

## **Terms and Conditions for Bharat QR Payment**

Please read these Terms of Service (TOS) carefully before using the Bharat QR services.

The words, "We" and "Us" refers to Axis Bank Ltd as the case may be. Axis Bank Ltd., a banking company incorporated under the Companies Act, 1956 and having its registered office at Thrishul, 3rd Floor, Opposite Samartheshwar Temple, Law Garden, Ellis Bridge, Ahmedabad 380 006, Gujarat India.

The word "Card(s)" shall mean Visa/MasterCard/ Rupay Debit and Credit Cards as the case may be as issued by the Bank.

The terms / words not defined herein shall have the same meanings as defined in the Terms & conditions applicable to the Cards..

### **PRODUCT DEFINITION:**

Bharat QR is a unique payment solution and will be provided as part of Axis Payment application. This service can be used by any customer having Axis Bank Visa/ MasterCard/ Rupay Debit and Credit Cards and Axis Payment application. Customer can make the payment by scanning the QR code available at merchant stores, websites, Bills, etc.

### **ACCEPTANCE OF TERMS**

Bharat QR payment is subject to the TOS and the Terms and Conditions applicable to the Cards. The TOS are subject to review from time to time. Use of the service for making payments constitutes your acceptance of the terms and you agree to abide by it.

You can review the most current version of the TOS at any time at [www.axisbank.com](http://www.axisbank.com). In addition, when using Bharat QR, you shall be subject to any guidelines or rules applicable to Cards that may be posted from time to time at the same web site.

A. You agree that usage of the Bharat QR service, registration of cards for Bharat QR or payment through Bharat QR will represent your acceptance of this TOS, and that continued use of Bharat QR payment after revisions to this TOS shall constitute your agreement to such revised terms and any applicable posted guidelines or rules.

B. Unless explicitly stated otherwise, any new features that augment enhance or otherwise change Bharat QR shall be subject to this TOS.

C. Bank reserves the right at any time to modify or discontinue, temporarily or permanently, Bharat QR services.

D. The Bank shall not be responsible for interception/ misuse of Bharat QR. The Bank is not liable if the Authentication and card details fall into wrong hands due to any reason whatsoever

## **AUTHENTICATION**

Bank at a later date may provide for any additional authentication in addition to what has been requested for. The Card member agrees to validate such requirements at a future date.

## **LIABILITY**

The Bank shall not be liable if a transaction through Bharat QR does not materialize or is delayed or is incomplete due to any reason whatsoever

## **NOTICE**

You may also be notified of changes to this TOS or other matters by notices displayed on or links to notices displayed on <http://www.axisbank.com>

## **RESPONSIBILITY**

Except as otherwise provided by Applicable Law or Terms and Conditions applicable to the Account, you understand that you are financially responsible for all uses of the Bharat QR payment services by you and those authorized by you during the registration and payment.

## **MISCELLANEOUS**

Misuses of Bharat QR service: You acknowledge that if any third person obtains access to your Axis Payment application and PIN details, such third person would be able to carry out transactions. You shall be responsible for all transactions carried through Bharat QR on your account.

Internet Frauds: The Internet per se is susceptible to a number of frauds, misuses, hacking and other actions, which could affect use of Bharat QR service. Whilst the Bank shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet frauds, hacking and other actions, which could affect the use of the Bharat QR.

Technology Risks: It may also be possible that the Banking Application may require maintenance and during such time it may not be possible to process the request of the Customers. This could result in delays in the processing of Instruction or failure in the processing of instructions and other such failures. You understand and acknowledge that the Bank disclaims all and any liability, arising out of any failure or inability by the Bank to honor any customer instruction.

Limits: You are aware that the Bank may from time to time impose maximum and minimum limits on the Bharat QR payment. You realize, accept and agree that the same is to reduce the risks on you. You shall be bound by such limits imposed and shall strictly comply with them.

Indemnity: You shall indemnify the Bank for and against all losses and damages that may be caused to the Bank as a consequence of breach of any of the Terms and Conditions governing the use Bharat QR services.

**JURISDICTION**

The Courts in Mumbai alone shall have exclusive jurisdiction as regards any claims or disputes or matters arising out of the use of Bharat QR services and all such disputes will be governed by the laws of India.