

## General Terms and Conditions

- Any Resident Indian who is 18 years and above who provides his/her details in the Digital Savings Account application for opening Axis Bank account offered by Axis Bank Limited is a Customer
- By initiating the journey and providing his/her details, customer agrees to the terms and conditions of the Bank as listed in <https://www.axisbank.com/docs/default-source/default-document-library/wef-1june-2020.pdf>
- By initiating the journey and providing his/her details, customer agrees to the terms and conditions of the Bank as listed in [https://www.axisbank.com/docs/default-source/default-document-library/debitcard\\_mitc.pdf](https://www.axisbank.com/docs/default-source/default-document-library/debitcard_mitc.pdf)
- By visiting the Axis Digital Account Opening – Apply Now link and sharing all information, customer consents to provide his/her name, contact details and other information on an at will basis with Bank.
- Customer authorizes Axis Bank to call on the given number to explain the features of the product
- Bank shall not be liable for any connectivity/ signal/ data issues leading to non-completion or wrong/false/incomplete information being provided by the customer leading to the incompleteness of his/her application.
- The customer herewith agrees to provide his/ her valid Aadhaar number and valid PAN Card details. He/she understands that opening an account is subject to correct, complete and accurate information is provided.
- Customer agrees that upon successful OTP validation of Aadhaar, the name of the customer in the account will be the same name as appearing in his/her Aadhaar Card
- Application once submitted cannot be withdrawn by the customer. Bank shall not be liable to pay for any costs (technical/ data plan related or otherwise) incurred by the customer in the course of the downloading or sharing of his/her details on the application.
- The customer herewith agrees to provide the accurate documentation and information as listed in the app for the purpose of account opening. Customer understands and agrees that failure to provide requisite documentation and information shall result in rejection of application by the Bank. The customer agrees that Bank has every right to reject the account opening application, if there is any erroneous, incomplete or misleading information provided by the customer or for any other reason whatsoever with/without assigning any reason or if KYC documents submitted do not comply with the KYC norms of the Bank.
- This account opening process is also not available for customers who are FATCA reportable. Such customers are requested to approach the branch and to comply with requirement of opening an account.
- Bank reserves the right to take necessary action, legal or otherwise, if it finds any wilful modification/ withholding of information or misrepresentation by the customer.
- Customer understands and agrees that interest on the amount funded online will be paid subject to activation of the account and only from the date when the funds has been credited into the account.
- The customer shall not enjoy the services provided by the bank unless the customer on-boarding process is complete.
- Customer declares and confirms that the Bank shall be entitled to rely on all/any communication, information and details provided on the electronic form and all such communications, information and details shall be final and legally binding on the Customer.
- Customer understands and confirms that the Bank has every right to close or debit freeze the account, if the details provided by him/her are found to be inaccurate, incorrect or false by the Bank or for any other reason whatsoever without assigning any reason thereof. In such an event, the bank shall not be liable to pay any interest on the amount of deposit & the refund of amount deposited in the account will be refunded to the source account/or issue a Demand Draft to the Customer. In such an event, bank will retain the documents / Photographs (if any) and any other signed document submitted.

- This application is available for opening a savings account by Resident Indian Individuals only.
- Customer gives consent to the Bank to fetch his/her demographic details from Unique Identification Authority of India (UIDAI), using biometric authentication which will be used for KYC purposes. The demographic details include name, DOB, Father's Name, gender, address and photograph. Customer further consents to the Bank to fetch his/her contact details from UIDAI which includes the contact number and email ID.
- Customer authorises Bank to link the Tokenized Aadhaar number provide with the savings account opened by them under this process.
- The Bank reserves the right to cancel the Customer ID and Account Number (A/C) allotted to the customer, if the customer does not complete the verification process within the allotted time.
- The Bank reserves the right to hold the accounts in Debit Freeze or close the Account even after account activation in case of any discrepancy found as part of regular monitoring and document verification activities.
- The customer agrees to provide the necessary details (Location, Mobile, Email etc.,) as per his/her requirement at the time of submission of details through the app. Bank shall not bear any liability for any loss arising out of customer's failure to do so.
- The customer herewith agrees to be contacted by the bank to receive information in respect of account maintenance, alerts, payments due, updates on existing and new products, servicing of account for sales, marketing or servicing their relationship with Axis Bank Limited and its group companies / associates or agents through Telephone / Mobile / SMS / Email etc. Further he/she understands that the consent to receive calls / communications shall be valid and shall prevail over their current or any subsequent registration of their mobile number for NDNC and shall continue to be treated as customer consent / acceptance.
- The customer herewith agrees that if the application is rejected, Bank will retain the documents / Photographs and any other signed document submitted by the customer on the Web app or otherwise.
- Customer confirms to have read, understood and will be bound to/ abide by the Terms and Conditions of account opening and the general terms applicable to account as available on Axis Bank's website
- Customer should also ensure that his/her signature is duly updated in the Bank's records in order to issue ECS/NACH/Direct debit mandate on Digital Savings account.
- Customers can update their signature through the Mobile Application or by visiting any of the nearest Axis Bank branch. Accounts with signature enables you to issue NACH/ECS/Direct Debit mandate
- The Customer herewith undertakes to complete his full KYC by undertaking a video based KYC validation process.
- The Customer agrees that if her/ his balance in the account will be put under a total freeze, till such time the Customer completes the full Video KYC process and fulfills the internal audit requirements. In case of account being put under total freeze, the customer agrees that principal amount on such deposits kept along with the interest accrued (if any) will be payable to him only upon completing his Video KYC process and successful internal audit.
- If KYC documents submitted by the Customer during Video KYC process not matches with or any discrepancy found therein after validation thereof with the original KYC documents updated by Customer on the journey in that case Bank shall have exclusive discretion reject the application.
- The Customer agrees and undertakes that if Customer could not complete his/her Video KYC validation process or the said process if dropped midway due to technical, systematic or server errors/issues or other operational issues in that case Customer will be permitted to complete Video KYC process again to enable the Customer to have his/her account opening process completed. Customer also agrees and undertakes that even if Customer completes his/her Video KYC process for account opening but Bank unable to access the KYC validation data/information collected under Video KYC process due to some technical, systematic or server errors/issues, or any other issue which are beyond the control of the Bank, in that case Bank has exclusive right to ask Customer to visit its nearest

branch or RM for undertaking physical KYC validation process for completion of his/her account opening process.

- The Customer agrees and acknowledges that, the Bank shall not be held liable or responsible in any manner whatsoever in respect of any loss, cost or damage incurred by Customer due to any technical, systematic or server errors/issues, or any other issue occurred while undertaking Video KY process, which are beyond the control of the Bank or any costs (technical/ data plan related or otherwise) incurred by the Customer.
- In case the mode of operation is 'Either or survivor' or "Former or Survivor" or "Anyone or Survivor", in the event of the death of one of the deposit holder, premature withdrawal is required by the survivor: In the event of the death of either one of us, the survivor, if he / she so request the bank, to prematurely withdraw the said deposit without seeking the concurrence of the legal heirs of the deceased joint deposit holder, the bank is entitled to honour the same. We further affirm that payment of the proceeds of such deposit to the survivor represents a valid discharge of the bank's liability provided.
  - i. There is no order from a competent court restraining the bank from making the payment from the said account.
  - ii. That the survivor would be receiving the payment from the bank as a trustee of the legal heirs of the deceased depositor and that such payment to him/her shall not affect the right or claim that any person/s may have against the survivor to whom the payment is made.
- Where the deposit is held singly and premature withdrawal is required by the nominee in the event of death of the deposit holder:
  - i. In the event of my death, the nominee named for the deposit is entitled to prematurely withdraw the said deposit, if he/she so requests the bank, without seeking the concurrence of my legal heirs. I further affirm that payment of the proceeds of such deposit to the nominee represents a valid discharge of the bank's liability.
  - ii. That the nominee would be receiving the payment from the bank as a trustee of the legal heirs of the deceased depositor and that such payment to him/her shall not affect the right or claim that my legal heirs may have against the nominee to whom the payment is made.
- Click [here](#) for general T&C for Burgundy
- Click [here](#) for general T&C for priority Savings Account is offered subject to the fulfilment of the Product eligibility criteria, applicable to all existing and new customers under the Priority scheme.
- Customers who do not qualify the above criteria will be converted to normal savings account with due notice. Fees and charges will apply accordingly (Including annual debit card charges)
- All accounts have monthly billing cycle in a year i.e. 1st to 30th / 31st of the month.
- There will be a fee of Rs.500 if the account is closed between 14 days and 1 year of account opening. No fees would be levied if account is closed within 14 days of account opening or after 1 year.
- The Bank can at its sole discretion discontinue any service partially / completely or change fees by providing 30 days' notice. All revision in fees will be displayed on the Notice Board of the branches of Axis Bank and also on our website [www.axisbank.com](http://www.axisbank.com).
- GST as applicable will be levied on all fees.
- Aadhar Number should be updated in your bank account to receive subsidies directly from Government (LPG, MGNREGA, etc.)
- If your account has been opened in conjunction with an Axis Bank loan, with a standing instruction for repayment of the loan, your account will be a zero-balance account till such time as the loan continues and the SI stands, after which, the balance requirement will apply.

## Aadhaar Related

1. Customer understands that he/she has no objection in authenticating themselves with Aadhaar based authentication system and voluntarily consent to providing their Aadhaar number, Biometric and/or One Time Password (OTP) data (and/or any similar authentication mechanism) for the purposes of seeding their new account with NPCI mapper to enable me to receive Direct Benefit Transfer (DBT) including LPG Subsidy from Govt. of India (GOI) their my new account.

2. I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and consent to providing my Aadhaar Number, Biometric and/or (One Time Pin) OTP data (and/or any similar authentication mechanism) for Aadhaar Based authentication for the purposes of availing of the Banking Service from Axis Bank.

3. I understand that the Biometric and/or (One Time Pin) OTP (and/or any similar authentication mechanism) I may provide for authentication shall be used only for authenticating my identity through Aadhaar Authentication system for that specific transaction and for no other purposes. I understand that Axis Bank shall ensure security and confidentiality of my personal identity data provided for the purpose Aadhaar based authentication.

4. I submit my Aadhaar number and voluntarily give my consent to:

- Use my Aadhaar Details to authenticate me from UIDAI.
- Use my Registered Mobile Number in the bank records for sending SMS alerts to me.
- Link the Aadhaar Number to all my existing/new/future accounts and customer profile (CIF)with your Bank.

I understand that my information submitted to the bank herewith shall not be used for any purpose other than mentioned above. I hereby declare that all the above information voluntarily furnished by me is true, correct and complete.

5. The bank may disclose information about customer's account, if required or permitted by law, rule or regulations, or at the request of any public or regulatory authority or if such disclosure is required for the purpose of preventing frauds, or in public interest, without specific consent of the account holder/s.

6.If in case the customer do not wish to open the account through Aadhaar based authentication process, the customer can open an account by submitting physical account opening form along with his full KYC documents by visiting the nearest Axis Bank branch.

## Video KYC Related

1) I hereby state that I have no objection in authenticating myself with video based customer identification process ("V-CIP"). Further, I expressly consent to and authorise the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to do and undertake any of the following, in relation to my application details including my photograph, personal data and sensitive information about me, information, papers and data relating to know your customer (KYC), credit information, and any other information whether about me or not as may be deemed relevant by the Bank (collectively, "Information") for the purposes of ("Purposes") via V-CIP:

- a. to use devices and/or software, including the app, to record and capture my Information, interactions inclusive of video and which will be used for the Information verification and Purposes.
- b. to collect the Information from me and other physical or online sources including accessing the same from credit information companies, information utilities, websites, data bases and online platforms (whether public or not); to get the authenticity, correctness, adequacy, etc. of the Information verified from any sources and persons including from online data bases; and to act for and on my behalf for such accessing, collecting or verifying of the Information including using my log in and password credentials on the online platforms; such collection, access and verification may be done without any notice to me.
- c. process Information including by way of storing, structuring, organising, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank.
- d. to store the Information for such period as may be required for contract, by law or for the Bank's evidential and claims purposes, whichever is longer.
- e. to share and disclose the Information to service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent.
- f. any of the aforesaid may be exercised by the Bank for the purposes mentioned above, for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, for other legitimate purposes or for any purposes with consent. I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and consent to providing my Aadhaar Number, Biometric and/or (One Time Pin) OTP data (and/or any similar authentication mechanism) for Aadhaar Based authentication for the purposes of availing of the Banking Service from Axis Bank. I understand that the Biometric and/or (One Time Pin) OTP (and/or any similar authentication mechanism) I may provide for authentication shall be used only for authenticating my identity through Aadhaar Authentication system for that specific transaction and for no other purposes. I understand that Axis Bank shall ensure security and confidentiality of my personal identity data provided for the purpose Aadhaar based authentication. I submit my Aadhaar number and voluntarily give my consent to:

- 2) I expressly agree to and subject me to the automated processing, automated profiling and to the automated decision making by or on behalf of the Bank.
- 3) I expressly agree to the Bank and/or its affiliates for using the Information and for cross-selling to me their various products and services from time to time.
- 4) I hereby confirm that I have read and I hereby accept the Privacy Policy of Axis Bank Limited ("Bank") available at.

## Insurance Related

Please [click here](#) for Insurance related terms and conditions

- The debit card entitles you to a Personal Accident Insurance Cover. The insurance cover will be considered as active at the time of the incidence if you have made a successful purchase transaction on your card within 90 days prior to the occurrence of the incident. The incidence has to be reported within 50 days of occurrence.

Click here link: [https://www.axisbank.com/docs/default-source/default-document-library/insurance\\_t-c8c9d00babe576bf08df9ff0a000b8c1c.pdf](https://www.axisbank.com/docs/default-source/default-document-library/insurance_t-c8c9d00babe576bf08df9ff0a000b8c1c.pdf)

## Grab Deals Related

These terms and conditions ("Terms") shall be applicable to the User (as defined hereinafter) participating in the Offer (as defined hereinafter) who agrees to be bound by the same and shall regulate the provisions of the specified products and services provided by Axis Bank Limited ("**Axis Bank**"). Any User participating in the Offer shall be deemed to have read, understood and accepted these terms and conditions and these Terms shall be in addition to and not in derogation of other applicable terms and conditions of any account or any other facility/services offered by Axis Bank and/or such other terms and conditions as may be specified by Axis Bank.

### **Definitions:**

The following words and phrases shall have the meanings set out herein below in this document unless repugnant to the context:

**"User"** shall mean a person who is an Axis Bank savings account holder or an Axis Bank credit card holder and who shops via Grab Deals platform.

**"Offer"** shall mean the cashbacks or reward points that Axis Bank will provide the User upon successfully completing transactions via [grabdeals.axisbank.com](https://grabdeals.axisbank.com) basis certain conditions listed under Terms of Offer below.

**"Affiliate"** shall mean the merchants/brands listed on Grab Deals platform.

Axis Bank Grab Deals is a platform only for display of offers extended by Affiliate/(s) to the User/(s). Axis Bank is hosting the Grab Deals platform purely for the convenience of its User's to display the offers extended by Affiliate/(s) to the User/(s). The products/services are being offered solely by the Affiliate/(s) and Axis Bank is not selling/rendering any of these products/services. Axis Bank is not undertaking the business of on-line retail trading or shopping by hosting the Grab Deals platform. Axis Bank will not earn any commission or any other fee upon its User/(s) viewing the offers made available by the Affiliate/(s) or purchasing/ availing of a product/service offered by the Affiliate/(s), except the customary considerations for use of credit card/debit cards/net banking facility. The User/(s) is free to purchase/avail them from any other stores/online platforms and by using any other payment mechanism. Axis Bank is merely facilitating the payment to its User/(s) by providing the Payment Gateway Services. By hosting the Grab Deals platform, Axis Bank is neither guaranteeing nor giving any warranty nor making any representation with respect to the offers made by the Affiliate/(s). Axis Bank is neither endorsing the Affiliate/(s) or any product/service nor is it responsible for sale/quality/features of the products/ services under the Offer. Any Information on the Axis Bank Grab Deals website (or the section thereof to which you will be directed) whether about the the Affiliate/(s)t or the products/services being offered have not been verified by Axis Bank. Axis Bank shall not be liable or responsible for any such information. Axis Bank will not bear any obligation or liability if a User purchases/avails of a product/service under an offer. If you choose to avail of the purchase/avail of a product/service, Axis Bank will neither be a party to nor in any manner concerned with such purchase/availment nor be liable or responsible for any act or omission of the Affiliate or the User. All product/service related queries/complaints will be addressed by the respective Affiliate only.

The website [www.grabdeals.axisbank.com](http://www.grabdeals.axisbank.com) is powered and maintained by Vernost Marketing Technology Solutions Pvt. Ltd ("**Vernost**") on behalf of Axis Bank, a company incorporated and existing in accordance with the laws of India. The following terms and conditions apply to all visitors or Users of this Website. Please read these site Terms and Conditions carefully before using this website. By accessing or using this website you explicitly agree to comply with and be bound by these site Terms and Conditions. When you access any of the sub-Site (whether belonging to an 'associate' of Company or otherwise) through this site, then the sub-site may have its own terms and conditions, which are specific to such sub-site. These Terms and Conditions of use and any additional terms posted on this site together constitute the entire agreement between Company and you with respect to your use of this site.

#### **TERMS OF OFFER**

- The offer is valid only for Axis Bank account holders and Axis Bank credit card holders.
- This offer is applicable to the user only if the user had transacted using the Axis Bank credit or debit card (specified by the user at the authentication page) on the affiliate's site. If the user had transacted using any other card (other than the one which was specified by the user at the authentication page), the cashback/reward points will not be applicable.
- Offer valid only for Axis retail customers. Any transaction done via businesses/ business correspondents or suspicious transactions shall not be eligible.

- The maximum cashback that the User can get by transacting via Grab Deals platform is Rs. 1000/- per account/credit card per calendar month.
- The cashback will be credited to User's original mode of payment (debit or credit card) within 90 to 120 days from the date of transaction.
- The offer will be applicable only for one mobile phone purchased (per debit or credit card), on any Affiliate. This offer is not applicable to the second mobile purchased in that calendar month. In case the User purchases two mobile phones via Grab Deals platform, the offer will be applicable only for the first mobile purchased (across all Affiliates).
- By participating in this Offer, User agrees to be bound by the terms & conditions of this Offer including any other applicable terms & conditions modified and prescribed by Axis Bank from time to time. Any such participation by the user shall imply that the User has read, understood and accepted the Terms and Conditions hereunder.
- Cashbacks/Reward Points on Axis Bank Debit & Credit cards is only on items added to cart on the Affiliates immediately after landing from the Axis Bank Grab Deals. The offer will NOT be applicable on items that were already in the User's cart (added during a previous session) but need to be added post landing from the Axis Bank Grab Deals platform only.
- This Offer is non-transferrable to any other person and cannot be exchanged with any other offer.
- This Offer is not transferable, non-assignable, and non-negotiable and cannot be en-cashed or clubbed with any other offer of Axis Bank.
- In all matters relating to the Offer and these terms & conditions, the decision taken by Axis Bank will be the final decision, which will be binding on the User.
- The Terms and Conditions of the campaign/Offer shall be in addition to and not in substitution/ derogation to the primary terms and conditions governing the usage of the services offered by Axis Bank.
- Any User/(s) participating in this campaign/Offer shall be deemed to have read, understood and accepted these Terms & conditions.
- The participation in the Offer is entirely voluntary and it is understood, that the participation by the User/(s) shall be deemed to have been made on a voluntary basis.
- Axis Bank shall in no way be liable if any User/(s) is/are unable/fail to do the transaction due to incompatible Mobile Phone handsets, Telecom Usage Plans or network failures or system failure/error or for any other reason whatsoever.
- Axis Bank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel this Offer, without assigning any reasons thereof.
- 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 online system, servers or providers, mobile handset, computer equipment, software, or website. User cannot claim any loss, cost or damages from Axis Bank which may arise due to these technical reasons.
- 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 account holder and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.



- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent recharges or transactions will not be considered for the Offer.
- These Terms and Conditions shall be governed by the laws of India. The courts at Mumbai shall have the exclusive jurisdiction in respect of any disputes with respect to all the subject matter with relation to the Offer.
- Offer and these terms and conditions and an arrangement herein shall be subject to applicable RBI guidelines issued from time to time and prevailing law and regulations. This Offer is / would be modified / discontinued based on the prevailing law / regulation at any point of time and neither party shall be under any liability or obligation or continue implementation of the said Offer till such time the terms are modified by the parties as per the prevailing/ amended law at that point of time. In the event, that the Offer cannot be continued without total compliance of the prevailing law at any point of time, this Offer shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Offer comes into force.
- Axis Bank reserves the right to modify/ change all or any of the terms and conditions contained herein as per its discretion without assigning any reasons or without any prior intimation/notice whatsoever. Axis Bank also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank will not be liable in any manner whatsoever for any loss/ damage /claim/injury that may arise due to withdrawal or change in the terms and conditions of the Offer or discontinuation of it.
- For any queries pertaining to the cashbacks or reward points given by Axis Bank through the Offer, the User should get in touch with Axis bank call center: 1800-209-5577.
- The Offer is not available wherever prohibited and/or on products/services for which such offers cannot be made available for any reason whatsoever. The Offer is void where prohibited by law.
- User/(s) whose account is not active and/or are blocked/closed or have a credit freeze will not be eligible for the benefits of this campaign/Offer.
- This Offer is only valid for User/(s) who are Indian citizens.
- This Offer is not applicable for Non Resident Indian User/(s).
- Axis Bank reserves the right to disqualify the User 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 for any reason whatsoever. In case of any fraudulent activity, for the purpose of availing the benefits under the Offer, necessary action will be taken by the Bank. Please note Bank's discretion in this regard shall be final and binding.
- User/s whose account has been classified as delinquent before or during the validity of the offer period will not be eligible for the benefits of the Offer. Bank's discretion in this regard shall be final.
- Axis Bank is not responsible for any errors and/or omissions in the terms and conditions contained herein. All information is provided on "as is" basis without warranty of any kind. Axis Bank makes no representation and disclaims all express, implied, warranties of any kind to the User/(s) and/or any third party including, without limitation, warranties as to accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose.
- Axis Bank/ Vernost reserves the right to undertake all necessary steps to ensure that the security, safety and integrity of Company's systems as well as its clients and users interests

are and remain, well-protected. Towards this end, Vernost may take various steps to verify and confirm the authenticity, enforceability and validity of orders placed by you.

- Grab Deals reserves the right to introduce new products and replace the existing ones at any point in time without prior intimation to the member.
- Clubbing of this Offer with any other cashbacks/reward points/discounts (existing or new) is at bank's discretion. Axis Bank reserves the right to add or remove any such cashback/reward points/discounts along with this offer.
- The User/(s) agrees to indemnify and keep Axis Bank indemnified for any loss or damage that Axis Bank may suffer with respect to the Offer including but not limited to any fraudulent and/or illegal transaction or any misrepresentation made by the User/(s) r while participating in this Offer.

In the event of any conflict or inconsistency regarding any instructions and conditions on any advertising or promotional material relating to the Offer, these Terms and Conditions shall prevail over all such other instructions and conditions and failure by Axis Bank to enforce any of its rights at any stage does not constitute a waiver of those rights.

## Debit Card Related

Please [click here](#) for Debit card related terms and conditions

[https://www.axisbank.com/docs/default-source/default-document-library/debitcard\\_mitc.pdf](https://www.axisbank.com/docs/default-source/default-document-library/debitcard_mitc.pdf)

## Privacy Policy Related

These terms and conditions ("Terms") shall be applicable to the User (as defined hereinafter) participating in the Offer (as defined hereinafter) who agrees to be bound by the same and shall regulate the provisions of the specified products and services provided by Axis Bank Limited ("Axis Bank"). Any User participating in the Offer shall be deemed to have read, understood and accepted these terms and conditions and these Terms shall be in addition to and not in derogation of other applicable terms and conditions of any account or any other facility/services offered by Axis Bank and/or such other terms and conditions as may be specified by Axis Bank.

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The website [www.grabdeals.axisbank.com](http://www.grabdeals.axisbank.com) is powered and maintained by Vernost Marketing Technology Solutions Pvt. Ltd (“**Vernost**”) on behalf of Axis Bank, a company incorporated and existing in accordance with the laws of India. The following terms and conditions apply to all visitors or Users of this Website. Please read these site Terms and Conditions carefully before using this website. By accessing or using this website you explicitly agree to comply with and be bound by these site Terms and Conditions. When you access any of the sub-Site (whether belonging to an ‘associate’ of Company or otherwise) through this site, then the sub-site may have its own terms and conditions, which are specific to such sub-site. These Terms and Conditions of use and any additional terms posted on this site together constitute the entire agreement between Company and you with respect to your use of this site.

#### **TERMS OF OFFER**

- The offer is valid only for Axis Bank account holders and Axis Bank credit card holders.
- This offer is applicable to the user only if the user had transacted using the Axis Bank credit or debit card (specified by the user at the authentication page) on the affiliate’s site. If the user had transacted using any other card (other than the one which was specified by the user at the authentication page), the cashback/reward points will not be applicable.
- Offer valid only for Axis retail customers. Any transaction done via businesses/ business correspondents or suspicious transactions shall not be eligible.

- The maximum cashback that the User can get by transacting via Grab Deals platform is Rs. 1000/- per account/credit card per calendar month.
- The cashback will be credited to User's original mode of payment (debit or credit card) within 90 to 120 days from the date of transaction.
- The offer will be applicable only for one mobile phone purchased (per debit or credit card), on any Affiliate. This offer is not applicable to the second mobile purchased in that calendar month. In case the User purchases two mobile phones via Grab Deals platform, the offer will be applicable only for the first mobile purchased (across all Affiliates).
- By participating in this Offer, User agrees to be bound by the terms & conditions of this Offer including any other applicable terms & conditions modified and prescribed by Axis Bank from time to time. Any such participation by the user shall imply that the User has read, understood and accepted the Terms and Conditions hereunder.
- Cashbacks/Reward Points on Axis Bank Debit & Credit cards is only on items added to cart on the Affiliates immediately after landing from the Axis Bank Grab Deals. The offer will NOT be applicable on items that were already in the User's cart (added during a previous session) but need to be added post landing from the Axis Bank Grab Deals platform only.
- This Offer is non-transferrable to any other person and cannot be exchanged with any other offer.
- This Offer is not transferable, non-assignable, and non-negotiable and cannot be en-cashed or clubbed with any other offer of Axis Bank.
- In all matters relating to the Offer and these terms & conditions, the decision taken by Axis Bank will be the final decision, which will be binding on the User.
- The Terms and Conditions of the campaign/Offer shall be in addition to and not in substitution/ derogation to the primary terms and conditions governing the usage of the services offered by Axis Bank.
- Any User/(s) participating in this campaign/Offer shall be deemed to have read, understood and accepted these Terms & conditions.
- The participation in the Offer is entirely voluntary and it is understood, that the participation by the User/(s) shall be deemed to have been made on a voluntary basis.
- Axis Bank shall in no way be liable if any User/(s) is/are unable/fail to do the transaction due to incompatible Mobile Phone handsets, Telecom Usage Plans or network failures or system failure/error or for any other reason whatsoever.
- Axis Bank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel this Offer, without assigning any reasons thereof.
- 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 online system, servers or providers, mobile handset, computer equipment, software, or website. User cannot claim any loss, cost or damages from Axis Bank which may arise due to these technical reasons.
- 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 account holder and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.

- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent recharges or transactions will not be considered for the Offer.
- These Terms and Conditions shall be governed by the laws of India. The courts at Mumbai shall have the exclusive jurisdiction in respect of any disputes with respect to all the subject matter with relation to the Offer.
- Offer and these terms and conditions and an arrangement herein shall be subject to applicable RBI guidelines issued from time to time and prevailing law and regulations. This Offer is / would be modified / discontinued based on the prevailing law / regulation at any point of time and neither party shall be under any liability or obligation or continue implementation of the said Offer till such time the terms are modified by the parties as per the prevailing/ amended law at that point of time. In the event, that the Offer cannot be continued without total compliance of the prevailing law at any point of time, this Offer shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Offer comes into force.
- Axis Bank reserves the right to modify/ change all or any of the terms and conditions contained herein as per its discretion without assigning any reasons or without any prior intimation/notice whatsoever. Axis Bank also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank will not be liable in any manner whatsoever for any loss/ damage /claim/injury that may arise due to withdrawal or change in the terms and conditions of the Offer or discontinuation of it.
- For any queries pertaining to the cashbacks or reward points given by Axis Bank through the Offer, the User should get in touch with Axis bank call center: 1800-209-5577.
- The Offer is not available wherever prohibited and/or on products/services for which such offers cannot be made available for any reason whatsoever. The Offer is void where prohibited by law.
- User/(s) whose account is not active and/or are blocked/closed or have a credit freeze will not be eligible for the benefits of this campaign/Offer.
- This Offer is only valid for User/(s) who are Indian citizens.
- This Offer is not applicable for Non Resident Indian User/(s).
- Axis Bank reserves the right to disqualify the User 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 for any reason whatsoever. In case of any fraudulent activity, for the purpose of availing the benefits under the Offer, necessary action will be taken by the Bank. Please note Bank's discretion in this regard shall be final and binding.
- User/s whose account has been classified as delinquent before or during the validity of the offer period will not be eligible for the benefits of the Offer. Bank's discretion in this regard shall be final.
- Axis Bank is not responsible for any errors and/or omissions in the terms and conditions contained herein. All information is provided on "as is" basis without warranty of any kind. Axis Bank makes no representation and disclaims all express, implied, warranties of any kind to the User/(s) and/or any third party including, without limitation, warranties as to accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose.
- Axis Bank/ Vernost reserves the right to undertake all necessary steps to ensure that the security, safety and integrity of Company's systems as well as its clients and users interests

are and remain, well-protected. Towards this end, Vernost may take various steps to verify and confirm the authenticity, enforceability and validity of orders placed by you.

- Grab Deals reserves the right to introduce new products and replace the existing ones at any point in time without prior intimation to the member.
- Clubbing of this Offer with any other cashbacks/reward points/discounts (existing or new) is at bank's discretion. Axis Bank reserves the right to add or remove any such cashback/reward points/discounts along with this offer.
- The User/(s) agrees to indemnify and keep Axis Bank indemnified for any loss or damage that Axis Bank may suffer with respect to the Offer including but not limited to any fraudulent and/or illegal transaction or any misrepresentation made by the User/(s) r while participating in this Offer.

In the event of any conflict or inconsistency regarding any instructions and conditions on any advertising or promotional material relating to the Offer, these Terms and Conditions shall prevail over all such other instructions and conditions and failure by Axis Bank to enforce any of its rights at any stage does not constitute a waiver of those rights.