ Health, Product UIN – ADIHLGP21134V022021. Address: 9th Floor, Tower 1, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. Email: care.healthinsurance@adityabirlacapital.com, Website: adityabirlahealthinsurance.com, Telephone: 1800 270 7000. Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and Trademark/logo HealthReturns, Healthy Heart Score and Active Dayz are owned by Momentum Metropolitan Life Limited (Formerly known as MMI Group Limited). These trademarks/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s). AXIS Bank (IRDAI Reg. No: CA0069) is a Corporate Agent of Aditya Birla Health Insurance Co. Limited.

Please note, the benefits of this offer, premium and terms and conditions are subject to change.

Benefits up to Rs. 2000 per quarter via EDGE REWARD Points

- This is a quarterly milestone based offer for Priority Savings Account customers (Domestic+NR customers).
- The customer will need to do 10 Debit card transactions (select online & POS transactions considered) in a quarter with a minimum transaction size of INR 2,000 or more each to qualify. The amount of EDGE REWARD Points the customer earns will depend on his relationship with the Bank in the *previous quarter* i.e Savings Account AQB (average quarterly balance) of Rs 2 lakhs to Rs 3 lakhs will earn EDGE REWARD Points worth INR 250; Savings Account AQB of Rs 3 lakhs to Rs 5 lakhs will earn

EDGE REWARD Points worth INR 750; Savings Account AQB of \geq Rs 5 lakhs will earn EDGE REWARD Points worth INR 2000

- This offer will be applicable for Priority customers on a quarterly basis and would be applicable to only those customers who had maintained minimum INR 2 lakhs in their Priority Account in the previous quarter. Priority Current Accounts will be excluded from the offer.
- This offer will be applicable for Priority customers on a quarterly basis. Calendar quarters (Apr – June, July – Sep, Oct – Dec, Jan-Mar) will be followed for identifying qualified customers basis debit card transactions & AQB maintained as mentioned above.
- The offer will start from 1st April 2022 and will be applicable till 31st March 2024, for customers who open the account on or before 31st March 2024.
- For new accounts sourced on or after 1st April 2022, account opening quarter will not be considered and customer will be able to avail the offer only from the next quarter onwards, provided AQB of Rs. 2 lakhs is maintained in account opening quarter. This offer will be applicable till 31st March 2024. Accounts opened in Q4 (Jan'24-Mar'24), will be able to avail the offer only for one quarter (Apr'24-Jun'24).
- Debit Card spends can be done either online or offline (POS transactions). Only successful debit card transactions will be considered and reversals on any transactions will not be considered as successful debit card transactions. ATM transactions or withdrawals will not be considered under successful debit card transactions. Additionally, spends/transactions done using the card at following merchants shall not be considered while calculating the eligibility:
 - Cash Withdrawals (6010,6011)
 - Insurance/Financial Institutions/Wallet Load + Top-up (4829, 6012, 6050, 6051, 6211, 6300, 6381, 6399, 6531, 6532, 6533, 6534, 6535, 6611, 6760, 7276)
 - Education (8211, 8220, 8241, 8244, 8249, 8299, 8493, 8494)
 - Fuel (5172, 5541, 5542, 5983)
 - Government Services (8111, 9211, 9222, 9223, 9311, 9312, 9313, 9314, 9399, 9402, 9405, 9411)
 - Jewelry (5094, 5944)
 - Telecom (4812, 4814)
 - Visa (9700, 9701, 9702)
 - Charities (8398)
- Only spends done on a Priority Debit Card which is linked to a Priority Savings Account, will be considered (Debit Card BIN (first six digit number) 450503, 536610, 652189, 222819 only will be considered). Priority account means accounts under scheme codes SBPBG, SBPBS, PBSPA, DMPBG, DMPBS, SLPBG, PBSTF, DBPBG, NRPBS, PBNRE, PSNRE, PBNRO, PSNRO, PRBMA, PBFRN
- Customers need to maintain average quarterly balance of minimum INR 2 lakhs in his/her Priority Savings Account to qualify for the offer in the next quarter. Customer who fails to maintain the required balance shall not be eligible for the offer.
- Failure to meet any one of the above conditions will result in customer not qualifying for the EDGE REWARD Points.
- The rewards will be calculated at an account level & the customer has to be a Priority Savings Account holder with a Priority debit card for the entire quarter to be eligible for the EDGE REWARD Points. If a customer is upgraded to Priority Savings scheme during a particular quarter, customer will be eligible for the EDGE REWARD Points only from the next quarter onwards. Any downgrade from Priority Savings Account to any other Savings Account variant would lead to the Customer not being eligible for the offer. Customer would need to be a Priority Customer at the time of crediting the EDGE REWARD Points also.
- In case of Joint account, all transactions done using the Priority Debit card by only the Primary account holder (his own card) will be considered. The EDGE REWARD Points shall only be credited to the EDGE REWARDS account of Primary account holder

- EDGE REWARD Points will be credited to the customer's edge account within 90 days of end of quarter.
- EDGE REWARD Points earned by the customer can be used to choose vouchers across wide range of brands available on the EDGE REWARDS platform. EDGE REWARD Points earned by the customer cannot be en-cashed.
- Axis Bank reserves the sole right to decide on whether a purchase transaction meets the eligibility criteria as mentioned in the terms & conditions. All decisions with respect to the offers shall be at the sole discretion of Axis Bank and the same shall be final, binding and non-contestable.
- Axis Bank reserves the right to add, alter, modify, change or vary all or any of these Terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether at any point in time by providing appropriate notice to the account holders.
- Bank will not be responsible or liable in case the above offer is not configured or could not be availed due to any restrictions including DNC/ NDNC or any delay, congestion on any telephone network or line or issues related to computer on-line system, servers or providers, website or mobile app or any other reason beyond the control of Axis Bank
- In case of any issues relating to the above Offer including any dispute or discrepancy or non-receipt of EDGE REWARD Points or on the eligibility, Axis Bank's decision shall be final and binding in all respects and the same shall not be disputed by the Customer.
- All issues pertaining to this offer to be raised within 90 days from the last day of fulfillment / qualification.
- 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 Priority Savings Account, Debit Card, EDGE Reward Points.
- EDGE REWARD Points will expire as per the terms and conditions of the EDGE loyalty Rewards Program. The above T&Cs are in addition to the EDGE REWARDS program T&Cs mentioned herein: <https://edgerewards.axisbank.co.in/lms/terms-conditions>
- The participation in the offer is entirely voluntary and it is understood, that the participation by the account holders shall be deemed to have been made on a voluntary basis.
- For more details on EDGE REWARD Points its features / benefits / term & conditions visit <https://edgerewards.axisbank.co.in/lms/>

Strengthened Privilege Credit Card

Priority Customers can apply for a complimentary Privilege Credit Card, however issuance of the same would be subject to the customer fulfilling the requisite eligibility criteria laid down by the Bank. For cards successfully issued, a Priority Customer will enjoy

- Effective 1st May'21 Joining benefit of 6,250 EDGE REWARD Points, redeemable against Multi-brand vouchers worth Rs. 2500. The joining benefits in the form of EDGE REWARD Points will be credited to customer's EDGE REWARDS account only on successfully doing 1 transaction worth more than Rs.200 using Privilege Credit Card within 30 days of card issuance
- Annual fee of Rs. 1500 will be waived off from second year onwards, every year, only if a customer achieves spends of Rs 2.5 lacs on the card in that anniversary year (spends will need to be achieved each year for waiver).
- This offer is applicable for both Priority domestic & NR customers
- For details on benefits, terms and conditions of the Privilege Credit Card, please visit www.axisbank.com/privilege

Discount on annual Locker Rent

Priority customers (domestic & NR) will be eligible for a lifetime discount of 50% on small and medium size lockers and 25% on large and extra-large size lockers as long as customer is Priority and is maintaining Program level eligibility.

Discount will be applicable only if the first holder in account & primary hirer in locker is the same.

The new pricing structure will be applicable from FY'22 onwards.

To know more on the terms & conditions for lockers visit <https://www.axisbank.com/retail/accounts/safe-deposit-locker>

Business Solutions

Priority customers (only for Priority Domestic Customers) can also avail comprehensive business solutions through our range of current accounts & group them with Savings Account to collectively maintain required relationship value basis Program eligibility criteria. For details, please visit www.axisbank.com/familybanking

Exclusive benefits of Axis Direct

To know more about Axis Direct, its products, terms & conditions visit <https://simplehai.axisdirect.in/>

Service Promise for Select Service Requests - Retail Liabilities T+24 hours & Retail Assets T+48 hours (Domestic Customers)

Service Promise will include assurance/promise of completing retail liabilities service requests for Priority Savings Account customers under select categories within T+24 hours and Retail Assets service requests under select categories within T+48 hours.

Timelines for TAT as per the nature of request will not take bank and public holidays in to account; fulfilment for the promise will be considered for bank working days only. This service is applicable only to Resident Individual customers & not applicable for NR customers. Axis Bank will on best effort basis attempt to complete service requests within the TATs promised. However, customer may not hold the Bank liable in case the promised TAT is breached due to any reason within/outside control of the Bank. Axis Bank will not be liable for any compensation or payout to the customer in case TAT is not met. Please note, this is a Service Promise and there will be no compensation to the customer in case the same is not fulfilled.

Retail Liabilities definition of T+24 hours Promise - 24 hours will be considered from time of raising Service Request (T) into system (by the employee) provided the request is received before 4 pm, else 24 hours will be considered from the start of next day

Retail Assets definition of T+48 hours Promise - 48 hours will be counted from the start of the next day of raising the Service Request (T).

List of Service Requests considered for Savings Account

- ✓ Address Change
- ✓ Update Mobile / Contact Number
- ✓ Linking Family ID to account
- ✓ Update Email ID
- ✓ Update Name
- ✓ Savings Account Migration
- ✓ Nominee Modification / Addition / Deletion
- ✓ Dormant Account Activation (Excluding DEAF a/cs*)
- ✓ PAN/Form 60 update
- ✓ DD/PO request or Revalidation or Cancellation
- ✓ Account Freeze
- ✓ Fixed Deposit linking or de-linking
- ✓ Date of Birth change

*DEAF a/cs are accounts which are inoperative for a period of 10 or more years.

List of Service Requests considered for Retail Assets

- ✓ Request for statement of account via email
- ✓ Request for repayment schedule via email
- ✓ EMI and repayment related general info
- ✓ Loan outstanding
- ✓ Change in E-mail id
- ✓ Change in mobile no.
- ✓ Account level modification
- ✓ De-pledge of shares
- ✓ Re-validation of DD
- ✓ Closure of shares/Mutual funds/Life Insurance Policies
- ✓ Enhancement of drawing power
- ✓ Increase in tenure
- ✓ Adjust to principal with tenure reduction
- ✓ LIC policy assignment
- ✓ PF debit
- ✓ Rate of interest change
- ✓ Script group change
- ✓ DD correction / reissuance (incorrect details)
- ✓ Change in drawing power
- ✓ Reversal / waiver of charges

Connecting to an agent at Phone Banking

To know more about Phone Banking visit <https://www.axisbank.com/bank-smart/phone-banking/personal-phone-banking>

Complimentary Priority Debit Card

Priority Debit card will be issued complementary Priority customers. Annual fees (Rs. 750 plus taxes) on Debit card will be waived off for Priority customers as long as customer is part of the Priority program. To know about various benefits and offers applicable on Priority Debit Card and its terms & conditions, please visit <https://www.axisbank.com/retail/cards/debit-cards/priority-debit-card>

Benefits for Senior Citizens

Senior citizens will be provided special additional benefits. To know more about the benefits and its terms & conditions, please visit <https://www.axisbank.com/retail/accounts/savings-account/senior-privilege-savings-account>

Family Banking

Priority Family Banking program allows you to extend the benefits of the Priority Program by grouping your family members savings accounts & collectively maintaining the program eligibility criteria across the family. Family members can also avail a few additional benefits.

To know more about the Family Banking program, please visit www.axisbank.com/familybanking

Fees and charges

For details on full list of fees & charges, please visit

<https://application.axisbank.co.in/FeesAndChargeMaster/FeesAndCharges.aspx?>

Please refer <https://www.axisbank.com/service-charges-and-fees> for NRI customers

General Terms & Conditions:

- ✓ The below Terms and conditions are in addition to T&C's of respective offers, if any.
- ✓ In case of any dispute pertaining to the offers, Axis Bank's decision shall be final and binding on Customers.
- ✓ Any dispute relating to the Offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- ✓ The offers above are not transferable and non-negotiable.
- ✓ Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered by the Merchants/Partners with whom the customer transacts. Any dispute or claim regarding the goods and services must be resolved by the customer/s with the Merchant directly without any reference to Axis Bank.
- ✓ 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 Customer under the offers.
- ✓ Axis Bank reserves the right to disqualify any 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 or otherwise by use of Axis Bank Savings account, Debit Card or Credit 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 Customer and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- ✓ Campaigns/Offer mentioned in the document are 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 to 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
- ✓ Any person taking the advantage of the above mentioned offers shall be deemed to have read, understood and accepted these terms and conditions.
- ✓ Termination of Offer: 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 these offers, without assigning any reasons thereof. In case of any dispute or discretion, Axis Bank's decision shall be binding and final.
- ✓ 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 concerned brands and partner 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.
- ✓ 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 partners or any third party and is not intended to create any rights and obligations.
- ✓ Axis Bank or the brand partners retain the right to change or discontinue the offers at any time during the Promotion Period

- ✓ Brand partners & Axis Bank reserve the right to disqualify any 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 or otherwise.
- ✓ Axis Bank shall not be obliged to make any public announcements to intimate the successful customers about the discount / benefits under the offers.
- ✓ The offers are 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.
- ✓ Terms & conditions of the respective partners apply.
- ✓ For any complaints and escalations pertaining to the offer write to us from axisbank.com/support
- ✓ Participation in the offers is entirely voluntary and it is understood, that the participation by the account holders shall be deemed to have been made on a voluntary basis