Terms and Conditions for the offer

- 1. This marketing program is being run by Axis Bank on www.Amazon.in, Amazon Mobile App (both collectively "Platform"), which Platform is owned and operated by Amazon ("Amazon").
- 2. Offer is valid from 7th February 2019 (00:00 hrs) to 11th February 2019 (23:59 hrs)("Offer Period").
- 3. Under this Offer, Axis Bank Debit Cardholders will get an **exclusive instant discount of 5% on Debit Card EMI transactions** at the time of checkout during the Offer Period.
- 4. Minimum net cart value should be Rs.12,000 to avail the offer. Maximum discount is Rs.1,000.
- 5. Net cart value shall mean the net value of only the products (added to cart) which are eligible for the Offer.
- 6. Only one transaction is allowed per debit card
- 7. Offer is valid on select products.
- 8. Offer applicability can be checked on the product page, prior to making the purchase.
- 9. Offer is NOT applicable on NRI, Corporate & Commercial Cards.
- 10. This is an Instant Discount Offer & there will be no additional Cashback posting to Cardholder's card account
- 11. ROI of 14% if applicable on 3,6,9,12,18 & 24 months tenure on monthly reducing balance for EMI transactions on Axis bank Debit Card.
- 12. Axis Bank reserve the right to charge Goods and Services Tax (GST) or other applicable taxes on the purchase transactions undertaken on EMI.
- 13. Interest rate applicable is 8.45% p.a (3 Months MCLR) + 5.55% p.a i.e effective rate of interest would be 14% p.a (No reset). For more information on MCLR kindly visit our website https://www.axisbank.com

Other Terms and Conditions

- All Debit Cardholders, excluding Non-Resident (NR), Corporate and Commercial Debit cards are eligible for the Offer.
- Offer only Valid in a single transaction, payment through Axis Bank Debit Card can be made for multiple products (eligible for purchase) selected in a single cart provided, (i) the selected tenure for all such selected eligible products are same; and (ii) the total sale price of the such selected eligible products (net of applicable discounts) in the **cart is more than or equivalent to Rs. 12000 (Twelve thousand only).**"
- This offer is valid until stocks last or till the offer ends.
- Cardholder will need to pay applicable EMI and interest on total value of the order at the time of payment to Axis Bank in accordance with the terms applicable to the debit card.
- The discretion to allow the payment lies with Axis Bank issuing the debit card. Amazon will have no obligation or liability in the event Axis Bank refuses to process the transaction for any reason.
- Any returns/cancellation will be as per Amazon's return/cancellation policy. In case of any kind of
 return/refund in an EMI transaction, interest already billed in a particular transaction will not be refundable
 under any circumstances.
- Amazon will not charge a processing fee for availing EMI option. Amazon with Axis Bank retains the right to modify or cancel this scheme at its sole discretion.
- Offer is not applicable for Card-on-delivery transactions
- Offer is not applicable on Gift Wrap or premium delivery charges
- Delinquent and over-limit Axis Bank debit card members will not qualify for this Offer. Axis Bank does not endorse any of the products or brands being offered under the Offer and will not accept any liability pertaining to the quality, merchantability, fitness, delivery or after sales service of such products which shall be at the sole liability to the respective sellers of the products.
- All the existing offers, gifts, discounts etc. that are being offered can be availed by the Cardholders as part of this exclusive offer as mentioned in the communication.

- In the event an order is cancelled in part or full, the corresponding value will be deducted from the paid amount while checking eligibility of discount.
- Pictures of products shown in the communication sent to the customer either through mailers or advertised on the Platform, are representative only and may not bear a resemblance to the actual products. None of the parties shall under any circumstances be responsible towards the same.
- Products to which this Offer is applicable to are subject to availability from the respective sellers on the Platform and accordingly Axis Bank or Amazon in no circumstances shall be liable for non-availability of any of the products.
- Under no circumstance will the discount being offered under this Offer be settled with cash in lieu by Axis Bank or by Amazon.
- Axis Bank will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by respective sellers on products/services made available by them and the same shall be at the sole risk and consequences of the concerned sellers and without reference to Axis bank.
- The Offer is non-transferable, non-binding and non-encashable.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant.
- Offer is open to Indian residents holding a valid Axis Bank Debit Card to whom communication is sent either by Axis Bank and/or merchant.
- Offer is void wherever prohibited by Law.
- Purchases made before or after the offer period shall not be eligible.
- Product warranty will be regulated by the terms and conditions mentioned on the Warranty Card of
 respective products.
- All Customer Queries on the offer should be raised during the offer period or within 90 days after expiry of the promotion period.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- Axis Bank and Amazon 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.
- Axis Bank and Amazon reserve the right to modify / alter all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever.
- Axis Bank and Amazon also reserve the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of any matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing Debit Cards issued by Axis Bank
- Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods sold by the Merchant. Any dispute or claim regarding the goods must be resolved by the Cardholder/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 availed of by the Card Holder/s under the offer.
- 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 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.
- 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.
- 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.
- If customer opts for foreclosure or cancellation of EMI facility, customer will have to inform the customer service of Axis bank for discontinuing the EMI facility. The cancellation will not be automated. EMI cancellation request should be given at least 1 working day before the due date
- Terms and conditions for Amazon will also be applicable.
- All other EMI terms and conditions remain the same. Please refer <u>https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services/convert-purchases-into-emis</u>