

## **Terms and Conditions for End of Season Sale Offers on LIC Credit Cards (December 2018 – February 2019)**

### **➤ Central**

- **Offer:** 10% instant discount for LIC Credit Cardholders at Central stores on a single minimum purchase of Rs. 5000. Maximum discount per card is Rs. 850 during the offer period.
- **Offer period:** 19<sup>th</sup> December 2018 to 31<sup>st</sup> January 2019 (both days inclusive)
- The customer can avail a maximum discount of Rs. 850 per card during the offer period. The discount shall be available on the net transaction value of a single transaction.
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Central stores. The 10% discount from Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs. 5000.
- The offer is not applicable on purchase of electronics, Shop-in-Shop partners, mobile phone/accessories or any other establishments which is not directly associated with Central.
- The discount is applicable on a single transaction and bills cannot be clubbed to avail the same.
- This Offer cannot be clubbed with any other Axis Bank offer.
- Offer is subject to availability of products at the sole discretion of Central.
- The offer will be valid during the promotion period only which will be at the sole discretion of Central, LIC & Axis Bank.
- Central, LIC & Axis Bank retains the right to change or discontinue the offer at any time during the promotion period without prior notice.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- This Offer is valid on LIC Credit Cards. This offer is not valid on Corporate Credit Cards.
- All Customer queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the offer period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice, for the case to be taken for further investigation.
- The decision of Central, LIC & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Central, LIC 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.
- LIC & 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 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.
- Axis Bank, LIC & Central 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, LIC & Central 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, LIC & Axis Bank's decision shall be final and binding on Cardholders in all respects.
- 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 LIC Credit Card issued by Axis Bank.
- Axis Bank & LIC only offers discount on purchase of goods and services of the Merchant by using Axis Bank Credit & Debit 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 Central. Any dispute or claim regarding the goods and/or

services must be resolved by the Cardholder with the Central directly without any reference to Axis Bank and LIC. Additional discount offered by the Bank is solely for promoting usage of LIC Credit card.

- Images provided in promotions are only for pictorial representation and LIC 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 Central or any third party and is not intended to create any rights and obligations.
- The offer by Axis Bank & LIC is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- LIC and Axis Bank may use the services of agents for sales / marketing of the products. Copy Rights of LIC and Axis Bank Limited. All rights are reserved.
- LIC and 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.
- LIC and 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.
- LIC and 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 LIC and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- 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. LIC and Axis Bank has been authorised to use these logos/trademarks for offer promotion purposes.
- LIC and Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- 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.
- Central Terms & Conditions applicable
- All packages are subject to availability at the time of booking confirmation GST and Payment Gateway fees applicable at the time of booking.
- Any purchase using LIC Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank and LIC against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank and LIC due to participation in this offer.
- LIC and Axis Bank holds the exclusive right at its sole discretion to refuse or deny the offer to any Cardholder.
- Under no circumstance will the offer/discount being offered under this program be settled in cash.
- This Offer is subject to applicable law and regulations.

➤ **Shoppers Stop/ HomeStop**

- **Offer:** 10% instant discount for LIC Credit Cardholders on a single minimum purchase of Rs. 7000 at Shoppers Stop stores in India, including Homestop, airport stores, website [www.shoppersstop.com](http://www.shoppersstop.com) and mobile apps (of the said stores).
- **Offer period:** 15<sup>th</sup> December 2018 to 29<sup>th</sup> January 2019 (both days inclusive)
- The customer can avail a maximum discount of Rs. 1000 per card during the offer period. The discount shall be available on the net transaction value of a single transaction.
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Shoppers Stop stores. The 10% discount from LIC and Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs. 7000.
- The discount is applicable on a single transaction and bills cannot be clubbed to avail the same.
- Offer is subject to availability of products at the sole discretion of Shoppers Stop.
- The offer will be valid during the promotion period only which will be at the sole discretion of Shoppers Stop, LIC & Axis Bank.
- Shoppers Stop, LIC & Axis Bank retains the right to change or discontinue the offer at any time during the promotion period without prior notice.
- This Offer cannot be clubbed with any other Axis Bank offer.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- This Offer is valid on all LIC Credit Cards. This offer is not valid on Corporate Credit Cards.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The decision of Shoppers Stop, LIC & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Shoppers Stop, LIC 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.
- LIC and 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 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.
- Axis Bank, LIC & Shoppers Stop 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, LIC & Shoppers Stop 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, LIC and Axis Bank's decision shall be final and binding on Cardholders in all respects.
- LIC and Axis Bank only offers discount on purchase of goods and services of the Merchant by using LIC Credit Card and LIC 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 Shoppers Stop. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with the Shoppers Stop directly without any reference to LIC and Axis Bank. Additional discount offered by the Bank and LIC is solely for promoting usage of LIC Credit Card.
- Images provided in promotions are only for pictorial representation and LIC 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 Shoppers Stop or any third party and is not intended to create any rights and obligations.
- The offer by LIC and Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.

- LIC and Bank may use the services of agents for sales / marketing of the products. Copy Rights of LIC and Axis Bank Limited. All rights are reserved.
- 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 LIC Credit Card issued by Axis Bank.
- LIC and 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.
- LIC and 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.
- LIC and Axis Bank reserves 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 LIC and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- 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. LIC and Axis Bank has been authorised to use these logos/trademarks for offer promotion purposes.
- Axis Bank and LIC shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- 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.
- Shoppers Stop Terms & Conditions applicable
- All packages are subject to availability at the time of booking confirmation GST and Payment Gateway fees applicable at the time of booking.
- Any purchase using LIC Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank and LIC against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank and LIC due to participation in this offer.
- Axis Bank and LIC hold the exclusive right at its sole discretion to refuse or deny the offer to any Cardholder.
- Under no circumstance will the offer/discount being offered under this program be settled in cash.
- This Offer is subject to applicable law and regulations.

### ➤ **Westside**

- **Offer:** 5% instant discount at Westside stores for LIC Credit Cardholders on a single minimum purchase of Rs. 5000.
- **Offer Period:** 01<sup>st</sup> January 2019 to 31<sup>st</sup> January 2019 (Both days inclusive).
- Maximum available discount is Rs. 1500 per card during the offer period.
- Offer is valid for only one transaction per card.
- In order to avail the discount, the total payment needs to be made using an LIC Credit Card.
- Offer discount will be processed by Westside at the billing counter at the time of purchase and will reflect on the bill.
- The above offer will also be applicable on Westside products on TataCLiQ (website, mobile site & mobile app) for the given offer period.

- The discount will be applied to the net cart Value. The net cart value is the total cart value arrived at after all applicable discounts and other redemptions if any. In case CLiQ Cash is being used to make a partial payment the Net Cart Value for the purposes of calculating the applicable LIC and Axis Bank offer related discount and/or cashback will be considered as the final amount that needs to be charged on LIC Credit cards or EMI transactions.
- Offer is available only on Seller Westside.
- The discount is applicable on a single transaction and bills cannot be clubbed to avail the discount.
- Offer is subject to availability of products at the sole discretion of Westside.
- The offer will be valid during the promotion period only which will be at the sole discretion of Westside, LIC & Axis Bank.
- Westside, LIC & Axis Bank retains the right to change or discontinue the offer at any time during the promotion period without prior notice.
- This Offer cannot be clubbed with any other LIC and Axis Bank offer.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- This Offer is valid on all LIC Credit Cards. This offer is not valid on Corporate Credit Cards.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The decision of Westside, LIC & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Westside, LIC 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.
- LIC and 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 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.
- Axis Bank, LIC & Westside 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, LIC & Westside 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, LIC and Axis Bank's decision shall be final and binding on Cardholders in all respects.
- 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 LIC Credit Card issued by Axis Bank.
- LIC and Axis Bank only offers discount on purchase of goods and services of the Merchant by using LIC Credit Card and LIC 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 Shoppers Stop. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with the Shoppers Stop directly without any reference to LIC and Axis Bank. Additional discount offered by the Bank and LIC is solely for promoting usage of LIC Credit Card.
- Images provided in promotions are only for pictorial representation and LIC 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 Westside or any third party and is not intended to create any rights and obligations.
- The offer by LIC and Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- LIC and Bank may use the services of agents for sales / marketing of the products. Copy Rights of LIC and Axis Bank Limited. All rights are reserved.

- LIC and 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.
- LIC and 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.
- LIC and Axis Bank reserves 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 LIC and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- Logos/trademarks used are owned by respective entities. LIC and Axis Bank has been authorised to use these logos/trademarks for offer promotion purposes.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- LIC and Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- 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.
- Westside Terms & Conditions applicable
- All packages are subject to availability at the time of booking confirmation GST and Payment Gateway fees applicable at the time of booking.
- Any purchase using LIC Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank and LIC against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank and LIC due to participation in this offer.
- LIC and Axis Bank holds the exclusive right at its sole discretion to refuse or deny the offer to any Cardholder.
- Under no circumstance will the offer/discount being offered under this program be settled in cash.
- This Offer is subject to applicable law and regulations.

### ➤ **Marks & Spencer**

- **Offer:** 10% cashback for LIC Credit Cardholders on a single minimum purchase of Rs. 5000 at Marks & Spencer stores. Maximum cash back is Rs. 1000 per customer during the offer period.
- **Offer period:** 25<sup>th</sup> December 2018 to TBD (both days inclusive)
- The customer can avail a maximum cash back of Rs. 1000. The cashback shall be available on the net transaction value of a single transaction.
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at Marks & Spencer stores. The 10% cashback from LIC and Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs. 5000.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same.
- This Offer is valid on all LIC Credit Cards. This offer is not valid on Corporate Credit Cards.
- The cash back will be processed within 90 days from the end of the offer period.
- This Offer cannot be clubbed with any other LIC and Axis Bank offer.

- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the offer period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- 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 LIC and Axis Bank to consider any exceptions to the above.
- LIC and 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 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.
- LIC and 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. LIC and 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, LIC and Axis Bank's decision shall be final and binding on Cardholders in all respects.
- Credit Cardholder/s whose account has been classified as delinquent will not be eligible for the benefits of the cashback offer as per LIC and Bank's policy. LIC and Bank's discretion in this regards shall be final.
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. LIC and Bank's discretion in this regard shall be final.
- LIC and Axis Bank only offers cashback on purchase of goods and services of the Marks & Spencer by using LIC Credit Card and LIC 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 Marks & Spencer. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with the Marks & Spencer directly without any reference to LIC and Axis Bank. Cashback offered by the Bank and LIC is solely for promoting usage of LIC Credit card.
- Images provided in promotions are only for pictorial representation and LIC and Axis Bank does not undertake any liability or responsibility for the same.
- Offer shall not constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of Marks & Spencer or any third party and is not intended to create any rights and obligations.
- The offer by LIC and Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- LIC and Axis Bank may use the services of agents for sales / marketing of the products. Copy Rights of LIC and Axis Bank Limited. All rights are reserved.
- LIC and 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.
- LIC and 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.
- Marks & Spencer, LIC & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Marks & Spencer, LIC & 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.
- LIC and Axis Bank reserves 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 LIC and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.

- Logos/trademarks used are owned by respective entities. LIC and Axis Bank has been authorized to use these logos/trademarks for offer promotion purposes.
- 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 LIC Credit Card issued by Axis Bank.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- Marks & Spencer Terms & Conditions applicable.
- All packages are subject to availability at the time of booking confirmation GST and Payment Gateway fees applicable at the time of booking.
- Any purchase using LIC Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank and LIC against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank and LIC due to participation in this offer.
- LIC and Axis Bank holds the exclusive right at its sole discretion to refuse or deny the offer to any Cardholder.
- Under no circumstance will the offer/discount being offered under this program be settled in cash.
- This Offer is subject to applicable law and regulations.

### ➤ **AND/Global Desi**

- **Offer:** 10% instant discount for LIC Credit Cardholders at AND/ Global Desi stores on a single minimum purchase of Rs. 4000.
- **Offer period:** 19<sup>th</sup> December 2018 to 31<sup>st</sup> January 2019 (both days inclusive)
- The customer can avail a maximum discount of Rs. 1000 per card during the offer period. The discount shall be available on the net transaction value of a single transaction.
- Offer valid only at owned brand stores and not on online purchase /shop-in-shop / Franchisee partner owned stores or any third party website.
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the AND/ Global Desi stores. The 10% discount from LIC and Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs. 4000.
- The discount is applicable on a single transaction and bills cannot be clubbed to avail the same.
- Offer is subject to availability of products at the sole discretion of AND/ Global Desi.
- This Offer cannot be clubbed with any other LIC or Axis Bank offer.
- The offer will be valid during the promotion period only which will be at the sole discretion of House of Anita Dongre (HOUSE OF ANITA DONGRE LIMITED), LIC & Axis Bank.
- HOUSE OF ANITA DONGRE LIMITED, LIC & Axis Bank retains the right to change or discontinue the offer at any time during the promotion period without prior notice.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- This Offer is valid on all LIC Credit Cards. This offer is not valid on Corporate Credit Cards.
- All customer queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.



- The decision of HOUSE OF ANITA DONGRE LIMITED, LIC & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- HOUSE OF ANITA DONGRE LIMITED, LIC 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.
- LIC and 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 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.
- Axis Bank, LIC & HOUSE OF ANITA DONGRE LIMITED reserve 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, LIC & HOUSE OF ANITA DONGRE LIMITED also reserve 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, LIC and Axis Bank's decision shall be final and binding on Cardholders in all respects.
- 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 LIC Credit Card issued by Axis Bank.
- LIC and Axis Bank only offers discount on purchase of goods and services of the Merchant by using LIC Credit Card and LIC 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 HOUSE OF ANITA DONGRE LIMITED. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with the HOUSE OF ANITA DONGRE LIMITED directly without any reference to LIC and Axis Bank. Additional discount offered by the Bank is solely for promoting usage of LIC 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 HOUSE OF ANITA DONGRE LIMITED or any third party and is not intended to create any rights and obligations.
- The offer by LIC and Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per LIC and the bank's extant guidelines from time to time.
- LIC and Axis Bank may use the services of agents for sales / marketing of the products. Copy Rights of Axis Bank Limited and LIC. All rights are reserved.
- LIC and 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.
- LIC and 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.
- LIC and Axis Bank reserves 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 LIC and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- 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. LIC and Axis Bank has been authorized to use these logos/trademarks for offer promotion purposes.
- LIC and Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.

- 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.
- HOUSE OF ANITA DONGRE LIMITED Terms & Conditions applicable
- All packages are subject to availability at the time of booking confirmation GST and Payment Gateway fees applicable at the time of booking.
- Any purchase using LIC Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank and LIC against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank and LIC due to participation in this offer.
- LIC and Axis Bank holds the exclusive right at its sole discretion to refuse or deny the offer to any Cardholder.
- Under no circumstance will the offer/discount being offered under this program be settled in cash.
- This Offer is subject to applicable law and regulations.

### ➤ **Vero Moda/ Jack & Jones/ ONLY**

- **Offer:** 10% cashback for LIC Credit Cardholders on minimum purchase of Rs. 3,500 at VERO MODA/JACK & JONES/ONLY exclusive Brand Stores and Multi Brand Stores. Maximum cashback is Rs. 1000 per customer during the offer period.
- **Offer period:** 18<sup>th</sup> December 2018 to 3<sup>rd</sup> February 2019 (both days included)
- A customer can avail a maximum cashback of Rs. 1,000. The cash back shall be available on the net transaction value of a single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the VERO MODA/JACK & JONES/ONLY exclusive Brand Stores and Multi Brand Stores (Store locator link as provided above). The 10% cash back from LIC and Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs. 3,500.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same.
- This Offer is valid on all LIC Credit Cards. This offer is not valid on Corporate Credit Cards.
- The cash back will be processed within 90 days from the end of the offer period on a best effort basis.
- This Offer cannot be clubbed with any other LIC and Axis Bank offer.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- 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 LIC and Axis Bank to consider any exceptions to the above.
- LIC and Axis Bank or the Merchants 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 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.

- LIC and 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. LIC and 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, LIC and Axis Bank's decision shall be final and binding on Cardholders in all respects.
- LIC Credit Cardholder/s whose account has been classified as delinquent will not be eligible for the benefits of the cashback offer as per LIC and the Bank's policy. LIC and Axis Bank's discretion in this regards shall be final.
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. LIC and Axis Bank's discretion in this regard shall be final.
- LIC and Axis Bank only offers cashback on purchase of goods and services of the Merchant by using LIC Credit Card and LIC 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 LIC and Axis Bank. Cashback offered by the Bank is solely for promoting usage of LIC Credit card.
- Images provided in promotions are only for pictorial representation and LIC and Axis Bank does not undertake any liability or responsibility for the same.
- Offer shall not 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 LIC and Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per LIC and the bank's extant guidelines from time to time.
- LIC and Axis Bank may use the services of agents for sales / marketing of the products. Copy Rights of Axis Bank Limited and LIC. All rights are reserved.
- LIC and 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.
- LIC and 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, LIC & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of The Merchant, LIC & 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.
- LIC and Axis Bank reserves 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 LIC and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- Logos/trademarks used are owned by respective entities. LIC and Axis Bank has been authorized to use these logos/trademarks for offer promotion purposes.
- 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 LIC Credit Card issued by Axis Bank.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- The Merchant Terms & Conditions applicable.
- W.r.t. the above Terms & Conditions, The Merchant shall be means:

- For exclusive Brand “JACK & JONES” stores: BEST UNITED INDIA COMFORTS PRIVATE LIMITED
- For exclusive Brand “VERO MODA” stores: VERO MODA RETAIL PRIVATE LIMITED
- For exclusive Brand “ONLY” stores: ONLY RETAIL PRIVATE LIMITED
- For multi-brand stores of “JACK & JONES”, “VERO MODA” and “ONLY”: BESTSELLER RETAIL INDIA PRIVATE LIMITED
- Store locators:
  - JJ - [www.jackjones.in/stores](http://www.jackjones.in/stores)
  - VM - [www.veromoda.in/stores](http://www.veromoda.in/stores)
  - ONLY - [www.only.in/stores](http://www.only.in/stores)
- All packages are subject to availability at the time of booking confirmation GST and Payment Gateway fees applicable at the time of booking.
- Any purchase using LIC Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank and LIC against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank and LIC due to participation in this offer.
- LIC and Axis Bank holds the exclusive right at its sole discretion to refuse or deny the offer to any Cardholder.
- Under no circumstance will the offer/discount being offered under this program be settled in cash.
- This Offer is subject to applicable law and regulations.

### ➤ Landmark

- **Offer:** 5% instant discount at Landmark stores for LIC Credit Cardholders on a single minimum purchase of Rs. 2000.
- **Offer Period:** 01<sup>st</sup> January 2019 to 31<sup>st</sup> January 2019 (Both days inclusive)
- Maximum available discount is Rs. 500 per card during the offer period.
- In order to avail the discount, the total payment needs to be made using an LIC Credit Card.
- Offer discount will be processed by Landmark at the billing counter at the time of purchase and will reflect on the bill.
- The discount is applicable on a single transaction and bills cannot be clubbed to avail the discount.
- This offer cannot be clubbed with any other offer at the stores.
- Offer is subject to availability of products at the sole discretion of Landmark.
- This Offer cannot be clubbed with any other LIC and Axis Bank offer.
- The offer will be valid during the promotion period only which will be at the sole discretion of Landmark, LIC & Axis Bank.
- Landmark, LIC & Axis Bank retains the right to change or discontinue the offer at any time during the promotion period without prior notice.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- This Offer is valid on all LIC Credit Cards. This offer is not valid on Corporate Credit Cards.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The decision of Landmark, LIC & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Landmark, LIC 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.

- LIC and 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 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.
- Axis Bank, LIC & Landmark 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, LIC & Landmark 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, LIC and Axis Bank's decision shall be final and binding on Cardholders in all respects.
- 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 LIC Credit Card issued by Axis Bank.
- LIC and Axis Bank only offers discount on purchase of goods and services of the Landmark by using LIC Credit Card and LIC 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 Landmark. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with the Landmark directly without any reference to LIC and Axis Bank. Additional discount offered by the Bank and LIC is solely for promoting usage of LIC Credit card.
- Images provided in promotions are only for pictorial representation and LIC 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 Landmark or any third party and is not intended to create any rights and obligations.
- The offer by LIC and Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- LIC and Axis Bank may use the services of agents for sales / marketing of the products. Copy Rights of Axis Bank Limited and LIC. All rights are reserved.
- LIC and 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.
- LIC and 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.
- LIC and Axis Bank reserves 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 LIC and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- 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.
- LIC and Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- 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.
- Landmark Terms & Conditions applicable.

- All packages are subject to availability at the time of booking confirmation GST and Payment Gateway fees applicable at the time of booking.
- Any purchase using LIC Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank and LIC against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank and LIC due to participation in this offer.
- LIC and Axis Bank holds the exclusive right at its sole discretion to refuse or deny the offer to any Cardholder.
- Under no circumstance will the offer/discount being offered under this program be settled in cash.
- This Offer is subject to applicable law and regulations.

### ➤ Chemistry

- **Offer:** 10% instant discount for LIC Credit Cardholders at Chemistry stores on a single minimum purchase of Rs. 2999.
- **Offer period:** 21<sup>st</sup> December 2018 to 31<sup>st</sup> January 2019 (both days inclusive)
- The customer can avail a maximum discount of Rs. 1000 per card during the offer period. The discount shall be available on the net transaction value of a single transaction.
- Offer valid only at owned brand stores and not on online purchase /shop-in-shop / Franchisee partner owned stores or any third party website.
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Chemistry stores. The 10% discount from LIC and Axis Bank shall be applicable only if the Net Transaction Value per bill applicable on a single transaction and bills cannot be clubbed to avail the same.
- Offer is subject to availability of products at the sole discretion of Chemistry.
- The offer will be valid during the promotion period only which will be at the sole discretion of Chemistry, LIC & Axis Bank.
- Chemistry, LIC & Axis Bank retains the right to change or discontinue the offer at any time during the promotion period without prior notice.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- This Offer is valid on all LIC Credit Cards. This offer is not valid on Corporate Credit Cards.
- This Offer cannot be clubbed with any other LIC and Axis Bank offer.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The decision of Chemistry, LIC & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Chemistry, LIC 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.
- LIC and 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 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.

- Axis Bank, LIC & Chemistry 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, LIC & Chemistry 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, LIC and Axis Bank's decision shall be final and binding on Cardholders in all respects.
- 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 LIC Credit Card issued by Axis Bank.
- LIC and Axis Bank only offers discount on purchase of goods and services of the Merchant by using LIC Credit Card and LIC 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 Chemistry. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with the Chemistry directly without any reference to LIC and Axis Bank. Additional discount offered by the Bank and LIC is solely for promoting usage of LIC Credit card.
- Images provided in promotions are only for pictorial representation and LIC 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 Chemistry or any third party and is not intended to create any rights and obligations.
- The offer by LIC and Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- LIC and Axis Bank may use the services of agents for sales / marketing of the products. Copy Rights of Axis Bank Limited and LIC. All rights are reserved.
- Axis Bank and LIC 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.
- LIC and 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.
- Axis Bank and LIC 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 LIC and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- 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. LIC and Axis Bank has been authorised to use these logos/trademarks for offer promotion purposes.
- LIC and Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- 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.
- Chemistry Terms & Conditions applicable.

## ➤ Clarks

- **Offer:** 5% instant discount for LIC Credit Cardholders on a single minimum purchase of Rs. 4999 at Clarks stores in India.
- **Offer period:** 25<sup>th</sup> December 2018 to 31<sup>st</sup> January 2019 (both days inclusive)
- During the offer period, Clarks shall offer cardholder additional discount @ 10% if the cardholder makes payment of such invoice by LIC Credit card.
- The discount shall be available on the net transaction value of the single transaction.
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Clarks stores.
- The Additional Discount is applicable on a single transaction and bills cannot be clubbed to avail the same.
- Offer discount will be processed by Clarks at the billing counter, at the time of purchase.
- This Offer is valid on all LIC Credit Cards. This offer is not valid on Corporate Credit Cards.
- This Offer cannot be clubbed with any other LIC and Axis Bank offer.
- Offer is subject to availability of products at the sole discretion of Clarks.
- The offer will be valid during the offer period only which will be at the sole discretion of Clarks, LIC & Axis Bank.
- Clarks, LIC & Axis Bank retains the right to change or discontinue the offer at any time during the offer period without prior notice.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the offer period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The decision of Clarks, LIC & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Clarks, LIC 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.
- Axis Bank, LIC and Clarks 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 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.
- Axis Bank, LIC & Clarks 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, LIC & Clarks also reserve 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, LIC and Axis Bank's decision shall be final and binding on Cardholders in all respects.
- 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 LIC Credit Card issued by Axis Bank.
- LIC and Axis Bank only offers discount on purchase of goods and services of the Merchant by using LIC Credit Card and LIC 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/Clarks.
- Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with the Merchant/Clarks directly without any reference to LIC and Axis Bank. Additional discount offered by LIC and the Bank is solely for promoting usage of LIC Credit card.
- Images provided in promotions are only for pictorial representation and LIC 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 Clarks or any third party and is not intended to create any rights and obligations.



- The offer by LIC and Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per LIC and the bank's extant guidelines from time to time.
- LIC and Axis Bank may use the services of agents for sales / marketing of the products. Copy Rights of Axis Bank Limited and LIC. All rights are reserved.
- LIC and 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.
- LIC and 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.
- LIC and 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 LIC and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- LIC and Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- 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.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions of Clarks.

### ➤ **Tatacliq**

- **Offer** - 15% instant discount up to Rs. 1000 using LIC Credit cards. Minimum net transaction value – Rs. 1,000.
- **Offer period:** 31<sup>st</sup> December 2018 to 7<sup>th</sup> January 2019 (both days inclusive)
- The customer can avail a maximum discount of Rs. 1000 per card during the offer period. The discount shall be available on the net transaction value of a single transaction.
- Offer is valid for only one transaction per card.
- Additional instant discount of 15% on using LIC Credit Card on all purchases made on Tata CLiQ E-commerce site ([www.tatacliq.com](http://www.tatacliq.com)) and Mobile site and mobile application during the promotion period for a Net Transaction Value\* as per the offer chosen.
- The discount will be applied to the net cart Value. The net cart value is the total cart value arrived at after all applicable discounts and other redemptions if any. In case CLiQ Cash is being used to make a partial payment the Net Cart Value for the purposes of calculating the applicable Axis Bank offer related discount and/or cashback will be considered as the final amount that needs to be charged on LIC Credit cards or EMI transactions
- Net Transaction Value shall mean the Net cart value after reducing all other discounts available on the product. Cardholders are required to check the product page of the product(s) if the offer is valid for that particular product
- In order to avail the additional 15% instant discount, the total payment of the transaction needs to be made using a valid LIC Credit card.
- Lifestyle coupons availed with Wednesday Delights offer on LIC Credit Cards will not be applicable for 2nd Jan 19
- Maximum discount under the offer will be as per specified above during the Offer Period.

- This offer is valid for purchases made on the Eligible products during the “Offer Period”
- The offer will not be applicable on Corporate Credit Cards and NRE Debit Cards.
- Cardholders are required to check the product page of the product(s) if the offer is valid for that product
- Offer is available on select products and only on Lifestyle/Fashion category. Offer is not valid on Tata CLiQ Gift Cards, Seller Infiniti Retail (Croma), Seller Trent Limited including Landmark, Jewellery and Gold/Silver coins. Offer will not be valid on Electronics category and Tata CLiQ Luxury.
- The offer is not applicable for transactions made through net banking & card/cash on delivery.
- Any person availing this offer shall be deemed to have accepted all the terms and conditions
- It is not mandatory for the LIC Credit Cardholders to participate in the offer. Participation in the Offer by the card holder is voluntary and free. Participation in the Offer by the Cardholder will be construed as acceptance of the Terms & Conditions of the Offer and Cardholder is advised not to participate in the Offer if such Terms & Conditions are not acceptable.
- “The Offer” is being made purely on best effort basis.
- This Offer cannot be clubbed with any other Axis Bank offer.
- In case of complete cancellation of the order by the customer the transaction will not qualify for “The Offer”. In case of partial cancellation of the order, the customer shall qualify for “The Offer” only on the basis of the net amount payable.
- Tata UniStore Ltd., LIC and Axis Bank reserve the right, at any time, without prior notice and without assigning any reason whatsoever to add/modify/alter/change and/or withdraw this offer at any time.
- Any query regarding “The offer” will be entertained till 90 days from the offer end date. No correspondence on the same will be entertained after the aforementioned date from any person(s).
- Pictorial representation of product(s) in communication(s) sent to the customers is purely representational. None of the Parties under any circumstance(s) will be responsible to the same.
- Product(s) offered are subject to availability by the participating seller(s) on the Tata UniStore Ltd. Platform.
- The discount offered under “The Offer” will under no circumstances be settled in cash.
- The Offer is valid only in India. The minimum age of the card holder has to be above 18 years on the day of the purchase.
- In case of any disputes, the decision of Tata UniStore Limited, LIC and Axis Bank will be final and binding.
- This document is an electronic record in terms of Information Technology Act, 2000, and the Rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.”

**Standard Terms and Conditions:**

- The offer is applicable on a single transaction and bills cannot be clubbed to avail the same
- This Offer is valid on all LIC Credit Cards. This offer is not valid on Corporate Credit Cards.
- For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- 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 LIC and Axis Bank to consider any exceptions to the above.

- LIC and 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.
- Tata Unitstore Ltd., LIC & Axis Bank reserve 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. LIC & 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, LIC & Axis Bank's decision shall be final and binding on Cardholders in all respects.
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. Bank's discretion in this regard shall be final.
- This Offer cannot be clubbed with any other Axis Bank offer.
- LIC & Axis Bank only offers discount on purchase of goods and services (except exclusions) made on Tata CLiQ E-commerce sites (www.tatacliq.com,) and Mobile) during the promotion period by using LIC 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 Tata UniStore Limited. Any dispute or claim regarding the goods and/or services must be resolved by the Customer Cardholder with Tata UniStore Limited directly without any reference to LIC or Axis Bank. Additional discount offered by the Bank is solely for promoting usage of LIC Credit card.
- Images provided in promotions are only for pictorial representation and LIC & Axis Bank does not undertake any liability or responsibility for the same. Bank at its sole discretion, without notice, can withdraw/modify the offer.
- Nothing contained herein offer shall not constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of Tata UniStore Limited or any third party and is not intended to create any rights and obligations.
- 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 LIC Credit Card issued by Axis Bank.
- The offer by LIC & 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 LIC & Axis Bank Limited. All rights are reserved.
- LIC & 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.
- LIC & 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.
- Tata UniStore Limited, LIC & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Tata UniStore Limited, LIC & 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.
- LIC & Axis Bank reserves 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 LIC & 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 LIC & Axis Bank.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- Tata UniStore Limited Terms and Conditions apply.