

Terms and Conditions for Festive Mega Campaign on Credit and Debit Cards

(1st Nov 2016 – 27th Nov 2016)

Marks & Spencer

Terms and Conditions:

- **Offer:** 10% cash back for Axis Bank Cardholders on a single minimum purchase of Rs.5000. Maximum cash back of Rs.2000 at customer level
- **Offer period:** 1st Nov 2016 – 27th Nov 2016 (both days inclusive)
- The customer can avail a maximum cash back of Rs.2000/-.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 5% 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.
- The cash back will be processed 60 days after the end of the promotional period
- 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 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 before or during the currency of the offer will not be eligible for the benefits of the offer. Bank's discretion in this regard 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 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. 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. Additional discount 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.
- 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.
- 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.