

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 rd October 2018, 10th October 2018, 17th October 2018, 24th October 2018, 31st October 2018, 7th November 2018. Additional days: 4 festive days – 18th October 2018, 19th October 2018, 8th November 2018, 9th 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
- 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
- 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.

- 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.