

5% Cash Back at Croma – 1st February 2014 – 2nd March 2014

- This marketing program ("Program") is from Axis Bank Ltd under an arrangement with Infiniti Retail Ltd., ("Merchant") and is open to all residents of India holding a valid and current Axis Bank debit or credit card ("Cardholder")
- The Validity of the Program ("Term") is from 1st February 2014 to 2nd March 2014 (Both days included)
- Under this program:
- **For every transaction amounting to Rs. 15,000 & above with the card, a Axis Bank cardholder can avail of a 5% Cash back on each qualifying transaction at Croma store.**
- **Maximum Cash back during the offer period is capped at Rs. 1,500 per card account.**
- This Program is not applicable on Axis Bank Corporate Card.
- Cashback offer is also applicable on e-Commerce transactions done on www.cromaretail.com
- Cash back will be credited to the card account by 1st May 2014.
- Multiple transactions summing up to Rs 15,000 on a card level will not be eligible for the offer
- One product cannot be bought and billed into two or more invoices i.e. Minimum one product will have to be billed on one invoice for a minimum billing amount of Rs 15,000 & above to avail this offer.
- All Customer Queries on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. All the queries related to cashback credit will be addressed by Axis Bank directly and Infiniti retail Ltd will have no role in issue resolution
- The offer is not transferable, non-negotiable and cannot be en-cashed
- Axis Bank do not endorse any of the products or brands being offered under the Program and will not accept any liability pertaining to the quality, merchantability, suitability/fitness for a particular purpose(s), delivery or after sales service of such products which shall be at the sole liability to Merchant.
- The Exclusive offers/discounts under these Programs cannot be clubbed with any other offer or discount extended by the participating brands as part of any other arrangement.
- All the existing offers, gifts, discounts etc., that are being offered can be availed by the Cardholders apart from this exclusive offer as mentioned in the communication.

- Products offered under this program are subject to availability from the respective participating outlets of Merchant and accordingly Axis Bank in no circumstances shall be liable for non-availability of any of the products.
- Under no circumstance will the offer being offered under this Program be settled with cash in lieu by Axis Bank or by Merchant
- All government Levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered.
- Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator appointed by Axis Bank for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be Mumbai and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against Axis Bank.
- 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.
- 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 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.
- 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
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- 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
- Note: Croma is a participating company as per the commercial between Axis Bank and Infiniti Retail Ltd.
- 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.
- 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 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.

- 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 Debit/Credit Card issued by Axis Bank.
- 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.
- 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
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever
- Infinite Retail Limited terms and conditions are applicable