

### Terms and Conditions for 2X Rewards offer on Axis Bank Credit Cards

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

- **Offer (only on credit cards for which formal offer communication has been sent):**  
**Get 2X Axis eDGE Reward points** on spending the minimum amount mentioned in the offer communication, using Axis bank Credit Cards during the offer period.
- For customer to qualify, he/she must spend on the Credit Card mentioned in formal offer communication. The minimum amount to be spent during the offer period for qualifying will be mentioned in the formal offer communication.
- Customer can get maximum of 1000 incremental Axis eDGE Reward points during the campaign period.
- During the offer period, the incremental reward points offered to the customer 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 incremental 4 reward points per Rs.200 spent during the offer period. The incremental reward points will be capped to 1000 reward points on total spends during the offer period.
- The offer is valid for only select Axis Bank Credit Cards for which the formal offer communication via SMS and/or Mobile app notification on their registered mobile number has been sent by Axis Bank.
- **Offer period:** Validity of the offer is as specified in formal offer communication.
- The Axis eDGE reward points to be credited on eligible transactions will be processed within 90 days after the end of promotional period on best effort basis.
- Only customers who have received this communication from the bank will be eligible to avail the offer. Reward points applicable as per the offer will be credited only to active Credit Cards. This offer is not valid on Corporate Credit Cards.
- The offer is 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 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.
- 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 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.
- 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 Apple 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 retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of 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.
- These Terms and Conditions and an arrangement herein shall be subject to applicable RBI guidelines issued from time to time and prevailing law and regulations
- General Terms and Conditions pertaining to Axis eDGE Reward points are applicable