

### Terms and Conditions for Apple Offer on Axis Bank Credit Cards (Mar'19)

- **Offer 1 (Combined offer):** 10% cashback on EMI transactions for 12 and 24 months tenure and Non EMI transactions only using Axis Bank Credit Cards at select stores on iPhone Xs Max, iPhone Xs & iPhone Xr. ROI will be 13%.  
**Offer dates:** 1st Mar'19 to 31<sup>st</sup> Mar'19 (both days inclusive)
- **Offer 2 (EMI offer):** 5% cashback on EMI transactions for 12 and 24 months tenure only using Axis Bank Credit Cards at select stores on select iPads, Macbook and Apple watches. ROI will be 13%.  
**Offer dates:** 1st Mar'19 to 31<sup>st</sup> Mar'19 (both days inclusive)
- **Offer 3 (EMI offer):** 5% cashback on EMI transactions for 12 and 24 months tenure only using Axis Bank Credit Cards select stores on select iPhones (Except iPhone Xs, Xs Max & Xr). ROI will be 13%.  
**Offer dates:** 1st Mar'19 to 31<sup>st</sup> Mar'19 (both days inclusive)
- **Offer 4 (non-EMI offer):** 5X Reward points on non-EMI transactions on Axis Bank Credit Cards at select stores on apple watch series 4.  
**Offer dates:** 1st Mar'19 to 31<sup>st</sup> Mar'19 (both days inclusive)
- **Offer 5 (EMI offer):** 5% cashback on EMI transactions for 12 and 24 months tenure only using Axis Bank Credit Cards at select stores on apple watch series 4.  
ROI will be 13% for 12 and 24 months for transactions done on select stores via pinelab terminals.  
**Offer dates:** 1st Mar'19 to 31<sup>st</sup> Mar'19 (both days inclusive)
- **Channels** – Offer valid on purchase of applicable products via:  
Pinelabs terminal at select stores
- **Product Category** – Offer valid on purchase of following product categories:
  1. iPhone
  2. iPad
  3. Macbook
  4. Apple Watches
- **Offer Conditions:**
- Customer can purchase only 1 product per category per channel per card during the offer period.
- Cashback and reward points for eligible transactions will be credited within 150 days from transaction date on a best effort basis and 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.
- During the offer period, the 5X reward points offered to the customer for non-EMI offer will be according to base earn ratio as per customer's credit card.
- For example: In case of base earn rate of 4 reward points per Rs.200 spent on a credit card , customer will get 5X reward points i.e. 20 reward points per Rs.200 spent during the offer period. Any accelerated reward points offer on weekends, etc. will not be considered.
- 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.
- Axis Bank only offers Axis eDGE reward points on purchase of goods and services of the Merchant by using Axis Bank Retail 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/or services must be resolved by the Cardholder with the Merchant directly without any reference to Axis Bank. Axis eDGE Reward Points offered by the Bank is solely for promoting usage of Axis Bank Retail Credit card.

**EMI Terms and Conditions:**

- EMI offer will be applicable only at select stores via pinelabs terminal.
- Cashback transaction will be credited within 150 days from transaction date on a best effort basis subject to the EMI being live(not foreclosed or cancel) till that date
- 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 and points will be processed 150 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.
- Apple & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Apple & 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.
- Apple Terms & Conditions applicable.
- General Terms and Conditions pertaining to Axis eDGE Reward points are 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.