

## Terms & Conditions for Debit Card Early Activation Cashback Campaign

## (January 2017 onwards - )

## Terms and Conditions for Debit Card Users:

- The offer is valid for only selective Axis Bank Debit Cardholders with 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.
  - The Campaign Period referred to as "Offer Period", will be the one mentioned in the communication received by the customer through SMS/Email.
  - Below is the list of offers for the customers. A customer would be eligible for only the offer which was
    communicated to them by Axis Bank via SMS/Email. Please note that no two offers can be combined. The
    final decision of rolling out the offers lies with the Bank. The customer in any circumstances will not be
    eligible for more than one offer from the below list:
    - Offer 1: Use your Axis Bank Debit Card at a store or online for a minimum purchase of Rs.1500 in one transaction and receive a cashback of 5%, subject to a maximum cashback of Rs.100. Validity period of the said offer would be the same as mentioned in the communication received by the customer through SMS/Email
    - Offer 2: Use your Axis Bank Debit Card at a store or online for a minimum purchase of Rs.1000 in one transaction and receive a cashback of 10%, subject to a maximum cashback of Rs.120. Validity period of the said offer would be the same as mentioned in the communication received by the customer through SMS/Email
    - Offer 3: Use your Axis Bank Debit Card at a store or online for a minimum purchase of Rs.500 in one transaction and receive a cashback of 20%, subject to a maximum cashback of Rs.120. Validity period of the said offer would be the same as mentioned in the communication received by the customer through SMS/Email
    - Offer 4: Use your Axis Bank Debit Card at a store or online for a minimum purchase of Rs.250 in one transaction and receive a cashback of 25%, subject to a maximum cashback of Rs.100. Validity period of the said offer would be the same as mentioned in the communication received by the customer through SMS/Email
- Cardholder's eligibility for the offer will be decided by the Bank.
- The cashback amount will be credited on the 60th day, after the expiry of the offer period.
- · All escalations related to this campaign will be valid within 6 months from the end of the campaign period.
- 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.
- 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 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.
- · General Terms and Conditions on Axis Bank Debit Card are applicable.