Terms & Conditions - Travel Campaign

Offer:

1. All international purchases on the Miles & More Axis Bank Credit Cards (i.e. Non-INR purchase transactions) up till 30th June 2016 (including 30th June) will earn double award miles (2x award miles on all international spends)

2. Get double award miles on flight bookings at www.lufthansa.com/india (2x award miles on LH.com) using your Miles & More Axis Bank Credit Card

3. 15% off on hotel and car rental award bookings (www.miles-andmore.com/hotelandcar) as a Miles & More Axis Bank Credit Cardholder.

For the aforesaid offer:

"Miles & More Axis Bank Credit" means a co-branded card issued by Axis Bank Limited pursuant to cobranded arrangement with Miles & More GmbH.

"Miles & More Axis Bank Credit Cardholders" mean and include the Credit Cardholders to whom Miles & More Credit Cards are issued by Axis Bank Limited.

"Miles & More Account" & "Miles & More Service Card Number" is defined as per the Miles & More terms and conditions available at <u>www.miles-and-more.com</u>

Offer valid until 30th June 2016

Terms & Conditions:

• The offer is valid for only selective Miles & More Axis Bank Credit Cardholders 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 and/or Miles & More GmbH.

• Axis Bank and Miles & More GmbH can modify, amend, change or revoke the offers at any time without assigning any reason; the same shall be communicated accordingly to the cardholders through one or more channels including mail/email/SMS/Statements/Axis Bank Website/Miles & More website.

• These Terms and Conditions are in addition to the Terms and Conditions of Miles & More program, Miles & More Axis Bank Credit Card terms and conditions for earning, redemption and non-expiry of award miles.

• All the Terms and Conditions mentioned herein can be amended or modified at any time at the sole discretion of the Axis Bank Limited. The aforesaid offer is subject to applicable law and regulations and would be modified/ discontinued based on the prevailing laws / regulations at any point of time and neither party shall be under any liability or obligation or continue implementation of the said offer till such time the terms of the said offer are modified as per the prevailing / amended law at that point of time. In the event, that the offer cannot be continued without total compliance of prevailing law at any point of time, this offer shall be deemed to be terminated forthwith from the date when the amended law restricting/ prohibiting the offer

comes into force. Any dispute 2 relating to the offer of the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.

• If a Cardholder is eligible for more than one offer available simultaneously, in that case such two offers cannot be combined by that Cardholder. It shall be entirely at discretion of Axis Bank Limited to consider any exceptions to such condition.

• By participating in the offer, the Cardholder agrees to have read, understood and accepted the Terms & Conditions mentioned herein or mentioned on the websites of Axis Bank and Miles & More and bound by the same.

• Axis Bank does not hold any guarantee/ warranty or makes no representation on part of Miles & More and would not be liable to the Cardholder in any manner whatsoever or howsoever including but not limited to any financial loss/ damage that may arise in connection with use and access of the portals viz; www.milesand-more.com/hotelandcar and www.lufthansa.com/india.

• Neither Axis Bank nor any of its subsidiaries assumes any responsibility for the services offered by Miles & More and Lufthansa.

• Axis Bank and Miles & More reserves their respective 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 offered by them.

• Miles & More may impose additional terms and conditions in respect of the offer and those terms and conditions shall be in addition to the existing Terms and Conditions of the offer.

• Axis Bank reserves its first right to decide any matter / dispute relating to the offer and the decision of Axis Bank therein shall be final and binding in all respects.

• All disputes arising out of or in connection with or as a result of the offer and the terms and conditions relating hereto shall be governed by the laws of India and subject to the exclusive jurisdiction of the Courts in Mumbai only.

• All taxes, duties, levies or other statutory dues and charges payable in service availed through https://www.miles-and-travel.com/travel/arc.cfm and www.lufthansa.com/india within the offer period shall be borne by the Cardholder and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges.

• The offer is void where prohibited by Law.

• 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.

• Cards used in Nepal and Bhutan are settled in Indian Rupees and such transactions are not included in this offer.

Terms and conditions as applicable on each separate offer are mentioned below:

1. Terms and Conditions for 2x miles on all international spends

• The Campaign referred to as "Offer Period", starts from 15th April 2016 and ends on 30th June 2016 (both days inclusive). The Miles & More Axis Bank Credit Card transactions from 00:01hrs on 15th April 2016 to 23:59hrs 30th June 2016 will only be eligible for this Offer Period.

• Double Award Miles on the sum total of amount of all Non-INR purchase transaction using Miles & More Axis Bank Credit Card during the Offer Period will be credited to the Cardholder's Account.

• If a Cardholder has multiple Credit Cards mapped to a particular Credit Card Account, the amount would be calculated at a sum total of values pertaining to all transactions done on all the Credit Cards mapped to the Credit Card Account.

- Cardholder's eligibility for the offer will be decided by the Axis Bank.
- The additional award miles will be credited within 8 weeks after the offer has ended.
- All escalations related to this campaign will be valid till 15th September 2016.
- 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.

• 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 and the same cannot be questioned by the Cardholder/s.

• 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 Credit 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 allotment of additional Award Miles 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.

• General Terms and Conditions on Axis Bank Credit Card are applicable.

2. Terms and Conditions for 2x award miles on LH.com

• Earn up to 12 award miles per Rs.200 spent on all the bookings made with Miles & More Axis Bank Credit Card on www.lufthansa.com/india within the Offer period. The double award miles (8 award miles per INR 200 on Miles & More Axis Bank World Card and 12 award miles per INR 200 on Miles & More Axis Bank World Select Card) can be earned on every successful transaction made using Miles & More Axis Bank Credit Card towards any flight exclusively booked on www.lufthansa.com/india from 15 April until 30th June 2016.

• No miles will be credited in case of transaction reversals / ticket refunds / fraudulent transactions.

• In case of a ticket refund /reversals / fraudulent transactions, Axis Bank and Miles&More reserve the right to deduct the award miles from the Cardholder's Miles & More account.

• The additional award miles will be credited within 8 weeks after the offer has ended. That is, for all valid transactions as per the offer, Miles & More Axis Bank World Credit Card Cardholders would receive the credit of 4 award miles per Rs.200 spent with every billing cycle and the credit of extra 4 award miles per Rs. 200 spent will be done 8 weeks after the offer period has ended. Similarly, Miles&More Axis Bank World Select Credit Card Cardholders would receive the credit of 6 award miles per Rs.200 spent with every billing cycle and the credit of extra 4 award miles the offer period has ended. Similarly, Miles&More Axis Bank World Select Credit Card Cardholders would receive the credit of 6 award miles per Rs.200 spent with every billing cycle and the credit of extra 6 award miles per Rs. 200 spent will be done 8 weeks after the offer period has ended.

• Please note that this offer exclusively awarded by Miles & More and is connected to Cardholder's Miles & More service card number.

3. Terms and Conditions for Hotel & Car Rental bookings on Hotel and Car Awards booking platform <u>www.miles-and-travel.com</u>:

• Miles & More Axis Bank Credit Cardholder can avail 15% off in respect of the hotel bookings and car rental bookings made during the Offer Period from <u>www.milesand-more.com/hotelandcar</u>.

• Cardholders upon successfully logging in to www.miles-andmore.com/hotelandcar for hotel booking or for car rental booking, the mileage amounts displayed will be exclusive of 15% discount, in accordance with this offer.

• The voucher is valid for bookings until 31st July 2016 and travels in the period up to 31st December 2016.

• To receive the discount, enter the promotion code **'AXIS2016'** after having chosen your hotel or car award. The discount will be applied immediately to the total value of your booking in miles (no discount on cash value). The discount code is valid for bookings until 31.07.2016 and travels in the period up to 31.12.2016. Only one discount code can be redeemed per booking under www.miles-and-more.com/hotelandcar. Neither a cash payment nor an account credit is possible. The minimum amount of miles required for the Hotel & Car Award booking, after the discount has been applied, is 7,500 miles. Depending on the total value of the booking in miles the discount may not be applied in full. (Bookings of 8,824 or more miles will receive a 15% discount using the code. Bookings of 8,823 or fewer miles will result in a discount less than 15% using the code.)

• Please note that this offer exclusively awarded by Miles & More and is connected to Cardholder's Miles & More service card number.