

Terms and Conditions for End of Season Sale Campaign on Credit and Debit Cards

(Jan 2016 – Feb 2016)

Aldo & Aldo Accessories

Terms and Conditions:

- **Offer:** Additional 5% discount for Axis Bank Cardholders.
- **Offer period:** 30th December 2015 to 14th February 2016 (both days inclusive)
- During the offer period, Aldo & Aldo Accessories shall offer cardholder additional discount @ 5% if the cardholder makes payment of such invoice by Axis Bank Debit or Credit card
- The discount shall be available on the net transaction value of the single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Aldo & Aldo Accessories stores.
- The Additional Discount is applicable on a single transaction and bills cannot be clubbed to avail the same
- Offer discount will be processed by Aldo & Aldo Accessories at the billing counter, at the time of purchase.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- 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.
- Credit 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.

- 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.
- Aldo & Aldo Accessories & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Aldo & Aldo Accessories & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- 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 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 / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- Major Brands, Aldo & Aldo Accessories Terms & Conditions applicable.

Bebe

Terms and Conditions:

- **Offer:** Additional 5% discount for Axis Bank Cardholders.
- **Offer period:** 18th Dec 2015 to 14th Feb 2016 (both days inclusive)
- During the offer period, Bebe shall offer cardholder additional discount @ 5% if the cardholder makes payment of such invoice by Axis Bank Debit or Credit card
- The discount shall be available on the net transaction value of the single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Bebe stores.
- The Additional Discount is applicable on a single transaction and bills cannot be clubbed to avail the same
- Offer discount will be processed by Bebe at the billing counter, at the time of purchase.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.

- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- 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.
- Credit 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.
- 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.
- Bebe & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Bebe & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- 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 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 / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.

- 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.
- Major Brands, Bebe Terms & Conditions applicable.

Beverly Hill Polo Club

Terms and Conditions:

- **Offer:** Additional 5% discount for Axis Bank Cardholders.
- **Offer period:** 24th December 2015 to 14th February 2016 (both days inclusive)
- During the offer period, Beverly Hill Polo Club shall offer cardholder additional discount @ 5% if the cardholder makes payment of such invoice by Axis Bank Debit or Credit card
- The discount shall be available on the net transaction value of the single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Beverly Hill Polo Club stores.
- The Additional Discount is applicable on a single transaction and bills cannot be clubbed to avail the same
- Offer discount will be processed by Beverly Hill Polo Club at the billing counter, at the time of purchase.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- 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.

- Credit 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.
- 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.
- Beverly Hill Polo Club & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Beverly Hill Polo Club & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- 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 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 / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- Major Brands & Beverly Hill Polo Club Terms & Conditions applicable.

Call It Spring

Terms and Conditions:

- **Offer:** Additional 5% discount for Axis Bank Cardholders.
- **Offer period:** 24th December 2015 to 14th February 2016 (both days inclusive)
- During the offer period, Call It Spring shall offer cardholder additional discount @ 5% if the cardholder makes payment of such invoice by Axis Bank Debit or Credit card
- The discount shall be available on the net transaction value of the single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Call It Spring stores.
- The Additional Discount is applicable on a single transaction and bills cannot be clubbed to avail the same
- Offer discount will be processed by Call It Spring at the billing counter, at the time of purchase.

- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- 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.
- Credit 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.
- 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.
- Call It Spring & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Call It Spring & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- 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 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 / Debit Card issued by Axis Bank

- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- Major & Brands & Call It Spring Terms & Conditions applicable.

Central

Terms and Conditions:

- **Offer:** 5% cashback for Axis Bank Cardholders on a single minimum purchase of Rs.4500. Maximum cashback of Rs.1500 at a customer ID level
- **Offer period:** 28th December 2015 to 14th February 2016 (both days inclusive)
- The customer can avail a maximum cash back of Rs.1500/- .The cash back shall be available on the net transaction value of a single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Central stores. The 5% cash back from Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs. 4500/-.
- The offer is not applicable on purchase of electronics, Shop-in-Shop partners, mobile phone/accessories or any other establishments which is not directly associated with Central
- The cashback is applicable on a single transaction and bills cannot be clubbed to avail the same
- The cash back will be processed 60 days after the end of the promotional period i.e 15th April 2016.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- All Customer Queries on the offer should be raised during the offer period or within 90 days after expiry of the promotion 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.
- Credit 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
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back

will be given only in the form of account credit. Cash back will not be given in any other mode. Bank's discretion in this regard shall be final.

- 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.
- Credit 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
- 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.
- Central & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Central & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- 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 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 / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- Central is a division of Future Lifestyle Fashions Limited
- Terms and Conditions of Central and Future Lifestyle Fashions Limited are also applicable

Charles & Keith

Terms and Conditions:

- **Offer:** Additional 5% discount for Axis Bank Cardholders.
- **Offer period:** 18th December 2015 to 14th February 2016 (both days inclusive)

- During the offer period, Charles & Keith shall offer cardholder additional discount @ 5% if the cardholder makes payment of such invoice by Axis Bank Debit or Credit card
- The discount shall be available on the net transaction value of the single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Charles & Keith stores.
- The Additional Discount is applicable on a single transaction and bills cannot be clubbed to avail the same
- Offer discount will be processed by Charles & Keith at the billing counter, at the time of purchase.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- 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.
- Credit 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.
- 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.
- Charles & Keith & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Charles & Keith & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.

- 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 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 / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- Major Brands & Charles & Keith Terms & Conditions applicable.

Da Milano

Terms and Conditions:

- **Offer:** Additional 5% discount for Axis Bank Cardholders.
- **Offer period:** 3rd January 2016 to 14th February 2016 (both days inclusive)
- During the offer period, Da Milano shall offer cardholder additional discount @ 5% if the cardholder makes payment of such invoice by Axis Bank Debit or Credit card
- The discount shall be available on the net transaction value of the single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Da Milano stores.
- The Additional Discount is applicable on a single transaction and bills cannot be clubbed to avail the same
- Offer discount will be processed by Da Milano at the billing counter, at the time of purchase.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- 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.
- Credit 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.
- 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.
- Da Milano & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Da Milano & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- 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 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 / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- Da Milano Terms & Conditions applicable.

Ezone

Terms and Conditions:

- **Offer:** Get 5% Cashback at Ezone, for Axis Bank Cardholders on a single minimum purchase of Rs.15000/-.
- **Offer Period:** 19th December 2015 to 31st January 2016 (Both days inclusive).
- Maximum available cashback is Rs. 2000/- at customer id level.
- In order to avail the cashback, the total payment needs to be made using an Axis Bank Debit or Credit card.
- The discount is applicable on a single transaction and bills cannot be clubbed to avail the discount.
- Offer valid on transactions done on valid and live Axis Bank Debit and Axis Bank Retail Credit Cards only. This offer is not valid on Corporate Credit Cards & NRE Debit Cards.
- This offer cannot be clubbed with any other offer at the stores.
- The cash back will be processed 60 days post the end of the promotional period i.e. 31st March 2016.
- Offer is subject to availability of products and available at the sole discretion of Ezone.
- The offer will be valid during the promotion period only which will be at the sole discretion of Ezone & Axis Bank.
- Ezone & Axis Bank retains the right to change or discontinue the offer at any time during the promotion period without prior notice.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The decision of Ezone & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Ezone and Axis Bank reserve the right at any time, without notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, entire or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether.
- 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 & Ezone 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 & Ezone 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 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.
- Credit 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.
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. Bank's discretion in this regard shall be final.
- 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 discount 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.
- Ezone Terms & Conditions applicable

Guess

Terms and Conditions:

- **Offer:** Additional 5% discount for Axis Bank Cardholders.
- **Offer period:** 18th Dec 2015 to 14th Feb 2016 (both days inclusive)
- During the offer period, Guess shall offer cardholder additional discount @ 5% if the cardholder makes payment of such invoice by Axis Bank Debit or Credit card
- The discount shall be available on the net transaction value of the single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Guess stores.
- The Additional Discount is applicable on a single transaction and bills cannot be clubbed to avail the same
- Offer discount will be processed by Guess at the billing counter, at the time of purchase.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- 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.
- Credit 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.
- 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.
- Guess & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Guess & Guess Accessories & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- 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 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 / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- Major Brands, Guess Conditions applicable.

Hypercity

Terms and Conditions:

- **Offer:** Additional 5% cash back at Hypercity, at customer id level, for Axis Bank Cardholders on a single minimum purchase of Rs.2500.
- **Offer Period:** 12th December 2015 to 31st January 2016 (Both days inclusive).
- Maximum available cash back, at customer id level, is Rs. 500.
- The cash back will be calculated at a customer id level.
- Cash back will be processed 60 days after the expiry of promotion period, by Axis Bank i.e 31st March 2016.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The Offer is valid across all Hypercity stores. For store list please refer <http://www.hypercityindia.com/locator/>
- Product warranty will be regulated by the terms and conditions mentioned on the Warranty Card of respective products
- Multiple transactions summing up to Rs. 2,500 on an account level will not be eligible for the offer
- One SKU cannot be broken in to 2 or more invoices i.e. Minimum one product will have to be billed on a single swipe for a minimum billing amount of Rs 2,500 & above
- Offer is subject to availability of products and available at the sole discretion of Hypercity Ltd
- 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 & Hypercity 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/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.
- Credit 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.
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. Bank's discretion in this regard shall be final.
- 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 cash back 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.
- Hypercity Terms & Conditions applicable

Inglot

Terms and Conditions:

- **Offer:** Additional 5% discount on Axis Bank Debit and Credit Cards
- **Offer period:** 4th January 2016 to 14th February 2016
- The discount shall be available on the net transaction value of the single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Inglot stores.
- The Additional Discount is applicable on a single transaction and bills cannot be clubbed to avail the same
- Offer discount will be processed by Inglot at the billing counter, at the time of purchase.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- 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.
- Credit 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.
- 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.
- Inglot & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Inglot & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- 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 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 / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- Major Brands & Inglot Terms & Conditions applicable.

Jashn

Terms and Conditions:

- **Offer:** Additional 5% discount for Axis Bank Cardholders.
- **Offer period:** 1st January 2016 to 31st January 2016 (both days inclusive)
- During the offer period, Jashn shall offer cardholder additional discount @ 5% if the cardholder makes payment of such invoice by Axis Bank Debit or Credit card
- The discount shall be available on the net transaction value of the single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Jashn stores.
- The Additional Discount is applicable on a single transaction and bills cannot be clubbed to avail the same
- Offer discount will be processed by Jashn at the billing counter, at the time of purchase.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- 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.
- Credit 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.
- 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.
- Jashn & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Jashn & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- 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 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 / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- Jashn Terms & Conditions applicable.

Landmark

Terms and Conditions:

- **Offer:** Additional 5% Discount at Landmark for Axis Bank Cardholders on a single minimum purchase of Rs.2000/-.
- **Offer Period:** 2nd January 2016 to 31st January 2016 (Both days inclusive).
- Maximum available discount is Rs. 500/-.
- In order to avail the discount, the total payment needs to be made using an Axis Bank Debit or Credit card.
- Offer discount will be processed by Landmark at the billing counter at the time of purchase and will reflect on the bill.
- The discount is applicable on a single transaction and bills cannot be clubbed to avail the discount.
- Offer valid on transactions done and live Axis Bank Debit and Axis Bank Retail Credit Cards only. This offer is not valid on Corporate Credit Cards.
- This offer cannot be clubbed with any other offer at the stores.
- Offer is subject to availability of products at the sole discretion of Landmark.
- The offer will be valid during the promotion period only which will be at the sole discretion of Landmark & Axis Bank.
- Landmark & Axis Bank retains the right to change or discontinue the offer at any time during the promotion period without prior notice.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.

- The decision of Landmark & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Landmark and Axis Bank reserve the right at any time, without notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, entire or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether.
- 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 & Landmark 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 & Landmark 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 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 discount 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.
- Trent Terms & Conditions applicable

Marks & Spencer

Terms and Conditions:

- **Offer:** 10% cash back for Axis Bank Cardholders on a single minimum purchase of Rs.5000. Maximum cash back of Rs.2000 at customer id level
- **Offer period:** 31st Dec 2015 to 14th February 2016 (both days inclusive)

- The customer can avail a maximum cash back of Rs.2000/-.The cash back shall be available on the net transaction value of a single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Marks & Spencer stores. The 10% cash back from Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs. 5000/-.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- The cash back will be processed 60 days after the end of the promotional period i.e 14th April 2016.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- 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.
- Credit 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
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. Bank's discretion in this regard shall be final.
- 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.

- Marks & Spencer & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Marks & Spencer & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- 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 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 / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- Marks & Spencer Terms & Conditions applicable.

Nine West

Terms and Conditions:

- **Offer:** Additional 5% discount for Axis Bank Cardholders.
- **Offer period:** 18th Dec 2015 to 14th Feb 2016 (both days inclusive)
- During the offer period, Nine West shall offer cardholder additional discount @ 5% if the cardholder makes payment of such invoice by Axis Bank Debit or Credit card
- The discount shall be available on the net transaction value of the single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Nine West stores.
- The Additional Discount is applicable on a single transaction and bills cannot be clubbed to avail the same
- Offer discount will be processed by Nine West at the billing counter, at the time of purchase.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- 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.
- Credit 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.
- 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.
- Nine West & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Nine West & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- 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 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 / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- Major Brands & Nine West Terms & Conditions applicable.

Pantaloons

Terms and Conditions:

- **Offer:** 5% cash back for Axis Bank Cardholders on a single minimum purchase of Rs.4500. Maximum cash back of Rs.2000 at customer id level
- **Offer period:** 19th December 2015 to 7th February 2016 (both days inclusive)
- The customer can avail a maximum cash back of Rs.2000/-.The cash back shall be available on the net transaction value of a single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Pantaloons stores. The 5% cash back from Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs. 4500/-.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- The cash back will be processed 60 days after the end of the promotional period i.e 22nd March 2016.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- 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.
- Credit 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
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. Bank's discretion in this regard shall be final.

- 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.
- Pantaloons & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Pantaloons & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- 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 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 / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- Pantaloons Terms & Conditions applicable.

Russo Brunello

Terms and Conditions:

- **Offer:** Additional 5% discount for Axis Bank Cardholders.
- **Offer period:** 3rd January 2016 to 14th February 2016 (both days inclusive)
- During the offer period, Russo Brunello shall offer cardholder additional discount @ 5% if the cardholder makes payment of such invoice by Axis Bank Debit or Credit card
- The discount shall be available on the net transaction value of the single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Russo Brunello stores.
- The Additional Discount is applicable on a single transaction and bills cannot be clubbed to avail the same
- Offer discount will be processed by Russo Brunello at the billing counter, at the time of purchase.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.

- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- 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.
- Credit 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.
- 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.
- Russo Brunello & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Russo Brunello & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- 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 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 / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.

- 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.
- Russo Brunello Terms & Conditions applicable.

Westside

Terms and Conditions:

- **Offer:** Additional 5% Discount at Westside for Axis Bank Cardholders on a single minimum purchase of Rs.4500/-.
- **Offer Period:** 2nd January 2016 to 31st January 2016 (Both days inclusive).
- Maximum available discount is Rs. 1500/-.
- In order to avail the discount, the total payment needs to be made using an Axis Bank Debit or Credit card.
- Offer discount will be processed by Westside at the billing counter at the time of purchase and will reflect on the bill.
- The discount is applicable on a single transaction and bills cannot be clubbed to avail the discount.
- Offer valid on transactions done and live Axis Bank Debit and Axis Bank Retail Credit Cards only. This offer is not valid on Corporate Credit Cards.
- This offer cannot be clubbed with any other offer at the stores.
- Offer is subject to availability of products at the sole discretion of Westside.
- The offer will be valid during the promotion period only which will be at the sole discretion of Westside & Axis Bank.
- Westside & Axis Bank retains the right to change or discontinue the offer at any time during the promotion period without prior notice.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The decision of Westside & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- Westside and Axis Bank reserve the right at any time, without notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, entire or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether.
- 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 & Westside 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 & Westside 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 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 discount 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.
- Trent Terms & Conditions applicable

Zivame

Terms and Conditions:

- **Offer:** Additional 15% discount for Axis Bank Cardholders on single minimum purchase of Rs 1,499. No maximum discount
- **Offer period:** 1st January 2016 to 31st January 2016 (both days inclusive)
- **Visit** <http://www.zivame.com/eoss.html>
- **Use PROMOCODE - ZIVAXIS15**
- During the offer period, Zivame shall offer cardholder additional discount @ 5% if the cardholder makes payment of such invoice by Axis Bank Debit or Credit card
- The discount shall be available on the net transaction value of the single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Zivame stores.
- The Additional Discount is applicable on a single transaction and bills cannot be clubbed to avail the same
- Offer discount will be processed by Zivame at the billing counter, at the time of purchase.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- 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.
- Credit 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.
- 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.
- Zivame & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Zivame & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- 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 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 / Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- Zivame Terms & Conditions applicable.