

## **Terms and Conditions for Flipkart Extended Sale on Axis Bank Credit and Debit Cards**

### **Offer Terms and Conditions:**

- **Offer:** 10% Instant Discount with AXIS Bank Credit & Debit Cards on purchase of Televisions, Home appliances, Furniture & Kitchen Appliances categories. Offer Applicable on EMI transactions as well.
- Minimum cart value payable using Axis Bank Credit or Debit card should be Rs. 4999. There is no limit on number of transactions. However, customer can avail up to a maximum discount of INR 2,000 per Card
- Minimum cart value payable using Axis Bank Debit Card on EMI should be Rs. 8000. Only 1 transaction is allowed per card. Customer can avail up to a maximum discount of INR 2,000 per Card
- **Offer period:** 6<sup>th</sup> November 2018 – 10<sup>th</sup> November 2018 (both days inclusive)
- This offer is applicable on select Television, Home appliances, Furniture & Kitchen Appliances categories. Offer will be listed on product page, for all eligible products. Please check before making purchase. The offer is not applicable for Card on delivery transaction.
- The offer is not applicable on Gift Wrap or premium delivery charges
- In order to avail the discount, the total payment needs to be made using an Axis Bank Credit or Debit card.
- Offer discount will be processed by Flipkart at the billing page 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.
- Offer is subject to availability of products at the sole discretion of Flipkart
- In case customers make partial payment through Flipkart gift cards, offer will only apply on the amount paid through AXIS Bank Debit or Credit Cards against the eligible product(s). Also, the final amount to be paid through AXIS Bank Debit or Credit Cards should be equal to or more than INR 4,999 however for EMI on debit card the amount should be equal to or more than Rs. 8,000.
- The offer will be valid during the promotion period only which will be at the sole discretion of Flipkart & Axis Bank.
- Flipkart & Axis Bank retain the right to change or discontinue the offer at any time during the promotion period without prior notice.
- The Offer is not applicable for Card-on-delivery transactions
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- Offer also valid on LIC Credit Cards powered by Axis Bank.
- This Offer cannot be clubbed with any other Axis Bank offer.
- Offer is NOT applicable on transactions made through Internet Banking.
- The offer is not applicable on select Godrej furniture products
- Offer will not apply on payments made from AXIS Bank Debit and Credit Cards via PhonePe payment option
- All Customer Queries/dispute on the offer should be raised during the offer period or within 10<sup>th</sup> December 2018. 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 Flipkart & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Flipkart 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 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.

- In case of cancellation of your order, transaction will not qualify for the Offer. If you cancel part of your order, you will qualify for the Offer only on the net amount you pay basis eligibility.
- Axis Bank & Flipkart 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 & Flipkart 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, 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 Debit Card issued by Axis Bank
- Axis Bank only offers discount on purchase of goods and services on Flipkart 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 Landmark. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with Flipkart directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and 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 Landmark or any third party and is not intended to create any rights and obligations.
- The offer by 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 Axis Bank Limited. All rights are reserved.
- 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.
- 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 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.
- Logos/trademarks used are owned by respective entities. Axis Bank has been authorized to use these logos/trademarks for offer promotion purposes.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- All government Levies like Goods and Service Tax, Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Offer.
- Any person taking 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.
- Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator to be appointed by AXIS Bank for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at Mumbai for AXIS Bank and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against AXIS Bank.

- Further, as required by applicable law, in the event that the Cardholder makes a purchase of an amount equal to or above INR 2,00,000, the Cardholder will be required to upload a scanned copy of his/her PAN card on the Platform, within 4 days of making the purchase, failing which, the purchase made by the Cardholder will be cancelled. The requirement to submit the PAN card arises only once and if it has been submitted once by the Cardholder, it need not be submitted again. The order of the Cardholder will be cancelled if there is a discrepancy between the name of the Cardholder and the name on the PAN Card.
- Flipkart 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 Axis Bank Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- The Cardholder shall indemnify and hold Flipkart, AXIS Bank and/ or seller(s) harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by Flipkart, AXIS Bank and/ or seller as a consequence of (i) violation of these terms and conditions, of the terms of user agreement, privacy policy (subject to change) published on the Platform, by Cardholder; (ii) violation of applicable laws by Cardholder; and (iii) any action or inaction resulting in willful misconduct or negligence on the part of the Cardholder.
- 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.
- Under this offer, customer will get an additional discount upfront equal to the EMI interest cost due to the bank.
- The discount under this offer will be applicable on opting for No Cost EMI on the payment page at Flipkart.
- The discount under No Cost EMI on credit card payment option is being offered exclusively by sellers and does not amount to EMI/interest waiver extended by the bank.
- Cardholder will need to pay applicable EMI and interest on total value of the order at the time of payment to the Axis Bank Card in accordance with the terms applicable to the credit card.

**Credit Card EMI Terms and Conditions:**

- EMI offer is applicable on Axis Bank Credit Cards and will be applicable only if the card is used on Flipkart (website/mobile site/mobile App).
- 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.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- 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.

- ROI for 3 and 6 months will be 12%, ROI will be informed at the payment counter before completing the transaction.
- All other EMI terms and conditions remain the same. Please refer - <https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services/convert-purchases-into-emis>

#### **Debit Card EMI Terms and Conditions:**

##### **Offer Details**

1. Only a select base of pre-approved customers will be eligible for this offer on their Bank debit card. These customers will be able to view the offer on their payment page. No other customers will be able to avail of this offer.
2. The Offer is valid till 10<sup>th</sup> November 2018
3. ROI for 6 and 9 months will be 14%, ROI will be informed at the payment counter before completing the transaction.

##### **Frequently Asked Questions**

1. How do I check if I am eligible for this offer?  
If you are eligible to avail this offer on your Bank Debit card, you will be able to view this payment option on your payment page. This offer will not reflect on the payment page for customers who are not eligible. Please check this before making the purchase.
2. Is there any minimum transaction amount to avail this offer?  
Yes, the minimum transaction amount to avail this offer is Rs. 8,000
3. How do I check if a product is eligible?  
Offer will be listed on product page, for all eligible products. Please check before making purchase.
4. Will I get the offer if I pay through Flipkart Gift Card partially?  
Yes, you can avail the offer in this case. In this case, offer will only apply on the amount paid through Bank Debit Cards against the eligible product(s). Also, this amount should be equal to or more than Rs 8,000.
5. How many times can this offer be availed?  
The offer can be availed only once.

##### **Axis Bank Terms & Conditions:**

1. "EMI" or "Equated Monthly Installment" means the equated monthly installment of amounts payable by the Card Member to AXIS Bank comprising of principal amount, interest and any/ or other charges, if applicable.
2. "Debit Card EMI" refers to the conversion into EMI upon request by the Card Member, of transactions performed using the Debit Card at EDC (Electronic Data Capture) terminal and/or for such online transactions, where the option for such conversion is available. AXIS Bank shall be entitled to, at its sole discretion, make available to individual Card Member.
3. EMI on the Debit Card, without prejudice to the obligation of the Card Member to make immediate payment on the incurring of the charge, the Card Member may, seek to avail of the option of paying for certain purchases through Equated Monthly Installments (EMIs)
4. The decision of conversion of EMI as per customer request lies at the discretion of AXIS Bank
5. The EMI facility will be available with respect to the Debit Card which presently comprise of the following purchases, viz., New purchases at Merchant Establishment and ecommerce retailers.
6. The Card member shall be charged an interest rate on monthly reducing balance basis, for availing the EMI facility. This interest will be mentioned on the charge-slip for customer consent.
7. The loan will be offered for a maximum tenor of 12 months with slabs of 6, 9 and 12 months.
8. 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.com>

9. The Equated Monthly Installment (EMI) amount will be auto debited every month from the customer's saving account on a particular date(i.e. on 30th day Post EMI booking date).
10. The entire EMI amount will be included in calculation of Minimum Amount Due payable by the cardholder.
11. Axis bank reserves the right to mark a lien on the customer saving account to recover the outstanding balance in case of delinquent customers.
12. No request for changes in the billing cycle shall be entertained during the entire loan period. The loan period is defined as the loan tenor selected by the cardholder at the time of request.
13. For detailed terms & conditions please refer following link:- <https://www.axisbank.com/retail/cards/debit-cards/useful-links/debit-card-benefits#emiondebitcard>
14. Exclusions:
  1. Jewelry/Gold transaction are not eligible for EMI conversion
  2. NRIs
  3. Minors
  4. Debit card issued to a trustee in the CASA account of a Trust
  5. Debit card issued to an authorised signatory in the current account of a company
  6. Debit card issued to a partner in the current account of a partnership firm
  7. Debit card issued to a Karta in the account of an HUF

### **Terms and Conditions for Jack & Jones / Vero Moda / Only Offer on Credit and Debit Cards**

#### **Offer Terms and Conditions:**

**Offer:** 10% cash back for Axis Bank Cardholders on minimum purchase of Rs. 3,500/- at Jack & Jones / Vero Moda / Only exclusive Brand Stores, Multi Brand Stores and website of the individual brands. Maximum cash back of Rs. 1,000/- per customer

**Offer period:** 30<sup>th</sup> September 2018 – 9<sup>th</sup> November 2018 for East and South zones, 7<sup>th</sup> October 2018 – 9<sup>th</sup> November 2018 for North and West zones

- The 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 below) and website. The 10% cash back from 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 Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards and NRE Debit Cards.
- Offer also valid on LIC Credit Cards powered by Axis Bank
- This Offer cannot be clubbed with any other Axis Bank offer.
- The cash back will be processed within 90 days after the end of the promotional period on a best effort basis
- 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 Axis Bank to consider any exceptions to the above.
- 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.
- 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. 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, 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 Bank's policy. 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. Bank's discretion in this regard shall be final.
- Axis Bank only offers cashback on purchase of goods and services of the Merchant by using Axis Bank Retail 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 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 Axis Bank.
- Cashback offered by the Bank is solely for promoting usage of Axis Bank Debit and Retail Credit card.
- Images provided in promotions are only for pictorial representation 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 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 Axis Bank Limited. All rights are reserved.
- 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.
- 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 & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of The Merchant & 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.
- 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.
- Logos/trademarks used are owned by respective entities. 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 Credit Card / Debit 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)
- Websites:
- [www.jackjones.in](http://www.jackjones.in)
- [www.veromoda.in](http://www.veromoda.in)
- [www.only.in](http://www.only.in)
- 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 Axis Bank Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- 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.

## **Terms and Conditions for AND / Global Desi Offer on Credit and Debit Cards**

### **Offer Terms and Conditions:**

**Offer:** Additional 10% discount for Axis Bank Cardholders at AND / Global Desi stores on a single minimum purchase of Rs. 4000. Maximum discount of Rs. 1000 per transaction.

**Offer period:** 3<sup>rd</sup> October 2018 to 30<sup>th</sup> November 2018 (both days inclusive)

- The customer can avail a maximum discount of Rs. 1000/- .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 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.
- 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) & Axis Bank.
- HOUSE OF ANITA DONGRE LIMITED & 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 Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- Offer also valid on LIC Credit Cards powered by Axis Bank
- This Offer cannot be clubbed with any other 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 HOUSE OF ANITA DONGRE LIMITED & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- HOUSE OF ANITA DONGRE LIMITED 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 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 & 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 & 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, 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 Debit Card issued by Axis Bank
- Axis Bank 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 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 Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and 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 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 Axis Bank Limited. All rights are reserved.
- 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.
- 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 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.
- Logos/trademarks used are owned by respective entities. Axis Bank has been authorized to use these logos/trademarks for offer promotion purposes.
- 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

### **Terms and Conditions for Landmark Offer on Credit and Debit Cards**

#### **Offer Terms and Conditions:**

**Offer:** Additional 5% Discount at Landmark for Axis Bank Cardholders on a single minimum purchase of Rs. 2000.

**Offer period:** 6<sup>th</sup> October 2018 – 11<sup>th</sup> November 2018 (both days inclusive)

- Maximum available discount is Rs. 500 per transaction.
- In order to avail the discount, the total payment needs to be made using an Axis Bank Credit or Debit 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
- The offer will be valid during the promotion period only which will be at the sole discretion of Landmark & Axis Bank.
- Landmark & 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 Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- Offer also valid on LIC Credit Cards powered by Axis Bank
- This Offer cannot be clubbed with any other 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 Landmark & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Landmark 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 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 & 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 & 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, 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 Debit Card issued by Axis Bank
- Axis Bank only offers discount on purchase of goods and services of the Landmark 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 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 Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and 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 Landmark or any third party and is not intended to create any rights and obligations.
- The offer by 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 Axis Bank Limited. All rights are reserved.
- 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.
- 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 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.
- Logos/trademarks used are owned by respective entities. Axis Bank has been authorized to use these logos/trademarks for offer promotion purposes.
- 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

### **Terms and Conditions for Westside Offer on Credit and Debit Cards**

#### **Offer Terms and Conditions:**

**Offer:** Additional 5% Discount at Westside for Axis Bank Cardholders on a single minimum purchase of Rs. 5000/-

**Offer period:** 6<sup>th</sup> October 2018 – 11<sup>th</sup> November 2018 (both days inclusive)

- Maximum available discount is Rs. 1500/- per transaction
- In order to avail the discount, the total payment needs to be made using an Axis Bank Credit or Debit card.
- Offer discount will be processed by Westside 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.
- 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 & Axis Bank.
- Westside & 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 cannot be clubbed with any other Axis Bank offer.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.

- Offer also valid on LIC Credit Cards powered by Axis Bank
- 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 & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Westside 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 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 & 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 & 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, 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 Debit Card issued by Axis Bank
- Axis Bank 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 Westside. Any dispute or claim regarding the goods and / or services must be resolved by the cardholder with the Westside directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and 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 Westside or any third party and is not intended to create any rights and obligations.
- The offer by 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 Axis Bank Limited. All rights are reserved.
- 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.
- 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 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.

- Logos/trademarks used are owned by respective entities. 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.
- 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

### **Terms and Conditions for Spencer's Offer on Axis Bank Credit and Debit Cards**

#### **Offer Terms and Conditions:**

**Offer** - 5% cashback on a minimum purchase of Rs. 2500

Maximum cashback of Rs. 300

**Offer period:** 19<sup>th</sup> September 2018 - 21<sup>st</sup> October 2018 (both days inclusive)

- The offer is applicable on only one eligible transaction per card.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same
- Cashback transaction will be credited within 90 days post offer end date on a best effort basis. The cashback will be processed at Card level.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant.
- This offer is valid on all Axis Bank Credit and Debit Cards. This offer is not valid on NRE Debit Cards and Corporate Credit Cards. Offer also valid on LIC Credit Cards powered by Axis Bank
- Offer is open to Indian residents holding a valid Axis Bank Credit/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.
- This Offer cannot be clubbed with any other Axis Bank offer.
- In case of multiple eligible transactions using same card on different dates, then the first transaction will be considered for cashback. In case of multiple eligible transactions using same card on same date, then the transaction with higher value will be considered for cashback.

#### **Standard Terms and Conditions:**

- In case there is more than one offer available simultaneously, no two offers can be combined by the participant.
- This Offer is valid on all Axis Bank Credit and Debit Cards. This offer is not valid on NRE Debit Cards and Corporate Credit Cards.
- Cashback transaction will be credited within 90 days post offer end date on a best effort basis. The cashback will be processed at Card level
- 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.
- It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- 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 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.
- In case of all 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.
- Credit/Debit Cardholder/s whose account has been classified as delinquent will not be eligible for the benefits of the cashback offer as per Bank's policy. 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 cashback will not be eligible for the benefits of the offer. Cashback will be given only in the form of account credit. Cashback will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers cashback 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 Merchant.
- Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank.
- Cashback offered by the Bank is solely for promoting usage of Axis Bank Credit/Debit card.
- 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.
- Spencer's & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Spencer's & 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.
- 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 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 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.
- Spencer's Terms & Conditions applicable.



## **Terms and Conditions for LG Offer on Axis Bank Credit Cards (EMI and non EMI)**

### **Offer Terms and Conditions:**

- **Offer –**
  - 5% cashback on multi-brand stores, maximum upto Rs. 2500.
  - 7.5% cashback on LG brand stores, maximum upto Rs. 3000.
  - Customers will be eligible for 10% cashback on multi-brand stores (max cashback upto Rs. 6000) and 12.5% cashback on exclusive LG stores (max cashback upto Rs. 6000) on the following products using Axis Bank Credit cards:-
    - Ref – 330 litre and above frost free and side by side models
    - WM – 7 kg and above top load and front load.
    - Water Purifier – A2E Plus
    - Microwave – Charcoal model
  - **Offer period** : 01<sup>st</sup> October 2018 to 15<sup>th</sup> November 2018 (both days inclusive)
- Customers will be eligible for 15% cashback on multi-brand stores (max cashback upto Rs. 9000) and 17.5% cashback on exclusive LG stores (max cashback upto Rs. 10000) on the following products using Axis Bank Credit cards:-
  - TV – OLED/UHD
- **Offer period** : 12<sup>th</sup> October 2018 to 15<sup>th</sup> November 2018 (both days inclusive)

Please refer to product list for the detailed list of products and the cashback on the same.

- **Minimum transaction amount** : Rs. 20000
- Offer is valid for only 1 eligible transaction per customer during the offer period across exclusive brand and Multi-brand outlets.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same.
- Cashback will be credited within 90 days post offer end date on a best effort basis. The cashback will be processed at a customer level.
- In case there is more than one offer available simultaneously from Axis, no two offers can be combined by the participant
- This offer is valid on all Axis Bank Credit cards except NR and Corporate Credit Cards. Offer is valid on credit card EMI transactions as well. Offer also valid on LIC Credit Cards powered by Axis Bank
- Offer is open to Indian residents holding a valid Axis Bank Credit Card to whom communication is sent either by Axis and/or merchant.
- Offer is void wherever prohibited by Law.
- Purchases made before or after the offer period shall not be eligible.
- This Offer cannot be clubbed with any other Axis Bank offer.
- In case of multiple eligible transactions by same customer on different dates, the first transaction will be considered for cashback. In case of multiple eligible transactions by same customer on same date, the transaction with higher value will be considered for cashback.

### **Standard Terms and Conditions:**

- In case there is more than one offer available simultaneously from Axis, no two offers can be combined by the participant.
- The cashback will be processed within 90 days from the offer end date, on a best effort basis

- 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.
- It shall be entirely at the discretion of Axis Bank to consider any exceptions to the above.
- 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 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.
- In case of all 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.
- Credit Cardholder/s whose account has been classified as delinquent will not be eligible for the benefits of the cashback offer as per Bank's policy. 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 cashback will not be eligible for the benefits of the offer. Cashback will be given only in the form of account credit. Cashback will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers cashback on purchase of goods and services of the Merchant by using Axis Bank 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 Merchant.
- Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank.
- Cashback offered by the Bank is solely for promoting usage of Axis Bank Credit card.
- 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.
- LG & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of LG & 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.
- 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 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 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.
- LG 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 Axis Bank Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- 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.

**EMI Terms and Conditions:**

- EMI offer is applicable only on Axis Bank Credit Cards and will be applicable only if the card is swiped on pine labs terminal.
- 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.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- 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.
- ROI for 3 and 6 months will be 12%, 13% for 9 and 12 months and 15% for 18 and 24 months. ROI will be informed at the payment counter before completing the transaction.
- All other EMI terms and conditions remain the same. Please refer - <https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services/convert-purchases-into-emis>

**Terms and Conditions for Girias Offer on Axis Bank Credit Cards****Offer Terms and Conditions:**

**Offer** - 5% cashback up to Rs. 3000 on EMI transaction of minimum Rs. 5,000 using Axis Bank Credit cards.

**Offer period:** 6<sup>th</sup> October 2018 - 20<sup>th</sup> November 2018 (both days inclusive)

- The offer is applicable on only one eligible transaction per card.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same

- Cashback transaction will be credited within 90 days post offer end date on a best effort basis. The cashback will be processed at Card level.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant.
- This offer is valid on all Axis Bank Credit Cards. This offer is not valid on NR and Corporate Credit Cards.
- Offer valid on LIC Credit Cards powered by Axis Bank
- Offer is open to Indian residents holding a valid Axis Bank Credit Card to whom communication is sent either by Axis and/or merchant.
- Offer is void wherever prohibited by Law.
- Purchases made before or after the offer period shall not be eligible.
- This Offer cannot be clubbed with any other Axis Bank offer.
- In case of multiple eligible transactions using same card on different dates, then the first transaction will be considered for cashback. In case of multiple eligible transactions using same card on same date, then the transaction with higher value will be considered for cashback.
- This Offer cannot be clubbed with any other Axis Bank offer.
- ROI for 3 and 6 months will be 12%, 13% for 9 and 12 months and 15% for 18 and 24 months. ROI will be informed at the payment counter before completing the transaction.

**EMI Terms and Conditions:**

- EMI offer will be applicable only if the card is swiped on pine labs terminal.
- 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.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- 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.
- All other EMI terms and conditions remain the same. Please refer - <https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services/convert-purchases-into-emis>

**Standard Terms and Conditions:**

- In case there is more than one offer available simultaneously, no two offers can be combined by the participant.
- This Offer is valid on all Axis Bank Credit Cards. This offer is not valid on NR and Corporate Credit Cards.
- The cashback will be processed within 90 days post offer end date, on a best effort basis
- 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.
- It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- 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 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.
- In case of all 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.
- Credit Cardholder/s whose account has been classified as delinquent will not be eligible for the benefits of the cashback offer as per Bank's policy. 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 cashback will not be eligible for the benefits of the offer. Cashback will be given only in the form of account credit. Cashback will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers cashback on purchase of goods and services of the Merchant by using Axis Bank 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 Merchant.
- Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank.
- Cashback offered by the Bank is solely for promoting usage of Axis Bank Credit card.
- 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.
- Girias & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Girias & 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.
- 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 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 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.

- Giris 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 Axis Bank Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- 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/cashback being offered under this program be settled in cash
- This Offer is subject to applicable law and regulations.

### **Terms and Conditions for Marks and Spencer Offer on Credit and Debit Cards**

#### **Offer Terms and Conditions:**

**Offer:** 10% cash back for Axis Bank Cardholders on a single minimum purchase of Rs. 5000 at Marks & Spencer stores. Maximum cash back of Rs. 1000 per customer

**Offer period:** 4<sup>th</sup> October 2018 – 2<sup>nd</sup> December 2018 (both days inclusive)

- The customer can avail a maximum cash back of Rs. 1000. 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 Marks & Spencer stores. The 10% cash back from 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 Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards and NRE Debit Cards. Offer also valid on LIC credit cards powered by Axis Bank
- The cash back will be processed within 90 days after the end of the promotional period on a best effort basis
- 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.
- This Offer cannot be clubbed with any other Axis Bank 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 Axis Bank to consider any exceptions to the above.
- 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 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 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, 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 Bank's policy. 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. Bank's discretion in this regard shall be final.
- Axis Bank only offers cashback on purchase of goods and services of the Marks & Spencer by using Axis Bank Retail 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 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 Axis Bank. Cashback offered by the Bank is solely for promoting usage of Axis Bank Debit and Retail Credit card.
- Images provided in promotions are only for pictorial representation 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 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 Axis Bank Limited. All rights are reserved.
- 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.
- 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 & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Marks & Spencer & 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.
- 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.
- Logos/trademarks used are owned by respective entities. 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 Credit Card / Debit 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.

## **Terms and Conditions for Croma Offer on Axis Bank Credit and Debit Cards**

### **Offer Terms and Conditions:**

**Offer:** 5% cashback for Axis Bank Cardholders on a single minimum purchase of Rs. 15000.

Maximum cashback is Rs. 2000 per customer

- **Offer dates:** 6 Wednesdays – 3<sup>rd</sup> October 2018, 10<sup>th</sup> October 2018, 17<sup>th</sup> October 2018, 24<sup>th</sup> October 2018, 31<sup>st</sup> October 2018, 7<sup>th</sup> November 2018.

**Additional days:** 4 festive days – 18<sup>th</sup> October 2018, 19<sup>th</sup> October 2018, 8<sup>th</sup> November 2018, 9<sup>th</sup> November 2018.

- The cashback shall be available on the net transaction value of a single transaction per customer during the offer period.
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Croma Outlets. The 5% cash back from Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs.15000/-.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same
- Cashback programme is also applicable on e-Commerce transactions done on [www.croma.com](http://www.croma.com)
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on NRE Debit Cards and Corporate Credit Cards.
- The cashback will be processed within 90 days from offer end date, on a best effort basis
- This Offer cannot be clubbed with any other 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.
- In case of multiple eligible transactions using same card on different dates, then the first transaction will be considered for cashback. In case of multiple eligible transactions using same card on same date, then the transaction with higher value will be considered for cashback.
- ROI for 3 and 6 months will be 12%, 13% for 9 and 12 months and 15% for 18 and 24 months. ROI will be informed at the payment counter before completing the transaction.

### **EMI Terms and Conditions:**

- EMI offer will be applicable only if the card is swiped on pine labs terminal.
- 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.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.

- 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.
- 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.
- All other EMI terms and conditions remain the same. Please refer - <https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services/convert-purchases-into-emis>

**Standard Terms and Conditions:**

- In case there is more than one offer available simultaneously, no two offers can be combined by the participant.
- This Offer is valid on all Axis Bank Credit Cards. This offer is not valid on NRE Debit Cards and Corporate Credit Cards. Offer valid on LIC credit cards powered by Axis Bank
- Cashback transaction will be credited within 90 days post offer end date on a best effort basis. The cashback will be processed at Card level
- 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.
- It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- 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 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.
- In case of all 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.
- Credit Cardholder/s whose account has been classified as delinquent will not be eligible for the benefits of the cashback offer as per Bank's policy. 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 cashback will not be eligible for the benefits of the offer. Cashback will be given only in the form of account credit. Cashback will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers cashback on purchase of goods and services of the Merchant by using Axis Bank 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 Merchant.
- Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank.
- Cashback offered by the Bank is solely for promoting usage of Axis Bank Credit card.

- 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.
- Croma Electronics & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Croma & 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.
- 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 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 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.
- Croma 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 Axis Bank Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- 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.

## **Terms and Conditions for Amazon Offer on Axis Bank Credit and Debit Cards**

### **Offer Terms and Conditions:**

**Offer details:** 50% Amazon Pay cashback upto Rs.50 each on first 2 eligible transactions on Axis Credit/Debit Cards on Amazon.in (website, mobile site and app)

**Offer period:** 3<sup>rd</sup> October 2018 - 9<sup>th</sup> October 2018 (both days included)

- Offer is applicable only on purchases made on Amazon.in (Mobile App/Mobile site/website)
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- The offer is also applicable on LIC Credit Cards powered by Axis Bank.
- This Offer cannot be clubbed with any other Axis Bank offer.
- The Cashback will be provided to the Cardholder for a maximum of 2 transactions completed during the Offer Period. However, in case a Cardholder has completed only 1 transaction during the offer period, may be provided an additional period of not more than 45 days post the expiry of the Offer Period to undertake the second Transaction and receive the Cashback for such second Transaction. Cashback will be credited directly by Amazon.in

- Transactions completed using PoD during the Offer Period are not eligible for the cashback.
- The Offer is not valid on purchase of Amazon Gift Cards, Amazon Pay Balance, gold coins, RBL bank cards, bank cards (such as RBL and ticket compliments GCs), annual Prime membership, precious jewelry and/or Samsung mobile and tablet devices (except for Samsung Galaxy On5 Pro and Samsung Galaxy On7 Pro mobile devices), mobile recharges, utility payments, tickets (travel, movie and event) and hotel bookings.
- The cashback under this Offer will be provided to the Cardholder within 15 days of completion of the respective Transaction.

**Amazon Partner Terms & Conditions:**

- In order to be eligible to receive cashback under this Offer the Cardholder must fulfill the following conditions:
  - The Cardholder should not have undertaken a purchase transaction on Amazon.in using any digital / electronic mode of payment (including net banking facility of any bank or using a debit or credit card) during a period of 12 (twelve) months before the commencement of the Offer Period. In other words, the Cardholder must not have completed any purchase transaction on Amazon.in during a period of 12 (twelve) months before the commencement of the Offer Period or in the event the Cardholder has made a purchase transaction during the aforesaid period of 12 (twelve) months the payment for such purchase transaction should have been made using the Pay on Delivery ("**PoD**") payment option.
  - To avail Cashback under this Offer the payment for both the Transactions needs to be made using the same Card and using the same Amazon.in account. In other words, if Transaction is made using some other card payment method between the two Transactions, the Cardholder will not be entitled to cashback for the second Transaction;
  - Payment for the Transaction must be done in full through a Card. In other words, a Transaction completed using multiple payment methods or made by using a credit or debit card that is not issued by the Bank will not be eligible for cashback under this Offer;
  - Cashback under this Offer will not be valid on equated monthly instalment (EMI) transactions.
- Under this Offer, the cashback will be provided to the Cardholders in the form of Amazon Gift Cards, issued by QwikSilver Solutions Private Limited, redeemable as Amazon Pay balance associated with the Amazon.in account used by the Cardholder for the Transaction. The use and redemption of Amazon Gift Cards and the use of Amazon Pay balance is subject to applicable terms and conditions.
- In case the Cardholder either returns or refunds the product or cancels the Transaction or a Transaction is cancelled for any reason whatsoever, such Transaction will not qualify for the Offer. If the order is cancelled / returned in part, the Cardholder will qualify for the Offer only for the part of the Transaction that is not cancelled / returned (subject to such items not being Ineligible Products).
- By participating in this Offer, every Cardholder expressly agree that Amazon or any of its affiliates will not be liable or responsible for any loss or damage whatsoever that you may suffer, directly or indirectly, in connection with this Offer, including but not limited to that associated with your use of an Eligible Product.
- If a Cardholder violates any of these Offer Terms, the Offer will be invalid and participation of such violating Cardholder will be deemed withdrawn with immediate effect.
- Amazon reserves the right to disqualify a 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 this Offer

**Standard Terms and Conditions:**

- This Offer will not be applicable if the Cardholder or the seller or Amazon cancel the order and/or the Cardholder returns the Product and, in such a case, participation in the Offer will be deemed withdrawn. In such a scenario, only the net amount paid by the Cardholder will be refunded. In other words, the instant discount will not be refunded or.
- Delinquent and over-limit Bank's credit card members will not qualify for this Offer.
- Any person availing this Offer will be deemed to have accepted these Offer Terms.
- 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 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 Axis Bank to consider any exceptions to the above.
- 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 and Amazon 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 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, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- Images provided in promotions are only for pictorial representation 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 Amazon or any third party and is not intended to create any rights and obligations.
- The offer by 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 Axis Bank Limited. All rights are reserved.
- 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.
- 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.
- Amazon India & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Amazon India & 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.
- Amazon India & 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 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 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.
- Amazon India Terms & Conditions applicable



## **Terms and Conditions for Reliance Digital Offer on Credit and Debit Cards**

### **Offer terms and conditions:**

**Offer 1:** 5% cashback from 06.10.18 to 02.11.18 up to Rs.2000 on minimum transaction of Rs. 10,000 using Axis Bank Credit and Debit cards.

**Offer 2:** 10% cashback from 03.11.18 to 11.11.18 up to Rs.2000 on minimum transaction of Rs. 10,000 using Axis Bank Credit and Debit cards

- Both offers are also applicable on EMI transactions using Axis Bank Credit Cards
- **Offer period:** 6<sup>th</sup> October 2018 – 11<sup>th</sup> November 18 (both days inclusive)
- Offer is valid across all Reliance Digital, My JIO & iStore by Reliance Digital stores and on [www.reliancedigital.in](http://www.reliancedigital.in).
- The offer is applicable on only one eligible transaction per card.
- Cashback on both EMI and non-EMI transaction will be credited within 90 days post offer end date on a best effort basis. The cashback will be processed at Card level
- The cash back 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.
- This offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on NRE Debit Cards and Corporate Credit Cards.
- Offer valid on LIC credit cards powered by Axis Bank
- Offer is open to Indian residents holding a valid Axis Bank Credit Card or Debit Card to whom communication is sent either by Axis and/or merchant.
- Offer is void wherever prohibited by Law.
- Purchases made before or after the offer period shall not be eligible.
- This Offer cannot be clubbed with any other Axis Bank offer.
- In case of multiple eligible transactions using same card on different dates, then the first transaction will be considered for cashback. In case of multiple eligible transactions using same card on same date, then the transaction with higher value will be considered for cashback.

### **EMI Terms and Conditions:**

- EMI offer will be applicable only if the card is swiped on pine labs terminal.
- 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.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- 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.
- All other EMI terms and conditions remain the same. Please refer - <https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services/convert-purchases-into-emis>

**Standard terms and conditions:**

- In case there is more than one offer available simultaneously, no two offers can be combined by the participant.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on NRE Debit Cards and Corporate Credit Cards.
- The cashback will be processed within 90 days post offer end date, on a best effort basis
- 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.
- It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- 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 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.
- In case of all 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.
- Credit Cardholder/s whose account has been classified as delinquent will not be eligible for the benefits of the cashback offer as per Bank's policy. 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 cashback will not be eligible for the benefits of the offer. Cashback will be given only in the form of account credit. Cashback will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers cashback 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 Merchant.
- Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank.
- Cashback offered by the Bank is solely for promoting usage of Axis Bank Debit and Credit card.
- 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.
- Reliance Retail Ltd. & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Reliance Retail Ltd. & 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.
- 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 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 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.
- Reliance Retail Ltd. Terms & Conditions applicable

## **Terms and Conditions for Sangeetha Offer on Axis Bank Credit and Debit Cards**

### **Offer Terms and Conditions:**

**Offer** - 5% cashback up to Rs. 1500 on non-EMI transaction and up to Rs. 2000 for EMI transactions using Axis Bank Credit and Debit cards. Minimum transaction amount – Rs. 10,000.

**Offer period:** 9<sup>th</sup> October 2018 - 11<sup>th</sup> November 2018 (both days inclusive)

- The offer is applicable on only one eligible transaction per card.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same
- Cashback transaction will be credited within 90 days post offer end date on a best effort basis. The cashback will be processed at Card level.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant.
- This offer is valid on all Axis Bank Credit and Debit Cards except NRE Debit Cards and Corporate Credit Cards.
- Offer also valid on LIC Credit Cards powered by Axis Bank.
- The offer is not applicable on any online purchases.
- This Offer cannot be clubbed with any other Axis Bank offer.
- Offer is open to Indian residents holding a valid Axis Bank Credit or Debit Card to whom communication is sent either by Axis and/or merchant.
- Offer is void wherever prohibited by Law.
- Purchases made before or after the offer period shall not be eligible.
- In case of multiple eligible transactions using same card on different dates, then the first transaction will be considered for cashback. In case of multiple eligible transactions using same card on same date, then the transaction with higher value will be considered for cashback.

### **EMI Terms and Conditions:**

- EMI offer will be applicable only if the card is swiped on pine labs terminal.
- ROI for 3 and 6 months will be 12%, 13% for 9 and 12 months and 15% for 18 and 24 months. ROI will be informed at the payment counter before completing the transaction.
- 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.

- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- 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.
- All other EMI terms and conditions remain the same. Please refer - <https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services/convert-purchases-into-emis>

**Standard Terms and Conditions:**

- In case there is more than one offer available simultaneously from Axis Bank, no two offers can be combined by the participant.
- This Offer is valid on all Axis Bank Credit and Debit Cards except NRE Debit Cards and Corporate Credit Cards.
- Offer also valid on LIC Credit cards powered by Axis Bank
- The cashback will be processed within 90 days from the offer end date, on a best effort basis
- 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.
- It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- 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 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.
- In case of all 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.
- Credit Cardholder/s whose account has been classified as delinquent will not be eligible for the benefits of the cashback offer as per Bank's policy. 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 cashback will not be eligible for the benefits of the offer. Cashback will be given only in the form of account credit. Cashback will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers cashback on purchase of goods and services of the Merchant by using Axis Bank Credit or 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 Merchant.

- Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank.
- Cashback offered by the Bank is solely for promoting usage of Axis Bank Credit card and Debit card.
- 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.
- Sangeetha & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Sangeetha & 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.
- 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 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 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.
- Sangeetha 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 Axis Bank Credit or Debit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- 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/cashback being offered under this program be settled in cash
- This Offer is subject to applicable law and regulations.

### **Terms and Conditions for Chemistry Offer on Axis Bank Credit and Debit Cards**

**Offer:** Additional 10% discount for Axis Bank Cardholders at Chemistry stores on a single minimum purchase of Rs. 2999. Maximum discount is Rs. 1000 per card.

**Offer period:** 10<sup>th</sup> October 2018 to 10<sup>th</sup> November 2018 (both days inclusive)

- The customer can avail a maximum discount of Rs. 1000. 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 Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs. 2999/-.
- 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 Chemistry.
- The offer will be valid during the promotion period only which will be at the sole discretion of Chemistry & Axis Bank.
- Chemistry & 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 Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- Offer also valid on LIC Credit Cards powered by Axis Bank.
- This Offer cannot be clubbed with any other 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 & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Chemistry 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 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 & 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 & 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, 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 Debit Card issued by Axis Bank
- Axis Bank 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 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 Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and 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 Chemistry or any third party and is not intended to create any rights and obligations.



- The offer by 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 Axis Bank Limited. All rights are reserved.
- 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.
- 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 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.
- Logos/trademarks used are owned by respective entities. Axis Bank has been authorised to use these logos/trademarks for offer promotion purposes.
- 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

### **Terms and Conditions for Clarks Offer on Credit and Debit Cards**

**Offer:** 10% discount for Axis Bank Cardholders on a single minimum purchase of Rs. 5999 at Clarks stores in India.

**Offer period:** 19<sup>th</sup> October 2018 to 11<sup>th</sup> November 2018 (both days inclusive)

- During the offer period, Clarks shall offer cardholder additional discount @ 10% if the cardholder makes payment of such invoice by Axis Bank Debit or Credit card.
- Maximum discount per card is Rs. 1000 during the offer period
- 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 Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- Offer valid on LIC credit cards powered by Axis Bank
- This Offer cannot be clubbed with any other 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 & Axis Bank.
- Clarks & 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 & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Clarks 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 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 & 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 & Clarks 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, 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 Debit Card issued by Axis Bank
- Axis Bank 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 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 Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and 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 Clarks or any third party and is not intended to create any rights and obligations.
- The offer by 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 Axis Bank Limited. All rights are reserved.
- 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.
- 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 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 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 Cards.

### **Terms and Conditions for Tatacliq Offer on Axis Bank Credit and Debit Cards**

#### **Offer Terms and Conditions:**

**Offer** - 15% discount up to Rs. 2500 using Axis Bank Credit and Debit cards. Minimum net transaction value – Rs. 5,000.

**Offer period:** 10<sup>th</sup> October 2018 to 12<sup>th</sup> October 2018 (both days inclusive)

- Additional instant discount of 15% on using Axis Bank Credit & Debit Card on all purchases made on Tata CLiQ E-commerce site ([www.tatacliq.com](http://www.tatacliq.com) & <https://luxury.tatacliq.com/>) and Mobile site and mobile application during the promotion period for a Net Transaction Value\* as per the offer chosen.
- \*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 Axis Bank Credit or Debit card
- 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 to the commercial and corporate cards issued by Axis Bank, including Corporate Credit Cards and NRE Debit Cards.
- Offer also valid on LIC credit cards powered by Axis Bank.
- 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. Offer is not valid on Tata CLiQ Gift Cards, Seller Infiniti Retail (Croma), Seller Trent Limited including Landmark, Mont Blanc, Truefit & Hill.
- 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 Axis Bank 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. 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
- 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 Axis Bank Retail Credit and Debit 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 Axis Bank to consider any exceptions to the above.
- 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. & 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. 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, 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.
- 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 Axis Bank Retail 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 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 Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and Retail Credit card.
- Images provided in promotions are only for pictorial representation and 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 offer by 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 Axis Bank Limited. All rights are reserved.
- 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.
- 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 & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Tata UniStore Limited & 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.
- 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 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 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.

## **Terms and Conditions for Sales India Offer on Axis Bank Credit Cards**

### **Offer Terms and Conditions:**

**Offer** - 5% cashback up to Rs.2000 on EMI transaction of minimum Rs. 10,000 using Axis Bank Credit cards.

**Offer period:** 10<sup>th</sup> October 2018 to 10<sup>th</sup> November 2018 (both days inclusive)

- The offer is applicable on only one eligible transaction per card.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same
- Cashback transaction will be credited within 90 days post offer end date on a best effort basis. The cashback will be processed at Card level.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant.
- This offer is valid on all Axis Bank Credit Cards. This offer is not valid on NR and Corporate Credit Cards.
- Offer also valid on LIC Credit Cards powered by Axis Bank.
- Offer is open to Indian residents holding a valid Axis Bank Credit Card to whom communication is sent either by Axis and/or merchant.
- Offer is void wherever prohibited by Law.
- This Offer cannot be clubbed with any other Axis Bank offer.
- Purchases made before or after the offer period shall not be eligible.
- In case of multiple eligible transactions using same card on different dates, then the first transaction will be considered for cashback. In case of multiple eligible transactions using same card on same date, then the transaction with higher value will be considered for cashback.
- ROI for 3 and 6 months will be 12%, 13% for 9 and 12 months and 15% for 18 and 24 months. ROI will be informed at the payment counter before completing the transaction.

### **EMI Terms and Conditions:**

- EMI offer will be applicable only if the card is swiped on pine labs terminal.
- 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.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- 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.
- All other EMI terms and conditions remain the same. Please refer - <https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services/convert-purchases-into-emis>

### **Standard Terms and Conditions:**

- In case there is more than one offer available simultaneously, no two offers can be combined by the participant.



- This Offer is valid on all Axis Bank Credit Cards. This offer is not valid on NR and Corporate Credit Cards.
- The cashback will be processed 90 days from date of purchase, on a best effort basis
- 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.
- It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- 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 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.
- In case of all 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.
- Credit Cardholder/s whose account has been classified as delinquent will not be eligible for the benefits of the cashback offer as per Bank's policy. 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 cashback will not be eligible for the benefits of the offer. Cashback will be given only in the form of account credit. Cashback will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers cashback on purchase of goods and services of the Merchant by using Axis Bank 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 Merchant.
- Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank.
- Cashback offered by the Bank is solely for promoting usage of Axis Bank Credit card.
- 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.
- Sales India & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Sales India & 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.
- 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 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 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.
- Sales India 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 Axis Bank Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- 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/cashback being offered under this program be settled in cash
- This Offer is subject to applicable law and regulations.

## **Terms and Conditions for Jabong Offer on Axis Bank Credit and Debit Cards**

### **Offer Terms and Conditions:**

**Offer - 10% cashback on a minimum purchase of Rs. 3000. Maximum cashback of Rs. 1500**

**Offer period: 20<sup>th</sup> October 2018 – 21<sup>st</sup> October 2018 (both days inclusive)**

- The offer is applicable on only one eligible transaction per card.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same
- Cashback transaction will be credited within 90 days post offer end date on a best effort basis. The cashback will be processed at customer level.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant.
- This offer is valid on all Axis Bank Credit and Debit Cards. This offer is not valid on NRE Debit Cards and Corporate Credit Cards. Offer also valid on LIC Credit Cards powered by Axis Bank
- Offer is open to Indian residents holding a valid Axis Bank Credit/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.
- This Offer cannot be clubbed with any other Axis Bank offer.
- In case of multiple eligible transactions using same card on different dates, then the first transaction will be considered for cashback. In case of multiple eligible transactions using same card on same date, then the transaction with higher value will be considered for cashback.

### **Standard Terms and Conditions:**

- In case there is more than one offer available simultaneously, no two offers can be combined by the participant.
- This Offer is valid on all Axis Bank Credit and Debit Cards. This offer is not valid on NRE Debit Cards and Corporate Credit Cards.
- Cashback transaction will be credited within 90 days post offer end date on a best effort basis. The cashback will be processed at Card level

- 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.
- It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- 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 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.
- In case of all 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.
- Credit/Debit Cardholder/s whose account has been classified as delinquent will not be eligible for the benefits of the cashback offer as per Bank's policy. 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 cashback will not be eligible for the benefits of the offer. Cashback will be given only in the form of account credit. Cashback will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers cashback 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 Merchant.
- Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank.
- Cashback offered by the Bank is solely for promoting usage of Axis Bank Credit/Debit card.
- 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.
- Jabong & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Jabong & 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.
- 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 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 and Debit 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.
- Jabong 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 Axis Bank Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- 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.

**EMI Terms and Conditions:**

- Cardholder can avail cashback on EMI purchases at Jabong.com and Jabong App, during the program term.
- 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.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- 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.
- All other EMI terms and conditions remain the same. Please refer - <https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services/convert-purchases-into-emis>

**Terms and Conditions for Myntra Offer on Credit and Debit Cards**

**Offer:** 10% instant discount on a minimum spend of Rs. 3000 on Axis Bank Credit and Debit Cards on Myntra. For Credit Card EMI transactions, customers will be getting cashback of 10% instead of instant discount.

**Offer period:** 20<sup>th</sup> October 2018 – 21<sup>st</sup> October 2018 (both days inclusive)

- The customer can avail a maximum instant discount of Rs. 1500 per transaction. 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 Myntra.
- The discount is applicable on a single eligible transaction of Rs. 3000 or more and bills cannot be clubbed to avail the same
- Offer is valid for both New and Old users.
- This Offer cannot be clubbed with any other Axis Bank offer.
- In order to avail the discount, the total payment needs to be made using an Axis Bank Credit & Debit card.
- Offer discount will be processed by Myntra and is applicable at the time of bill payment.

- Offer valid on Axis Bank Credit and Debit cards. This offer is not valid on Corporate Credit Cards. Offer also valid on LIC Cards powered by Axis Bank.
- This offer is not valid on purchases made through internet banking
- Offer is subject to availability of products at the sole discretion of Myntra.
- The offer will be valid during the promotion period only which will be at the sole discretion of Myntra & Axis Bank.
- Myntra & 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.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 3 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 Myntra & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Myntra 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 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 & Myntra 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 & Myntra also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters related 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 the Credit and Debit Card issued by Axis Bank.
- Axis Bank 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 Merchant - Myntra.
- Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with the Merchant - Myntra directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and 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 Myntra or any third party and is not intended to create any rights and obligations.
- The offer by 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 Axis Bank Limited. All rights are reserved.

- 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.
- 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 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 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.
- Logos/trademarks used are owned by respective entities. Axis Bank has been authorized to use these logos/trademarks for offer promotion purposes.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- Myntra 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 Axis Bank Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- 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.

**EMI Terms and Conditions:**

- Cardholder can avail cashback on EMI purchases at Myntra.com and Myntra App, during the program term
- 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.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- 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.



- All other EMI terms and conditions remain the same. Please refer - <https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services/convert-purchases-into-emis>

## **Terms and Conditions for PayTM Mall Offer on Axis Bank Credit and Debit Cards**

### **Offer Terms and Conditions:**

**Offer details:** Additional 10% cashback in PayTM Mall wallet on minimum transaction of Rs. 3000 with Axis Bank Credit/Debit Cards on PayTM Mall (app, website and Mall tab on PayTM app/web)

**Offer period:** Phase 1: 16<sup>th</sup> October 2018 – 19<sup>th</sup> October 2018 (both days inclusive)

Phase 2: 30<sup>th</sup> October 2018 - 7<sup>th</sup> November 2018 (both days inclusive)

- Offer is limited to one eligible transaction per card. Maximum cashback of Rs. 2500 per card per phase.
- Additional cashback will be posted in customer's Credit/Debit card or Paytm wallet within 90 days post offer end date, on a best effort basis. For more details, please visit [www.paytm.com/offer/axis-bank-offer](http://www.paytm.com/offer/axis-bank-offer)
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards and NRE Debit Cards. The offer is also applicable on LIC Credit Cards powered by Axis Bank.
- Offer also valid on EMI transaction using Axis Bank Credit Cards
- This Offer cannot be clubbed with any other Axis Bank offer.
- Offer valid on purchases on PayTM mall app, PayTM mall website and Mall tab on PayTM app/web.
- To avail the cashback offer during phase 2 campaign period, the order value of minimum Rs. 3000 should be paid using Axis Bank Credit or Debit Card. In case of partial payment, offer will apply only on the amount paid through the Card against the purchase of eligible products, provided such amount equals or exceeds Rs. 3,000
- ROI for 3 and 6 months will be 12%, 13% for 9 and 12 months and 15% for 18 and 24 months. ROI will be informed at the payment page before completing the transaction.

### **PayTM Terms and Conditions:**

- 10% cashback will be processed by One97
- Offer not valid on the following categories: Baby Foods in Grocery Category, Gold category, Samsung Mobiles, iPhone XS and iPhone XS Max, Vivo 11 Pro in Mobiles Category
- Minimum order amount paid through Axis Bank Credit or Debit card should be equal to or more than Rs. 3,000 to qualify for additional 10% cashback.
- PayTM Cashback amount mentioned on Product Display Page will be credited to customer's PayTM Wallet within 24 hours of shipment. All the applicable TnCs of Promo Code on Product Display Page are applicable.
- Cancelled and returned orders will not be eligible for Cashback/ Offer.
- Offer / Cashback is not valid in Offline Channel and Card on Delivery.
- Offer period for campaign is from 16<sup>th</sup> October 2018 to 19<sup>th</sup> October 2018 and again from 30<sup>th</sup> October, 2018 to 7<sup>th</sup> November, 2018. However, Axis Bank and PayTM reserve the right to extend or cut short the offer at their discretion.

**EMI Terms and Conditions:**

- EMI offer will be applicable only if the card is used on PayTM Mall (app, website and Mall tab on PayTM app/web).
- 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.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- 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.
- All other EMI terms and conditions remain the same. Please refer - <https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services/convert-purchases-into-emis>

**Standard Terms and Conditions:**

- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same
- Offer is open to Indian residents holding a valid Axis Bank Credit Card or Debit Card to whom communication is sent either by Axis and/or merchant.
- Offer is void wherever prohibited by Law.
- Purchases made before or after the offer period shall not be eligible.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on NRE Debit Cards and Corporate Credit Cards.
- The cashback will be processed within 90 days from the offer end date, on a best effort basis
- 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.
- It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- 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 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.

- In case of all 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.
- Credit Cardholder/s whose account has been classified as delinquent will not be eligible for the benefits of the cashback offer as per Bank's policy. 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 cashback will not be eligible for the benefits of the offer. Cashback will be given only in the form of account credit. Cashback will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers cashback 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 Merchant.
- Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank.
- Cashback offered by the Bank is solely for promoting usage of Axis Bank Credit and Debit card.
- 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.
- PayTM & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of PayTM & 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.
- 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 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 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.
- Terms & Conditions of Paytm E-commerce platform will be 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 Axis Bank Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- 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.

## **Terms and Conditions for 2Gud Offer on Axis Bank Credit and Debit Cards**

### **Offer Terms and Conditions:**

- **Offer:** 10% instant discount for Axis Bank Credit & Debit Cardholders on 2Gud platform (website/mobile site/mobile App).
- The Discount will be applied to the Net Cart Value (“NCV”). The minimum NCV to avail this Offer is INR 3999 and the maximum discount per Card during the Offer Period is INR 1500. NCV shall mean the total value of only the eligible product/s in the cart after all applicable discounts and exchange offer redemptions.
- Offer is valid on Credit Card EMI transactions as well. Eligible tenure for the offer is 3 and 6 months. ROI for both the tenure is 12% which will be informed before completing the transaction on the payment gateway.
- **Offer period:** 24<sup>th</sup> October 2018 – 27<sup>th</sup> October 2018 (both days inclusive)
- For Flipkart plus members, offer period is from 23<sup>rd</sup> October 2018, 21:00 hours to 27<sup>th</sup> October 2018 (both days inclusive).
- The offer is not applicable for Card on delivery transaction
- The offer is not applicable on Gift Wrap or premium delivery charges
- Offer is applicable across all categories on 2GUD platform
- In order to avail the discount, the total payment needs to be made using an Axis Bank Credit or Debit card. In case partial payment is made through Flipkart Gift Card, offer will apply only on the amount paid through the Card against the purchase of eligible products, provided such amount equals or exceeds INR 3999.
- Offer discount will be processed by Flipkart at the billing page 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.
- Offer is subject to availability of products at the sole discretion of Flipkart
- The offer will be valid during the promotion period only which will be at the sole discretion of Flipkart & Axis Bank.
- Flipkart & Axis Bank retain 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 Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- Offer also valid on LIC Credit Cards powered by Axis Bank.
- This Offer cannot be clubbed with any other Axis Bank offer.
- Offer is NOT applicable on transactions made through Internet Banking.
- Offer will not apply on payments made from AXIS Bank Debit and Credit Cards via PhonePe payment option
- All Customer Queries/dispute on the offer should be raised during the offer period or within 25<sup>th</sup> November 2018. 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 Flipkart & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Flipkart 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 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.
- In case of cancellation of your order, transaction will not qualify for the Offer. If you cancel part of your order, you will qualify for the Offer only on the net amount you pay basis eligibility.
- Axis Bank & Flipkart 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 & Flipkart 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, 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 Debit Card issued by Axis Bank
- Axis Bank only offers discount on purchase of goods and services on Flipkart 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 Landmark. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with Flipkart directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and 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 Landmark or any third party and is not intended to create any rights and obligations.
- The offer by 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 Axis Bank Limited. All rights are reserved.
- 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.
- 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 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.
- Logos/trademarks used are owned by respective entities. Axis Bank has been authorized to use these logos/trademarks for offer promotion purposes.
- 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 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.
- Flipkart 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 Axis Bank Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- 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.

**Credit Card EMI Terms and Conditions:**

- EMI offer is applicable on Axis Bank Credit Cards and will be applicable only if the card is swiped on 2GUD (website/mobile site/mobile App).
- 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.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- 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.
- ROI for 3 and 6 months will be 12%. ROI will be informed at the payment counter before completing the transaction.
- All other EMI terms and conditions remain the same. Please refer - <https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services/convert-purchases-into-emis>

**Debit Card EMI Terms and Conditions:****Offer Details**

1. Only a select base of pre-approved customers will be eligible for this offer on their Bank debit card. These customers will be able to view the offer on their payment page. No other customers will be able to avail of this offer.
2. The Offer is valid till 27<sup>th</sup> October 2018

**Frequently Asked Questions**

3. How do I check if I am eligible for this offer?  
If you are eligible to avail this offer on your Bank Debit card, you will be able to view this payment option on your payment page. This offer will not reflect on the payment page for customers who are not eligible. Please check this before making the purchase.
4. How do I check if a product is eligible?  
Offer will be listed on product page, for all eligible products. Please check before making purchase.
5. Will I get the offer if I pay through Flipkart Gift Card partially?  
Yes, you can avail the offer in this case. In this case, offer will only apply on the amount paid through Bank Debit Cards against the eligible product(s). Also, this amount should be equal to or more than Rs 3999.
6. How many times can this offer be availed?  
The offer can be availed only once.

**Axis Bank Terms & Conditions:**



1. "EMI" or "Equated Monthly Installment" means the equated monthly installment of amounts payable by the Card Member to AXIS Bank comprising of principal amount, interest and any/ or other charges, if applicable.
2. "Debit Card EMI" refers to the conversion into EMI upon request by the Card Member, of transactions performed using the Debit Card at EDC (Electronic Data Capture) terminal and/or for such online transactions, where the option for such conversion is available. AXIS Bank shall be entitled to, at its sole discretion, make available to individual Card Member.
3. EMI on the Debit Card, without prejudice to the obligation of the Card Member to make immediate payment on the incurring of the charge, the Card Member may, seek to avail of the option of paying for certain purchases through Equated Monthly Installments (EMIs)
4. The decision of conversion of EMI as per customer request lies at the discretion of AXIS Bank
5. The EMI facility will be available with respect to the Debit Card which presently comprise of the following purchases, viz., New purchases at Merchant Establishment and ecommerce retailers.
6. The Card member shall be charged an interest rate on monthly reducing balance basis, for availing the EMI facility. This interest will be mentioned on the charge-slip for customer consent.
7. The loan will be offered for a maximum tenor of 12 months with slabs of 6, 9 and 12 months.
8. The rate of interest effective from March 12, 2015 will be 14 % per annum computed on reducing balance. Equated Monthly Installment (EMI) per Rs 1000 will be Rs. 172 for EMI tenor of 6 months, Rs. 116 for EMI tenor of 9 months and Rs. 89 for EMI tenor of 12 months. The Bank may revise the rate of interest at a later stage without issuing prior notice to the cardholders.
9. The Equated Monthly Installment (EMI) amount will be auto debited every month from the customer's saving account on a particular date (i.e. on 30th day Post EMI booking date).
10. Axis bank reserves the right to mark a lien on the customer saving account to recover the outstanding balance in case of delinquent customers.
11. No request for changes in the billing cycle shall be entertained during the entire loan period. The loan period is defined as the loan tenor selected by the cardholder at the time of request.
12. For detailed terms & conditions please refer following link:- <https://www.axisbank.com/retail/cards/debit-cards/useful-links/debit-card-benefits#emiondebitcard>
13. Exclusion: Jewelry/Gold transaction are not eligible for EMI conversion.

## **Terms and Conditions for Flipkart Offer on Axis Bank Credit and Debit Cards**

### **Offer Terms and Conditions:**

- **Offer:** 10% instant discount for Axis Bank Credit & Debit Cardholders on Flipkart (website/mobile site/mobile App).
- The Discount will be applied to the Net Cart Value ("NCV"). The minimum NCV to avail this Offer is INR 1,499 and the maximum discount per Card during the Offer Period is INR 4,000. NCV shall mean the total value of only the eligible product/s in the ctmart after all applicable discounts and exchange offer redemptions.
- Offer is valid on Credit Card EMI transactions as well. Minimum NCV for the credit card EMI offer is 3000. Eligible tenure for the offer is 3 and 6 months. ROI for both the tenure is 12% which will be informed before completing the transaction on the payment gateway.
- **Offer period:** 24<sup>th</sup> October 2018 – 27<sup>th</sup> October 2018 (both days inclusive)
- For Flipkart plus members, offer period is from 23<sup>rd</sup> October 2018, 21:00 hours to 27<sup>th</sup> October 2018 (both days inclusive).
- The offer is not applicable for Card on delivery transaction
- The offer is not applicable on Gift Wrap or premium delivery charges

- Offer is applicable across all categories. The offer is applicable across all categories, and following products are excluded:
  - Gaana+ and Hotstar Premium vouchers/subscriptions
  - Infant milk substitutes, feeding bottles or infant foods.
  - Redmi 5A, Redmi 6, Pixel 3, Pixel 3 XL and Realme C1.
  - Samsung Galaxy Tab A 32 GB 10.5 inch with Wi-Fi+4G
  - Samsung Galaxy Tab S3 32 GB 9.7 inch with Wi-Fi+4G
  - Samsung Galaxy J Max 8 GB 7 inch with Wi-Fi+4G
  - Flipkart Gift Vouchers
  - Select Godrej Furniture products
  - Apple Watch 4 GPS 40 mm and 44 mm series
  - Apple Watch 4 GPS+ Cellular 40 mm and 44 mm series
  - Yonex MAVIS 350 product
  - Flight bookings, Recharges and Refurbished products(2GUD.com)
- Offer will only be applicable on Select Samsung phones as mentioned below:
  - Samsung On5
  - Samsung On8
  - Samsung On Nxt
  - Samsung On Max
  - Samsung J3 Pro
  - Samsung Galaxy On6
  - Samsung Galaxy S8
- In order to avail the discount, the total payment needs to be made using an Axis Bank Credit or Debit card. In case partial payment is made through Flipkart Gift Card, offer will apply only on the amount paid through the Card against the purchase of eligible products, provided such amount equals or exceeds INR 1,499
- Offer discount will be processed by Flipkart at the billing page 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.
- Offer is subject to availability of products at the sole discretion of Flipkart
- The offer will be valid during the promotion period only which will be at the sole discretion of Flipkart & Axis Bank.
- Flipkart & Axis Bank retain 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 Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- Offer also valid on LIC Credit Cards powered by Axis Bank.
- This Offer cannot be clubbed with any other Axis Bank offer.
- Offer is NOT applicable on transactions made through Internet Banking.
- Offer will not apply on payments made from AXIS Bank Debit and Credit Cards via PhonePe payment option
- All Customer Queries/dispute on the offer should be raised during the offer period or within 13<sup>th</sup> November 2018. 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 Flipkart & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Flipkart 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 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.
- In case of cancellation of your order, transaction will not qualify for the Offer. If you cancel part of your order, you will qualify for the Offer only on the net amount you pay basis eligibility.
- Axis Bank & Flipkart 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 & Flipkart 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, 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 Debit Card issued by Axis Bank
- Axis Bank only offers discount on purchase of goods and services on Flipkart 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 Landmark. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with Flipkart directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and 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 Landmark or any third party and is not intended to create any rights and obligations.
- The offer by 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 Axis Bank Limited. All rights are reserved.
- 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.
- 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 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.
- Logos/trademarks used are owned by respective entities. Axis Bank has been authorized to use these logos/trademarks for offer promotion purposes.
- 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 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.
- Flipkart 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 Axis Bank Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- 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.

**Credit Card EMI Terms and Conditions:**

- EMI offer is applicable on Axis Bank Credit Cards and will be applicable only if the card is used on Flipkart (website/mobile site/mobile App).
- 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.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- 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.
- ROI for 3 and 6 months will be 12%, ROI will be informed at the payment counter before completing the transaction.
- All other EMI terms and conditions remain the same. Please refer - <https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services/convert-purchases-into-emis>

**Debit Card EMI Terms and Conditions:****Offer Details**

4. Only a select base of pre-approved customers will be eligible for this offer on their Bank debit card. These customers will be able to view the offer on their payment page. No other customers will be able to avail of this offer.
5. The Offer is valid till 27<sup>th</sup> October 2018

**Frequently Asked Questions**

6. How do I check if I am eligible for this offer?

If you are eligible to avail this offer on your Bank Debit card, you will be able to view this payment option on your payment page. This offer will not reflect on the payment page for customers who are not eligible. Please check this before making the purchase.

7. Is there any minimum transaction amount to avail this offer?

Yes, the minimum transaction amount to avail this offer is Rs. 1499

8. How do I check if a product is eligible?

Offer will be listed on product page, for all eligible products. Please check before making purchase.

9. Will I get the offer if I pay through Flipkart Gift Card partially?

Yes, you can avail the offer in this case. In this case, offer will only apply on the amount paid through Bank Debit Cards against the eligible product(s). Also, this amount should be equal to or more than Rs 1499.

10. How many times can this offer be availed?

The offer can be availed only once.

**Axis Bank Terms & Conditions:**

15. "EMI" or "Equated Monthly Installment" means the equated monthly installment of amounts payable by the Card Member to AXIS Bank comprising of principal amount, interest and any/ or other charges, if applicable.
16. "Debit Card EMI" refers to the conversion into EMI upon request by the Card Member, of transactions performed using the Debit Card at EDC (Electronic Data Capture) terminal and/or for such online transactions, where the option for such conversion is available. AXIS Bank shall be entitled to, at its sole discretion, make available to individual Card Member.
17. EMI on the Debit Card, without prejudice to the obligation of the Card Member to make immediate payment on the incurring of the charge, the Card Member may, seek to avail of the option of paying for certain purchases through Equated Monthly Installments (EMIs)
18. The decision of conversion of EMI as per customer request lies at the discretion of AXIS Bank
19. The EMI facility will be available with respect to the Debit Card which presently comprise of the following purchases, viz., New purchases at Merchant Establishment and ecommerce retailers.
20. The Card member shall be charged an interest rate on monthly reducing balance basis, for availing the EMI facility. This interest will be mentioned on the charge-slip for customer consent.
21. The loan will be offered for a maximum tenor of 12 months with slabs of 6, 9 and 12 months.
22. 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.com>
23. The Equated Monthly Installment (EMI) amount will be auto debited every month from the customer's saving account on a particular date(i.e. on 30th day Post EMI booking date).
24. Axis bank reserves the right to mark a lien on the customer saving account to recover the outstanding balance in case of delinquent customers.
25. No request for changes in the billing cycle shall be entertained during the entire loan period. The loan period is defined as the loan tenor selected by the cardholder at the time of request.
26. For detailed terms & conditions please refer following link:- <https://www.axisbank.com/retail/cards/debit-cards/useful-links/debit-card-benefits#emiondebitcard>  
Exclusion: Jewelry/Gold transaction are not eligible for EMI conversion.