

1. **General Terms and Conditions for Axis Bank Debit Cards:**

1. The offer is valid for all Axis Bank Debit Cardholders with active Axis Bank Savings or Current Accounts, and shall be valid during the offer period, unless otherwise notified.
2. Card holder's eligibility for the offer will be decided by the Bank based on transaction and payment history.
3. The offer is not transferable, non-negotiable and cannot be encashed.
4. Axis Bank reserves 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 also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
5. In case of any dispute or discretion, Axis Bank's decision shall be binding on all Cardholders.
6. 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 Debit Card.
7. 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. Any dispute or claim regarding the goods and services must be resolved by the Cardholder/s with the Merchant directly without any reference to Axis Bank.
8. 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.
9. 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.
10. 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.
11. The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
12. In all matters relating to the offer for Axis Bank Cardholders, the decision of Axis Bank shall be final and binding in all respects.
13. Any person taking the advantage of this offer through valid and active Axis Bank Debit Card in good standing shall be deemed to have read, understood and accepted these terms and conditions.

2. **General Terms and Conditions for Axis Bank Credit Cards:**

1. Cardholder/s whose account has been classified as delinquent before or during the currency of the offer, or when reward points are to be credited, will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final.
2. Card holder's eligibility for the offer will be decided by the Bank based on transaction and payment history.
3. The offer is not transferable, non-negotiable and cannot be encashed.
4. Axis Bank reserves 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 also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.

5. In case of any dispute or discretion, Axis Bank's decision shall be binding on all Cardholders.
6. 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.
7. 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. Any dispute or claim regarding the goods and services must be resolved by the Cardholder/s with the Merchant directly without any reference to Axis Bank.
8. 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.
9. 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.
10. 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.
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