

Terms & Conditions – Axis Bank Cards 'Miss You' Festive Campaign – Dec'15

- "Card" shall mean all such variants of Axis bank Debit &/or Credit Card, which have been issued by Axis Bank and are valid and subsisting during the program period, except for Axis Bank commercial card
- "Card holder/s" shall mean such customer/s who are Axis Bank's customers; and to whom a Card has been issued and who is authorised to hold the card.
- "Primary Terms and Conditions" shall mean the terms and conditions applicable to the card in addition to these terms and conditions.
- "Transaction" would mean all eligible transaction on POS and online and will not include Cash withdrawals at ATMs of Axis and/or other banks, Void transactions and reversals.
- "Void transactions" would mean any transaction wherein the transaction made by using the card has been cancelled by the Merchant Establishment prior to the settlement with Axis Bank.
- "Offer period" shall mean period commencing from December 9, 2014 to December 31, 2014 both days inclusive subject to the following:
 - o 5X reward point on each transaction from 9th Dec '14 till 31st Dec '14
 - o Freecharge Voucher on 1st Transaction from 9th Dec '14 till 28th Dec '14
 - o IBIBO travel voucher on 2nd transaction from 9th Dec '14 till 28th Dec '14.

Offer:

- 5X reward points on every transaction on your Card during the offer period discount vouchers from Freecharge and IBIBO.com on 1st and 2nd transaction respectively during the offer period. All eligible winners will get eDGE Loyalty Reward Points on the sum total of all purchase transaction amounts made using their Card during the offer Period.
- Vouchers from Freecharge and IBIBO will be sent to eligible customers through SMS & Email. AXIS Bank shall not be held liable for any delay or loss in dispatch of the vouchers.
- The offer is valid for selective Axis Bank Cardholders only, having active Axis Bank Savings or Current Accounts or Credit Card, to whom the formal offer communication via email and/or SMS on their registered email ID and/or mobile number has been sent by Axis Bank
- The card transactions from 00:01 on 9th December, 2014 to 23:59 31st December 2014 will only be eligible for this Offer Period.
- The Program is not available wherever prohibited and / or on merchandise / products / services for which such programs cannot be offered for any reason whatsoever. Cardholder's eligibility for the offer will be decided and will be at sole discretion of the Bank.
- Customer will be eligible for eDGE Loyalty Reward Points on transaction of Rs 200/- or more.
- The accelerated eDGE Loyalty reward points will be credited to customer's account post 60 days from the campaign end date.
- Voucher from Freecharge and IBIBO will be sent via SMS and/or Email to the customer.
- All escalations (queries/requests/complaints) related to this campaign will be valid till 31st March, 2015.
- The offer is non-negotiable, not transferable.
- Cancelled/ Void/ Refunded/ 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.
- 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 Card issued by Axis Bank
- 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 Merchants. Any dispute or claim regarding
 the goods and services must be resolved by the Cardholder/s with the merchant directly without
 any reference to Axis Bank.
- 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 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 offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the Reward Points under the offer.
- 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.
- Terms and Conditions of Axis Bank eDGE Loyalty Reward Points are applicable.
- Terms and Conditions of Freecharge and IBIBO for the offer are applicable.
- General Terms and Conditions on Card are applicable.
- These Terms shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Card of AXIS Bank. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the Primary Terms and Conditions.