

**Terms and Conditions for Marks & Spencer Christmas offer on Axis Bank Credit/Debit Cards**

**(19th Dec'18 – 24th Dec'18)**

- **Offer:** 10% cashback for Axis Bank Cardholders on a single minimum purchase of Rs. 5000 at Marks & Spencer stores. Maximum cash back of Rs. 1000 at customer id level
- **Offer period:** 19<sup>th</sup> Dec 2018 – 24<sup>th</sup> Dec 2018 (both days inclusive)
- The customer can avail a maximum cash back of Rs. 1000. The cashback shall be available on the net transaction value of a single transaction.
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at Marks & Spencer stores. The 10% cashback from 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 from the end of the offer period.
- 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 offer period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of 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.
- 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.