

Terms & Conditions - Debit Card 5% Cash Back Opt-In Campaign Nov'14 – Jan'15

- **Offer:** Opt In to get 5% cashback on every transaction on your Axis Bank Debit Card from 21st November, 2014 till 31st January 2015.
 - Opt In period is from 21st November, 2014 till 30th November, 2014. Customers opting in post 30th November will not be eligible for the offer.
 - All eligible customers will get a cashback amount of 5% of the sum total of all purchase amounts made using Axis Bank Debit Card during the Offer Period
 - Offer is applicable on POS & Online transactions only; cash withdrawal transactions will not be eligible for cash back.
 - Maximum Cashback is Rs 200 per month per customer id.
- The offer is valid for randomly selected Axis Bank Debit Cardholders only, having active Axis Bank Savings or Current Accounts, 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 or the offer is communicated on the ATM screen and who have opted in either by sending SMS or opted In at the ATM screen or opted in through email (Eligible customers).
- Customer can opt-in for the campaign only through their email id or mobile number registered with the bank. Consent of opt-in coming from other mobile number & Email Id will be rejected and the customer will not be eligible for any cash back.
- The Campaign Period starts from 21st November'14 and ends on 31st January 2015 (both days inclusive). The card transactions from 00:01 on 21st November, 2014 to 23:59 31st January 2015 will only be eligible for this Offer.
- If a customer has multiple savings accounts (thereby Debit Cards) mapped to a particular customer id, the cash back would be calculated at the sum total of all transactions done on the cards mapped to the customer id, during the Offer Period.
- Once customer Opts-in for the offer, there is no option to opt out of the offer, during the campaign. Once opted-in using any of the channel, customer will get communication on offers even if the customer is black-listed or NDNC registered.
- Any time during the campaign period if a customer closes the account, he/she will not be eligible for the cash back.
- Cardholder's eligibility for the offer will be decided by the Bank at its sole discretion.
- The cashback amount will be credited within 45 days from the end of every month during the campaign.
- All escalations related to this campaign will be valid till 31st April, 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 withdraw/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 to customers whatsoever.
- This Offer is subject to applicable law and regulations and would be modified / discontinued based on the prevailing law / regulation at any point of time and neither party shall be under any liability or obligation to continue implementation of the said Offer till such time the terms are modified by the Bank as per the prevailing/ amended law at that point of time. In the event, that the Offer cannot be continued without total compliance of the 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.
- 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 Debit 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 during the Offer period or subsequently. 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 cashback 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.