

Terms and Conditions for Axis Bank Olympus Credit Card

These terms and conditions ("Terms") shall be applicable to the Axis Bank Olympus Credit Cardholders (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 the Axis Bank ("Axis Bank"). Participation in this offer is voluntary. Any cardholders 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 the Bank and/or such other terms and conditions as may be specified by the Bank.

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

"Month" - Statement month i. e. monthly billing cycle of your credit card

"Credit Card"- The Axis Bank Olympus Credit Card issued by Axis Bank.

"Credit Cardholders" - A person who is holding the Axis Bank Olympus Credit Card. Also, to be referred as "Customer" or "Cardmember" or "Cardholder"

"Transactions" - any usage on the card which is not a charge/fee/interest levied.

"Target spend" - The exact amount that the customer needs to spend on his credit card to be eligible for the offer.

"Activation"— the first transaction done on the credit card is considered as Activation and the date of first transaction is considered as Activation date.

"Merchant" - any establishment where the AXIS Bank credit card mentioned in the offer has been used for making a purchase.

"MCC: Merchant Category Code"- A Merchant Category Code (MCC) is a four-digit number assigned to a merchant/business by the merchant's acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant's activity.

SMS/Email/Mobile App Push Notification sent by Axis Bank to the customer's registered mobile number/email ID mentioning the offer is referred to as "communication". Only those customers who receive the communication are eligible.

The Campaign Period referred to as "Offer Period" or "Validity", used interchangeably, will be the one mentioned in the communication received by customer.

1. Credit card application Tracking:

The customer must follow the given steps to track their credit card application status:

- Click on the following link: <https://www.axisbank.com/application-tracker>
- Click on credit card.
- Input mobile number and application ID or PAN Number
- Status of card will be provided.

Tracking option will be available to customers who have applied for the Axis Bank Olympus Credit Card on or after 15 Jul 2024.

2. Card Activation:

- The customer can activate the Axis Bank Olympus Credit Card in various ways. They are:
- The customer has to login to Axis Mobile/Internet banking and navigate to the control centre. To activate the card, input the 6-digit activation code/CVV and set the Credit card PIN and enable & set limits of online and contactless usage for domestic and international transactions.
- Call 1800 419 0065 to activate the card by providing personal details and 6-digit activation code.

The details to activate the card are mentioned in the welcome letter.

3. Joining and Annual Card Fee:

- There is a joining fee of INR 20,000+GST along with an annual fee of INR 20,000+ GST to be levied on the card.
- Annual fee to be billed on the first statement date, post completion of card anniversary year basis existing fee which is being levied on the card.

4. Earn EDGE Miles:

- The customer shall earn 1 EDGE Mile on every Rs. 100 spent on domestic transactions.
- The customer shall earn 2 EDGE Miles on every Rs. 100 spent on international transactions.
- The Reward Miles earned against purchases made on the credit card shall reflect in the customer's **EDGE Miles** account on the transaction posting date.
- Purchase transactions performed on these Merchant Category Codes (MCC) as allotted by Mastercard® & Visa shall not earn rewards:

Excluded MCCs

- Transportation & Tolls (4111, 4121, 4131, 4784)
- Utilities (4814, 4816, 4899, 4900)
- Insurance (6300, 6381, 5960, 6012, 6051)
- Educational Institutions (8211, 8241, 8244, 8249, 8299)
- Govt. Institutions (9211, 9222, 9311, 9399, 9402, 9405, 8220)

- Wallet (6540)
- Rent (6513)
- Fuel (5541, 5542, 5983)

Redemption of EDGE Miles:

EDGE Miles can be redeemed in the following ways:

Partner miles / points: “Eligible Transactions” are the successful transactions done on the card by the cardholder to convert **EDGE MILES** into Partner Miles via Net & Mobile Banking.

Category	Redemption rate for every 1 EDGE REWARD Mile	Minimum EDGE Miles to redeem
Catalogue	As per catalogue structure (Product and gift vouchers). Click here to know the applicable Terms and Conditions https://edgerewards.axisbank.co.in/lms/terms-conditions	500
Partner miles	1 EDGE Miles = 4 Partner Points/Miles For list of partners, please visit Axis Bank Miles Conversion - Miles Transfer Program Click here to know the applicable Terms and Conditions Travel Edge (axisbank.co.in)	500

Additional channels of redemption will be available as detailed below –

Category	Description	Effective Date	Go-live
Redemption at Partner Outlets	Instant offline redemptions while shopping at select retail outlets	30 June 2024	
SMS Based Redemption	Instant redemption by SMS while shopping at select retail Merchants	30 June 2024	
Pay By Rewards (Cashback)	Adjustment against card outstanding	15 Aug 2024	

- On redemption, the **EDGE Miles** so redeemed will be automatically adjusted from the accumulated EDGE Miles in the cardmember’s loyalty account/ **EDGE Mile** account.

5. Welcome/Annual Benefit – Hotel Vouchers

5.1. About the benefit:

Olympus credit card customers will be eligible for following welcome/annual benefit:

Taj/ITC Hotel Vouchers worth Rs.10,000 applicable only to the Primary cardholders

5.2. Eligibility:

5.2.1 Welcome benefit: Applicable to cardholders who have applied for and been issued the Axis Bank Olympus Credit after on or after 1st July 2024 and make their first transaction within 30 days of card issuance.

5.2.2. Renewal benefit: Applicable to cardholders post the card anniversary date of the primary card and only if the primary card is active.

5.3. How to avail:

- a) Customer will receive an SMS/e-mail communicating that they are eligible for a complimentary Taj Gift voucher/ITC Hotel voucher worth Rs.10,000 basis the eligibility mentioned above for welcome and renewal benefit.
- b) The customer can claim the voucher by clicking on the link of redemption portal (which will be sent via the SMS/email) – by logging in via OTP verification using their registered mobile number.
- c) Customer needs to place the request for their preferred hotel voucher.
- d) Once the voucher is selected, the customer will receive a communication with voucher details on registered email ID within 24 hours of selection on redemption portal.
- e) Customer can visit the website of the selected hotel and can redeem the vouchers.
- f) For any further queries, customer can reach out to the Axis Bank Phone Banking team.

5.4.Detailed Terms & Conditions:

5.4.1. Taj Hotels Experience Gift Voucher:

Taj Experiences Gift vouchers/ eGift cards (“Taj Experience Voucher”), herewith referred to as card/s, are issued by The Indian Hotels Company Limited, hereinafter referred to as Taj/the company.

- a) The card balance may be redeemed for spends towards rooms, food and beverages, spa and other services and applicable taxes without restrictions at Taj, SeleQtions and Vivanta hotels and Ama Trails & Stays in India, except for retail spends at third-party outlets, business centre equipment hire, hired services from third party sources, or expenses of a personal nature for which a pay-out is raised such as buying medicines, repairs of personal items, etc. This does not include Ginger Hotels. Taj InnerCircle Points, TAP Points, TAPPM Points will not be earned on charges which are paid for using Taj Experiences Gift Cards.
- b) Taj Experience Vouchers can be redeemed for all valid spends at that hotel and at Taj Reservations Worldwide for prepaid room reservations.
- c) Taj Experience Vouchers are valid for 365 days from the date of issuance.
- d) Revalidation requests would not be processed outside these terms.
- e) Multiple transactions can be performed on the cards until the value of the card is exhausted.
- f) Should your purchase value exceed the gift voucher value, the differential amount of such purchase may be loaded on the gift voucher or should be paid at the point of sale

in cash or through their Axis Bank Olympus Credit Card at the time of making such purchase.

- g) A valid gift voucher in its original form or e-mail must be presented at the time of availing a service.
- h) For prepaid room reservations at Taj Reservations Worldwide the card number and PIN must be quoted when making the reservation. The entire amount must be paid via the card to secure the reservation. In case the card balance is less than the due amount, the card may be reloaded on www.tajhotels.com/giftcards before processing the reservation. Standard cancellation policies would apply. Please contact Taj Reservations Worldwide to process any eligible refunds from cancellations on your Card.
- i) The gift voucher shall not be valid for use at any other service establishment or for withdrawal of cash.
- j) No refund, replacement or cash back would be considered against the Taj Experience Voucher. Once a Taj Experience Voucher is issued, the company will not entertain any request for cancellation. Any defaced, torn, altered, spoiled, or cancelled card is deemed invalid and shall not be accepted.
- k) Redemption of the card by its bearer shall be valid discharge of the company's liabilities in respect of the card.
- l) Any dispute needs to be referred to The Indian Hotels Company Limited and the decision of the company shall be final.
- m) Any further dispute related to the card shall be subject to the exclusive jurisdiction of courts at Mumbai.
- n) The Taj Experience Voucher is subject to applicable laws. The company, Axis Bank and the Customer shall comply with all applicable laws promulgated by any statutory/judicial/competent authority from time to time in this regard.
- o) The company reserves the entitlement to amend these terms and conditions from time to time providing a 30 days-notice prior to the Cardholder. Any change in these terms and conditions can be viewed on our website.
- p) For any other queries, please call Taj Reservations Worldwide at 1800-111-825 or +91 -22-6601-1825 or e-mail reservations@tajhotels.com

How to redeem:

- a) The cards can be redeemed at Taj, Vivanta or Gateway hotels in India for all valid spends at that hotel and at Taj Reservations Worldwide for prepaid room reservations. This does not include Ginger Hotels.
- b) For prepaid room reservations at Taj Reservations Worldwide the card number and PIN must be quoted when making the reservation
- c) A valid card in its original form or e-mail must be presented at the time of availing a service.

Validity: 1 Year from the date of issuance of the Taj Experience Voucher

5.4.2. ITC Hotels:

- a) To register and activate your ITC Hotels Gift Card, please send a SMS from your mobile phone as follows:
- b) ACT<space>CardNumber<space>CardPin<space>FirstName<space>LastName to 99639 00600.
- c) The sending of the said message to the designated mobile number and receipt of due acknowledgement thereto, shall constitute registration of the User.
- d) You can also, register by logging in to the SSA portal <https://bit.ly/3LKH5pi>
- e) E-Gift voucher may be used only at participating ITC's Hotels Group in India.
- f) All E-Gift voucher issued shall have a validity period of 1 year from the date of issuance of cards.
- g) This E-Gift voucher cannot be transferred for balance value or redeemed for cash.
- h) This E-Gift voucher is cash equivalent. ITC Limited or their affiliates are not responsible if this E- Gift voucher is lost, stolen, or used without permission.
- i) No refund, replacement or cash back would be considered against the Gift voucher.
- j) Reload is not applicable in case of gift voucher.
- k) Subject to the foregoing, these terms and conditions shall be subject to the jurisdiction of courts at Gurugram, India.
- l) ITC Limited reserves the entitlement to amend these terms and conditions from time to time. Any change in these terms and conditions can be viewed on the website - <https://www.qwiksilver.com/terms-and-conditions/> No fees or charges apply to Gift Cards.
- m) The E-Gift voucher is valid for spends towards stays (room & incidental charges), food & beverages home deliveries & takeaways, spa services (for resident guests only), Fabelle boutiques and applicable taxes at any of the participating hotels.
- n) The E-Gift voucher is not valid for spends towards settling banquet charges, paid-outs like car transfers, spends at retail or any third-party service establishment at participating hotels, or any expenses of personal nature for which a pay-out is raised such as buying medicines, repairs of personal items etc.
- o) The E-Gift vouchers cannot be used to settle stays booked on/thru -
 - i. Corporate rates
 - ii. Group rates
 - iii. Online Travel Agents (OTA's)
 - iv. Any negotiated room rates.
 - v. Travel Agents/Intermediaries
 - vi. Any commission agents
- p) The E-Gift voucher shall not be valid for withdrawal of cash or currency exchange.
- q) Multiple transactions can be performed on gift card until the value of the card is exhausted.
- r) Should the purchase value exceed the card value, the differential amount of such purchase shall have to be paid at the point of sale either in cash or through an accepted

credit or debit card, at the time of making such purchase. International cards are not accepted for the purchase of gift cards.

- s) The E-Gift voucher will be delivered instantly to the recipient's email address as entered in the form on the same day unless the delivery is scheduled for a particular day.
- t) In case of theft, kindly report the same to ITC Limited. Upon verification of the identity of the guest the card will be blocked, and a fresh card will be reissued. The card is a cash equivalent bearer card. ITC Limited & its affiliates shall not be responsible for lost or stolen cards and any misuse thereof.
- u) Redemption of the card by its bearer shall be valid discharge of ITC Limited's liabilities in respect of the card.
- v) The card is subject to applicable laws. The card holder shall comply with all applicable laws promulgated by any statutory/judicial/competent authority from time to time in this regard.
- w) For queries, email at customer.service@itchotels.in or reach us at: The Direct Marketing Cell, ITC Limited-Hotels Division, ITC Green Centre, 10, Institutional Area, Sector 32, Gurgaon-12200.
- x) List of Participating Hotels (subject to change): Delhi/ NCR - ITC Maurya, ITC Grand Bharat, Sheraton New Delhi | Mumbai - ITC Grand Central, ITC Maratha | Hyderabad - ITC Kakatiya, ITC Kohenur | Kolkata - ITC Royal Bengal, ITC Sonar | Bengaluru - ITC Gardenia, ITC Windsor, Welcomhotel Bengaluru | Agra - ITC Mughal | Jaipur - ITC Rajputana | Goa - ITC Grand Goa | Chennai - ITC Grand Chola, Welcomhotel Chennai | Coimbatore - Welcomhotel Coimbatore | Vadodara - Welcomhotel Vadodara | Amritsar - Welcomhotel Amritsar | Ahmedabad - Fortune Park Ahmedabad | Port Blair - Fortune bay Island, Port Blair | Kota - WelcomHeritage Umed Bhawan Palace,

How to redeem:

1. The E-Gift voucher can be redeemed at any of the participating ITC Hotels, Welcome hotels, Fortune Hotels & WelcomHeritage Hotels.
2. At the time of check-out/ settling the invoice, use your e-Gift to redeem it by sharing the 16- digit e-voucher number and the OTP received on the registered mobile number.
3. A valid e-voucher in its original form must be presented at the time of availing a service.
4. The experiences & services include:
 - a. Stays (including Food and Beverage charges, internet, and telephone services) when booked through direct channels (ITC Hotels website)
 - b. Standalone Food and Beverage charges including alcoholic beverages.
 - c. Food & Beverage, Home Delivery & Takeaway Orders
 - d. Spends at Fabelle boutiques at ITC Hotels
 - e. Spa (only as a resident guest unless specified otherwise in T&C) & Salon charges.
 - f. Spends at select participating hotel /Delis.
 - g. Applicable taxes
 - h. The gift card must be presented at the time of availing a service, an OTP will be sent to customer's registered mobile number.

Validity

- 1 Year from the date of issuance of the E-Gift Card.

6. Welcome/Annual Benefit – 2500 Edge Miles

6.1. About the benefit:

2500 EDGE Miles worth Rs.2500

6.2.

Eligibility:

6.2.1. Welcome benefit: Applicable to primary cardholders who have applied for and been issued the Axis Bank Olympus Credit after on or after 1st July 2024 and make their first transaction within 30 days of card issuance.

6.2.2. Annual benefit: Applicable to cardholders post the card anniversary date of the primary card and only if the primary card is active.

6.3. Terms & Conditions:

- a) Welcome benefit of 2500 EDGE Miles will be credited within 20 working days from first transaction on Olympus Credit Card in line with the eligibility mentioned above.
- b) Customer will receive the renewal benefit of 2500 EDGE Miles within 30 days from their card anniversary date if the eligibility for the Annual benefit is maintained.

7. Complimentary Golf Benefits

- a) This offer is applicable only for Axis Bank Olympus Credit Card customers.
- b) The Axis Bank golf program is a green fee players arrangement and the offer, as provided to in conjunction with Apexlynx ("Merchant"), the Service Provider for the golf program. It enables eligible Cardholders to enjoy complimentary golf rounds/lessons that are specially hosted for them.
- c) Cardholders shall make all enquiries and bookings only through the designated website <https://axisbankgolf.apexlynx.net> and through the Axis Bank Concierge.
- d) This golf program is not a golf club membership and does not purport to be a golf club membership and the benefits under this golf program are not to be regarded as a golf club membership at any time.
- e) Cardholders may enjoy specially hosted complimentary rounds of golf/golf lessons at specified locations on weekdays/weekends and holidays according to the specific golf benefit entitlements available as mentioned below.

7.1 Axis Bank Card Olympus Benefits and Entitlement

Domestic Golf Benefits	8 complimentary golf rounds or lessons at domestic golf clubs along with one guest in a year
Spend Based Golf Benefits	1 golf round or lesson on every additional spend of Rs. 50,000/-
Inclusions for Golf rounds	Green Fee, caddy fee, cart fee as applicable and as available as per local club rules.
Inclusions for Golf lessons	Entry fee to the driving range, Instructor fee, club rental and 50 range balls

- a) Axis Bank will host the complimentary green fee, cart fee and caddy fee across domestic and international golf courses for eligible Axis Bank cardholders (as applicable and/or available/as per local club rules) and as specified for each card variant in the golf benefits entitlement given above.
- b) Wherever applicable, post the specified complimentary rounds/lessons, cardholders may further avail of golf rounds/golf lessons on a payment basis by paying the fee at the time of placing the booking. The fees vary across each location depending on the time of the week (weekend/ weekdays/ public holidays) and the season. The pay and play charges will always include the green fee, cart, and caddy fee.
- c) The usage count for guests joining on a complimentary basis will be deducted from the requesting cardholder's complimentary or additional golf rounds/lessons entitlement as defined in the entitlement table given above.

7.2 Reservations

- a) All Cardholders holding may place their booking for a golf round/golf lesson by visiting the online designated website <https://axisbankgolf/apexlynx.net> or through the Axis Bank Concierge.
- b) Cardholders will be required to enter their mobile numbers registered with Axis Bank to access the golf booking portal and will not be able to access /login into the portal or can also reach out to the concierge to place their request.
- c) Cardholders may bring 1 (one) guest on a complimentary basis. They will be allowed to bring a maximum of 3 (three) guest(s) per booking for golf rounds provided however that the guests must be paid for by the cardholder. Any guest(s) must play in the same group as the cardholder.
- d) All game bookings for guests of cardholders will only be confirmed if the cardholder makes advance payment of the applicable guest charges through their Axis Bank Olympus credit card at the time of placing the request on the portal/via concierge. The fees vary across each location depending on the time of the week (weekend/ weekdays/ public holidays) and the season.
- e) The guests' charges will always include the green fee, cart and caddy fee, irrespective of whether the requesting cardholder is entitled to complimentary cart and caddy benefits under the golf program.
- f) The number of carts and caddies provided will be as per the availability at the club on date of play and will solely be at the club's discretion in accordance with its local club rules.

- g) For golf lessons, Cardholders may bring 1 (one) guest per golf lesson on a complimentary basis.
- h) Cardholders who wish to play in the same flight with another Axis Bank Olympus Cardholder must provide the registered mobile number and email address of the accompanying Axis Bank Cardholder on the portal without which the request will not be processed.
- i) Cardholders who wish to play in the same flight with a club member must inform the exact tee-time held by the club member which will be verified with the golf club prior to processing the cardholder's booking. If the tee-time is not found, the booking will not be processed.
- j) A club member cannot make a booking directly at the golf club/golf learning facility/with a golf coach and transfer the confirmed booking over to the cardholder.
- k) A cardholder may only request a domestic golf booking for a game/lesson, whether on a weekday/weekend or public holiday at 4 (Four) working days in advance and for a maximum of 10 (ten) days in advance. The date of the booking and the date of play will not be counted in the advance notice.
- l) Requests for golf games will only be accepted for daylight timings to ensure that the start of the golf game must enable completion of 18 (eighteen) holes of play. Golf booking requests for golf lessons will be accepted as per the local rules and timings available at the club/ driving range/ golf lesson facilities.
- m) Golfers must have at least a valid golf handicap certificate or in lieu thereof at clubs/golf course where permissible, a certificate of golfing proficiency issued by a certified and approved golf instructor may be acceptable. All golfers must produce their handicap certificate upon request including as may be requested by the golf concierge prior to the requested date of play.
- n) Axis Bank and/or Apexlynx will not be responsible or accountable to get a handicap certificate issued to the benefit of any cardholder from any golf club.
- o) Golf lessons at the various golf clubs/ learning facilities are undertaken by certified golf instructors. Cardholders may provide their preference for instructors however the instructor will only be assigned as per the availability and arrangement between Apexlynx and the golf club/ learning facility.
- p) Golf clubs/golf learning facilities and/or golf coaches are neither obliged nor will they entertain any correspondence/enquiries and/or attempts for bookings, whether initial or repeat requests, directly from cardholders.
- q) Acceptance of all golf booking requests and/or golf lessons timings will be at the discretion of the golf club/golf instructors/driving ranges and subject to availability. All domestic golf bookings may be processed by Apexlynx at a minimum of 4 days in advance of the intended date of play in line with the processing requirements of the participating golf clubs and golf learning facilities.
- r) Cardholders will not be granted access rights to the stipulated clubs without booking through the designated online golf booking portal or through the designated Axis Bank concierge.

7.3 Number of bookings and minimum flight conditions

- a) Any golf benefits as applicable to a cardholder that remain unutilized will not be carried forward. There will be no "rain check" i.e., no carry forward of credit for any golf round due to any inclement weather or for any other reason and there will be no refund made of any guest charges or any other prepaid charges.
- b) A cardholder may only hold 1 (one) booking on a single day whether for a golf round or a golf lesson. Duplicate and/or multiple golf bookings at one club for a golf round/golf lesson on a single day will not be processed.

- c) A cardholder may not book for more than four (4) players in total including self for any one golf game. Group bookings are not allowed.
- d) Unless otherwise prescribed by local club/golf course rules/seasonal rules the minimum flight conditions for weekday rounds of golf is a minimum of two (2) golfers per flight.
- e) Unless otherwise prescribed by local club/golf course rules/seasonal rules the minimum flight conditions for Weekend/Holiday rounds of golf is a minimum of three (3) players per flight.
- f) Cardholders may also request for a golf round as an individual request i.e., the cardholder may request only for themselves at the clubs where individual requests are accepted.
- g) The responsibility to pair an individual golfer will solely be at the discretion of the golf club. Neither Apexlynx nor Axis Bank will have any control on the golfers, the individual is paired with and whether the request will be fulfilled on time and in every instance.
- h) Other than individual golf game requests, it will be the responsibility of the cardholder to fulfil the minimum flight conditions in respect of each booking request, and Axis Bank/ Apexlynx will not be responsible to help the cardholder make up the minimum flight condition numbers.

7.4 Golf Club/ Golf Learning Facility Rules & Regulations

- a) Cardholders will not be permitted to enter into any direct correspondence or communication with any golf club/golf learning facility or with any golf coach for any matters related to this special golf benefits offer.
- b) A cardholder shall always abide by all local club rules including health & safety protocols, club rules, etiquette, playing and handicap restrictions at each golf club/golf learning facility.
- c) A cardholder shall always abide by the golf club's dress code. In general, golfers are not permitted to wear round neck shirts, sleeveless shirts/t-shirts/tops without collars, track pants/joggers, jeans, gym shorts, or sandals/heels/flip flops on the golf course.
- d) It will be the responsibility of the Cardholder to verify and report within time at the correct address and location of the respective golf clubs and/or golf learning facility at which the golf booking has been confirmed for the cardholder.
- e) This golf program is valid only for golf course/ driving range/ practice area access for cardholders with confirmed bookings. Cardholders and/or their guest(s) may not have access to the other facilities at the club. A cardholder may not request for a booking to visit a golf club for any other purpose except to play or learn golf in accordance with the terms and conditions of this golf program.
- f) All consumables and any other extras as consumed/utilized at any golf course/golf learning facility are to be paid for directly by the cardholder(s) and their guest(s).

7.5 Payments

- a) All bookings for guests of cardholders will only be confirmed if the cardholder makes the advance payment as required, of the applicable guest charges via their Axis Bank card at the time of placing the request on the golf booking portal or via the payment link sent by the concierge.
- b) All payments required for guest(s) will be charged to the Axis Bank Olympus Credit Card at the applicable rates and are neither transferable nor refundable.
- c) It will be the sole responsibility of the cardholder to comply with any other applicable regulatory provisions or operational golf program requirements to ensure timely payment as and when required.

- d) Cardholders may request Apexlynx to send an invoice for any amounts paid under the golf program. Invoices will be sent upon request only and will be sent within 7 days' time of receiving such request.
- e) In case of payment-based bookings, cardholders will have to pay the applicable fee at the time of placing the request on the portal or via the payment link shared by Apexlynx/concierge.

7.6 Cancellations and Amendments

- a) Cardholders can cancel their domestic golf bookings for games/lessons only within the cancellation window which is 24 hours prior to the date of game or lesson. Full refunds will be initiated in case of in-time cancellations for any charges paid at the time of placing the booking.
- b) Cardholders will not be allowed to cancel their booking outside of the cancellation window and the golf round or golf lesson will be considered as a "used" golf round or "used" golf lesson and no refund will be initiated for any charges paid.
- c) In the event that cardholders do not turn up to play their confirmed golf round or golf lesson then, it will be treated as a "no show" and the golf round or golf lesson would be taken as a "used" golf round or "used" golf lesson.
- d) Any refunds as applicable, will be initiated by Apexlynx within 24-48 hours of receiving the refund request. It may further take 7-10 working days for the refund to be processed, depending on the bank.

7.7 Miscellaneous

- a) This is an offer exclusively provided to eligible cardholders. Axis Bank/Apexlynx reserve the right to deny and permanently withdraw the benefits of the offer to any cardholder found to indulge in impersonation or be in breach of any of the terms and conditions of the offer.
- b) The golf benefits/golf bookings as a part of this offer are not applicable and cannot be availed of in conjunction with or as a part of any private event or any form of club or other tournament or for any group bookings.
- c) Private event/private tournament refers to any request(s) from series of multiple cardholders and or multiple groups for adjacent/consequential tee times on the same date which will not be processed.
- d) The Axis Bank Golf Program cannot be used by cardholders or their guests in conjunction with any other promotions or other golf program(s) or to join other golfers who are availing the benefits of any other golf program.
- e) Neither Axis Bank nor Apexlynx is responsible or liable in any way whatsoever for any loss or damage that may be suffered, or for any personal injury sustained to a customer directly or indirectly by use or non-use of the services availed of as a part of this offer, whether provided directly or provided by the golf club/driving range or golf coach, and neither Axis Bank nor Apexlynx will entertain any claim from any cardholder in connection with their participation or lack thereof in the program.
- f) Axis Bank and Apexlynx do not underwrite or warrant the services performed by the golf courses/driving ranges/golf coaches and shall not have any liability for any deficiency, delay or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury to a customer directly or indirectly by use or non-use of the services provided by the golf club/driving range or golf coach.
- g) Neither Axis Bank nor Apexlynx is responsible or liable in any way whatsoever for any claim from any golf club/golf learning facility towards loss or damage to a golf cart or any other property of the golf club/golf learning facility that is incurred/caused by the

Axis Bank cardholder by way of participation under this Axis Bank Golf Program. In any such event, the cost, damages, loss etc. for the same will be borne by the Axis Bank cardholder.

- h) These terms and conditions including the available golf courses/golf lesson facilities and golf coaches are subject to change.
- i) For any concerns or support, please write to axisbankgolfbookings@apexlynx.net

8. Complimentary Stay Program

8.1 About the benefit:

Book a minimum of 3 consecutive nights and enjoy the 3rd night stay complimentary at the hotels listed on Hotels.com.

8.2 How to avail:

- a) Customer can call the Axis Bank Concierge Desk - 1800 103 4962 or mail on axisbankconcierge@europassistance.in to place the request.
- b) If request received through mail, Concierge Desk to arrange a call back to the customer.
- c) Concierge will validate customer's eligibility over the call post which, the process will differ if the customer holds an Axis Bank Visa Olympus Credit Card or an Axis Bank Mastercard World Elite Olympus Credit Card.
- d) For Axis Bank Olympus Visa Infinite cardholders, the concierge will share the link of benefit page, one-time use discount code and detailed T&Cs to customer over email.
- e) Customer will make the booking themselves using the link and unique coupon code and avail the instant discount at the time of booking.
- f) For Axis Bank Olympus Mastercard World Elite cardholders, the concierge will share the link of benefit page for the customer to make the booking.
- g) Post the customer completes the booking and the hotel stay, the customer will need to share the invoice details as well as the booking confirmation details with the concierge via e-mail.
- h) The cardholder will receive a rebate in the form of a statement credit for the 3rd Night within 2 billing cycles (up to 90 days) from completion of full payment at point of booking. The value of the statement credit to be received is based on the average nightly room rate of the first four-night stay in the same hotel property.

8.3 Detailed terms and conditions:

- a) The offer is only for one room and the reservation needs to be made in the name of the primary cardholder. The primary card holder should be present during the stay at the property.
- b) Customer can avail the benefit only twice in a calendar year.
- c) This offer cannot be clubbed with any other offer and the payment must be made in full. The enclosed coupon code can only be used once to avail the benefit and applied through Hotels.com website.
- d) For Visa cardholders, after the coupon code is applied and the benefit is availed, the coupon becomes inactive and cannot be used again.
- e) Once the coupon code is applied, the discount will be applicable on the 3rd night (Base Fare excluding taxes).

- f) All terms and conditions of the hotel property to be thoroughly read and understood by the member, before making the payment
- g) The concierge does not hold or reserve any bookings on behalf of the members.
- h) Booking rates are dynamic and subject to change.

8.4 Booking Cancellation Terms & Conditions:

- a) Cancellation of any booking depends on the hotel property policies.
- b) If the cancellation is initiated by customer, then the cardholder needs to share the proof of cancellation to the concierge by providing the cancellation confirmation mail from Hotels.com.
- c) Once the concierge verifies the cancellation with Hotels.com or cancels the reservation with Hotels.com. In case customer requests concierge to cancel the reservation), the entitlement/benefit will not be deemed as used and a new coupon code can be shared with the card holder for re-booking or fresh utilization request.
- d) Cancellation window and cancellation/amendment fees or refund will apply depending on the policies of the respective Participating Hotels.
- e) E. g Amendments or re-booking made after this date (31/12/2024) will be considered as part of the 2025 benefit usage. All reservations made on or after 1/1/2025 will be considered as 2025 usage regardless of the check in / check out date.

9. Domestic Lounge Access

9.1. About the benefit:

All Olympus cardholders, primary and add-on, are eligible for unlimited domestic lounges at select airports in India. The cardholders are eligible for 10 complimentary guest visits per calendar year.

9.2.Offer validity: The customer can avail this benefit if their credit card is active.

9.3.How to Avail:

- a) Upon reaching a domestic airport lounge covered in the Dreamfolks Lounge Program, customer to present their Olympus credit card at the entry.
- b) An authorization for an amount (Rs. 2/ or /Rs.25 depending on network partner) will be taken on the card for validation purposes.
- c) Access at the lounge would be given upon successful authorization of the card on the electronic terminals placed at the lounges.
- d) The updated list of lounge access can be checked on the following links:
 - a. Visa : <[click here](#)>
 - b. Mastercard: <[click here](#)>

9.4.Detailed Terms & Conditions:

- a) The benefit is applicable to primary and add-on cardholders of Axis Bank Olympus Credit Card along with 10 additional guest visits in a year.
- b) The program is applicable in select Lounges in India, via Dreamfolks Service Providers. This list of lounges is subject to change from time to time.
- c) Eligible cardholders will get access to the lounge, and food & beverages as applicable under the agreement between Dreamfolks and the lounge. Cardholder is

advised to check what services and facilities are covered in the Dreamfolks Lounge access program.

- d) The access to the lounge will be available on first come-first-serve basis.
- e) Axis Bank will entertain queries/ complaints related to benefit redemption only. Any cardholder queries/complaints may be referred to Dreamfolks. You can access this service through their mobile app or toll-free helpline 1800 123 4109.
- f) Axis Bank reserve the right to disqualify any participant/s from the benefits of the Offer under reasonable grounds.
- g) In case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the Offer.
- h) Cardholders whose accounts are not active and/or are closed or have a credit freeze will not be eligible for the benefits of the offer.
- i) 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. Axis Bank also reserve the right to discontinue the Offer without assigning any reason or without any prior intimation, whatsoever.
- j) 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.
- k) 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.
- l) Offer provided by Axis Bank is solely for promoting usage of Axis Bank Olympus Credit card and 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 lounges. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with Visa directly.
- m) 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 issued by Axis Bank Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.
- n) Nothing contained herein shall constitute or be deemed to constitute an advice, invitation, or solicitation to purchase any products/ services of any third party and is not intended to create any rights and obligations.
- o) The offer by Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- p) Axis Bank may use the services of agents for sales / marketing of the products/services. Copy Rights of Axis Bank Limited. All rights are reserved.
- q) 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.
- r) Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and /or services under the offer.
- s) 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.

- t) The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- u) Logos/trademarks used are owned by respective entities. Axis Bank has been authorized to use these logos/trademarks for offer promotion purposes.
- v) Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- w) Any dispute relating to the offer, or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- x) Any person taking the advantage of this offer shall be deemed to have read, understood, and accepted these terms and conditions.
- y) The decision of Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- z) Participating Lounges may reserve the right to enforce a maximum stay policy (usually 2 or 3 hours). This is at the discretion of the individual lounge operator who may impose a charge for extended stays. Before extending access, name of traveller on the card will be matched with the name on the Boarding pass/Ticket, to ensure access is being availed by the entitled cardholder.

10. International Airport Concierge & Transfer services

1. For Meet and Assist services on Axis Olympus Visa Infinite Credit Card, is available at - [M&G Hospitality \(meet & assist\) service | Offers | Visa](#)
2. For Meet and Assist services on Axis Olympus World Elite Credit Card, is available - Home - Mastercard Concierge

11. BookMyShow Offer

11.1. About the benefit:

On every movie ticket bought on BookMyShow website/Mobile App, customer will get up to Rs.650 off and on every non-movie ticket up to Rs. 1000 off on the second ticket.

This benefit can be availed for a maximum of 2 times for movie tickets and 2 times for non-movie tickets in a month per customer.

11.2. Validity: It is an ongoing benefit and will be valid till the card is active.

11.3. How to avail:

11.3.1. On website -

- a) Customer to go through the regular ticketing flow for selecting the movie, cinema and show of your choice.
- b) Customer to proceed to payments page and confirm the details by providing the email id & mobile number as this information will be used for confirming the customer's transaction.
- c) To avail offer, check "Unlock Offers or Apply promo codes".

- d) Click on the tab - Credit/ Debit/ Net Banking
- e) Click on 'Select Offer' and click on 'Axis Bank Olympus Credit Card offer' from the offers drop down list.
- f) The 16-digit credit card number needs to be entered in the box and customer to click on 'Check'.
- g) The customer will have to pay the remaining transaction amount using the same card on which you have availed the offer. Your card number will auto populate in the box. To make the payment, customer to enter their name on the card, expiry date and CVV card details.

11.3.2. On Mobile App -

- a) Customer to go through the regular ticketing flow for selecting the movie, cinema and show of your choice.
- b) Customer to proceed to payments page and confirm their details by providing your email id & mobile number as this information will be used for confirming your transaction.
- c) To avail offer, customer to check "Unlock Offers or Apply Promo codes".
- d) Click on the tab - Credit/ Debit/ Net Banking
- e) Customer to click on 'Select Offer' and click on 'Axis Bank Credit Card offer' from the offers drop down list.
- f) Customer to enter the 16-digit credit card number in the box and click on 'Check'.
- g) Customer will have to pay the remaining transaction amount using the same card on which they have availed the offer. The card number will auto populate in the box. To make the payment, enter your name on the card, expiry date and CVV card details.

11.4. Terms & Conditions:

- a) The benefit is applicable only on Axis Bank Olympus primary credit cards.
- b) Eligible Axis Bank Olympus Credit Card holders [herein after referred as "the participant"] will get a discount of 1 movie ticket or INR 650/1 non-movie ticket or INR 1000 whichever is lower on the tickets purchased through www.bookmyshow.com or on the BookMyShow mobile app.
- c) Eligible participant will be allowed to buy the second movie ticket which is more than INR 650, but the maximum discount will not be over INR 650. The balance additional /differential ticket cost will have to be borne by the participant in case the free ticket price is more than INR 650.
- d) Eligible participant will be allowed to buy the second non-movie ticket which is more than INR 1000, but the maximum discount will not be over INR 1000. The balance additional /differential ticket cost will have to be borne by the participant in case the free ticket price is more than INR 1000.
- e) Upon booking and making the payment of full price of one ticket, the successful customer will get one fully discounted ticket.
- f) In case participant has applied for the discount but the transaction doesn't go through for some reason, the customer to wait for 20 minutes before trying to avail the discount again.
- g) This offer is valid only for users coming directly to the BookMyShow, website/ mobile app and not via individual cinema sites /app.
- h) Offer is applicable on all partner cinemas in India for which tickets can be booked on BookMyShow (website/ Mobile app)
- i) The offer cannot be combined with any offer/discounts/promotions at the theatres available on BookMyShow (website/ Mobile app)

- j) Tickets once bought online, shall be considered sold and cannot be cancelled, refunded or exchanged.
- k) Once the booking is committed, the confirmation mail/SMS received from BookMyShow needs to be exchanged with the ticket available at the theatre.
- l) Bigtree & Axis Bank reserves the right to disqualify any participant/s from the benefits of the Offer under reasonable grounds. In case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the Offer.
- m) Bigtree & Axis Bank reserves the right to modify/ change/ delete all or any of the terms applicable to the offer without assigning any reasons or providing a 30 days prior intimation, whatsoever.
- n) Individual Cinema rules shall be applicable.
- o) In addition to the above, this offer on the website is also subject to Bookmyshow's General Terms of Use. Kindly refer to BookMyShow's Terms & Conditions on their homepage.
- p) The participant shall be required to give personal information and card details online for the tickets purchased.
- q) Cardholders whose accounts are not active and/or are closed or have a credit freeze will not be eligible for the benefits of the offer.
- r) Any dispute or claim regarding the services must be resolved by the Cardholder/s with BookMyShow directly without any reference to Axis Bank.
- s) All taxes, duties, levies or other statutory dues and charges payable in connection with ticket booking for availing the benefits accruing under the offer shall be borne solely by the participant and Axis Bank shall not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.

11.5. Other Terms & Conditions:

- a) The decision of Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- b) Axis Bank reserves the right to revise/modify/alter the Terms mentioned in this document at any time by providing a 30 days prior notice to the Cardholder.
- c) 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.
- d) Axis Bank is only communicating the offer and will not be held liable for the usefulness, worthiness and/or character of the offer.
- e) 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.
- f) Axis Bank reserves the right to modify / alter the offer or 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.
- g) 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.
- h) 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 issued by Axis Bank
- i) Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.

- j) Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of any third party and is not intended to create any rights and obligations.
- k) The offer by Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- l) Axis Bank may use the services of agents for sales / marketing of the products/services. Copy Rights of Axis Bank Limited. All rights are reserved.
- m) 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.
- n) Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and /or services under the offer.
- o) 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.
- p) 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.
- q) The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- r) Logos/trademarks used are owned by respective entities. Axis Bank has been authorized to use these logos/trademarks for offer promotion purposes.
- s) Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- t) Any person taking the advantage of this offer shall be deemed to have read, understood, and accepted these terms and conditions.
- u) Any dispute relating to the offer, or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.

12. Domestic Airport Concierge services on Axis Bank Olympus Credit Card

12.1. About the benefit:

All primary cardholders of Axis Bank Olympus Credit Card are eligible for 8 complimentary airport concierge services in one calendar year.

Offer validity: This is an ongoing benefit on the card provided per year and is applicable on all active primary cards.

12.2. How to Avail:

- a) The cardholder can call the Concierge Desk - 1800 103 4962 or mail on axisbankconcierge@europassistance.in to place the request or can visit the curated experiences page on www.extraordinaryweekends.com.
- b) On the curated experiences page www.extraordinaryweekends.com, customer to choose "Airport concierge service".
- c) Select "Book a visit" and sign up/ login by entering the relevant information. An OTP verification would be required to login/ sign-up.
- d) On signing in, customer to enter the first 8 digits of your credit card.
- e) Customer to enter the travel details including the time of travel, departure/arrival airport where you want to avail the services, details of guests you are traveling with and any other special requirements.

- f) After entering all the required fields, customer to proceed to make a Re.1 transaction using the Axis Bank Olympus Credit Card to authenticate the booking.
- g) Once the Re.1 transaction is successful, request will be submitted for processing at our end.
- h) Service confirmation will be sent to your registered email address at least 15 hours before the travel time.

**Please note: In order to facilitate this benefit, Axis Bank will be sharing customer information (i.e., name, mobile number, email address, travel details) required to facilitate the service with the service partner. Customers availing the benefit is considered to have given his/her consent for the same.*

12.3. Detailed Terms and Conditions:

- a) The benefit is applicable only to primary cardholders of Axis Bank Olympus Credit Card.
- b) The services offered may differ from airport to airport. Please refer to details on the booking page
- c) Booking can also be made for guests accompanying the primary cardholder. The complimentary services eligible per customer per calendar year will include guest visits as well.
- d) Booking must be made at least 48 hours before the travel time to avail the services.
- e) Cancellation: Customer can cancel the booking at least 24 hours before service time by visiting the 'Manage Booking' section on the extraordinary weekends page.
- f) Any cancellation less than 24 hours before service time/ no show will be considered as benefit availed.
- g) All applicable government and airport taxes will be included in the service. All additional charges such as service upgrade/ additional luggage, etc. will have to be borne by the customer.
- h) No change in name of the passenger(s) or guest(s) from that provided at the time of booking shall be permitted.
- i) This benefit cannot be clubbed with any other ongoing offer discount/cash back/promotion.
- j) No change or cash can be taken in exchange of the offer.
- k) This is for personal use only, travel agents found using the services would lead to cancellation of booking and no refund would be made.
- l) The bookings and services will be facilitated by the service partners. Offer provided by Axis Bank is solely for promoting usage of Axis Bank Olympus Credit card and 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 service partners. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with the service partners directly.
- m) Customers availing this benefit is understood to have allowed Axis Bank the right to share customer information required to facilitate the booking with the service partner (i.e., name, mobile number, email address, accompanying guests). All information shared will be covered under the privacy policy of our partners.
- n) Axis Bank reserves the right to disqualify any participant/s from the benefits of the Offer under reasonable grounds. In case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the Offer.
- o) Axis Bank reserves 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 offers by another offer, whether similar to this offer or not, or to withdraw it altogether.

- p) Cardholders whose accounts are not active and/or are closed or have a credit freeze will not be eligible for the benefits of the offer.
- q) 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.
- r) 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.
- s) 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.
- t) 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 issued by Axis Bank
- u) Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.
- v) Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of any third party and is not intended to create any rights and obligations.
- w) The offer by Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- x) Axis Bank may use the services of agents for sales / marketing of the products/services. Copy Rights of Axis Bank Limited. All rights are reserved.
- y) 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.
- z) Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and /or services under the offer.
- aa) 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.
- bb) The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- cc) Logos/trademarks used are owned by respective entities. Axis Bank has been authorized to use these logos/trademarks for offer promotion purposes.
- dd) Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- ee) Any dispute relating to the offer, or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- ff) Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- gg) The decision of Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.

13. Domestic Airport Transfers

13.1. About the Benefit:

2 complimentary airport pick-ups/drops every year per primary Olympus credit card holder.
Offer validity: Offer is renewed every year if the primary credit card is active.

13.2. How to Avail:

- a) Customer can call the Concierge Desk - 1800 103 4962 or mail on axisbankconcierge@europassistance.in to place the request or can also visit the curated experiences page www.extraordinaryweekends.com and choose "Airport Transport".
- b) Customer to select "Book a visit" and sign up/ login by entering your relevant information. An OTP verification would be required to login/ sign-up.
- c) On signing in, customer to enter the first 8 digits of your credit card.
- d) Customer to enter the travel details including your time of travel, departure/arrival location and airport where you want to avail the services, details of guests you are traveling with and any other special requirements.
- e) After entering all the required fields, customer to proceed to make a Re.1 transaction using the Axis Bank Olympus Credit Card to authenticate the booking.
- f) Once the Re.1 transaction is successful, request will be submitted for processing at our end.
- g) Service confirmation will be sent to your registered email address.

**Please note: In order to facilitate this benefit, Axis Bank will be sharing customer information (i.e., name, mobile number, email address, travel details) required to facilitate the service with the service partner. Customers availing the benefit is considered to have given his/her consent for the same.*

13.3 Detailed Terms and Conditions:

- a) Customer must complete the booking process 48hrs in advance for availing the services. The confirmation of the services pursuant to all booking requests shall be subject to availability.
- b) Primary card holder can book for up to 3 Guests per booking.
- c) Only primary card holders are eligible for the 2 complimentary transfers.
- d) Customer is responsible for providing with correct and legitimate detail(s) about own self and accompanying Guest(s) during the Booking Process. Customer is also required to provide any additional information in relation to the Guest(s) during the process of booking or anytime during the performance of Services or any clarification thereafter.
- e) Driver & Car details - These details will be sent to the customer by our service provider approximately 2 hours before the pickup time by SMS and email. In some cases, the driver or an associate may also call-in advance to reconfirm with the customer.
- f) Axis Bank assumes no responsibility whatsoever on account of any problem that may arise on account of false/ erroneous information provided by the customer or any delay or cancellation of flight or for any reason whatsoever including any major event, change in flight schedule, failure of Guest(s) to report at Airport on time.
- g) The driver will wait for the customer on the travel date for not more than 15 minutes from his pickup time. In case the customer does not inform the driver on the delay. After 15 minutes the booking will be considered as a case of no show and the benefit of 1 complimentary transfer will be considered as availed.

- h) Service provider cannot be held accountable for any delay or consequential loss caused to the customer due to traffic jam or reasons beyond reasonable control of the driver or lapses on the part of the driver.
- i) At the time of booking the customer will be prompted about the luggage restrict for every car segment. It will be the customer's responsibility to manage the luggage or booking the car category accordingly.
- j) In a single car baggage can be accommodated which are up to 3 nos. weighting 20-25 kg.
- k) Delays and cancellations of Service may result from factors beyond control such as the accidents, governmental restrictions and other events of force majeure, our liability shall be limited to re-performance of the cancelled Service.
- l) Guest shall not use the Service or its reference for any unlawful or prohibited purposes.
- m) In relation to the Service, the service provider accepts no liability for any items left or disclaimed by the Guest(s) during the course and after providing the Service.
- n) By offering Services, the service provider does not accept any liability for damages, losses, or delays that may result on account of improper documents including without limitation possession of valid ticket, visa, passport, or any other requirement in relation to entry, exist, length of stay, special permissions etc. as may be required for traveling through airport.
- o) Cancellation: Customer can cancel the booking at least 24 hours before service time by visiting the 'Manage Booking' section on the extraordinary weekends page.
- p) Any cancellation less than 24 hours before service time/ no show will be considered as benefit availed.
- q) 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.
- r) 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.
- s) 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 issued by Axis Bank.
- t) Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.
- u) Nothing contained herein shall constitute or be deemed to constitute an advice, invitation, or solicitation to purchase any products/ services of any third party and is not intended to create any rights and obligations.
- v) The offer by Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- w) Axis Bank may use the services of agents for sales / marketing of the products/services. Copy Rights of Axis Bank Limited. All rights are reserved.
- x) 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.
- y) Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and /or services under the offer.
- z) 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.
- aa) The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.

- bb) Logos/trademarks used are owned by respective entities. Axis Bank has been authorised to use these logos/trademarks for offer promotion purposes.
- cc) Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- dd) Any dispute relating to the offer, or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.

14. Priority Pass Membership

14.1. About the benefit:

- a) All primary cardholders as well as add-on cardholders of Axis Bank Olympus Credit Card get a complimentary Priority Pass membership.
- b) The membership entitles customer to unlimited complimentary access to 1500+ international airport lounges, per card anniversary year.
- c) The membership also entitles the customer to 10 guest visits per anniversary year at the affiliated lounges.
- d) The usage of the Priority Pass card is linked to their Axis Bank Olympus Credit Card. If the credit card is blocked, the linked Priority Pass card will also be blocked. The Priority Pass membership card will be delivered to the customer with the credit card kit.
- e) The customer must swipe the Priority Pass Card at the eligible lounges to avail the free visits.
- f) All the eligible lounges can be found at <https://www.prioritypass.com>
- g) Any visit, over and above the complimentary visits, will be billed to the customer and will reflect on his/her credit card statement as per information shared by Priority Pass.
- h) Customer shall be charged for Cardholder and Guest Lounge Visits in accordance with the Priority Pass rates displayed on the website – <https://www.prioritypass.com> based upon the location of the Lounge visited.

15. Taj Epicure Membership

15.1. About the benefit: All primary cardholders of Axis Bank Olympus Credit Card are eligible for a complimentary Taj Epicure membership. It is renewed every year if the primary card is active on their card anniversary date.

The benefits extended to cardholders as part of this membership include the following:

15.2. Ongoing Membership Benefits:

- a) 25% savings on food & beverage: On dine-in & takeaway at participating restaurants across hotels for up to 10 persons.
- b) 20% off on Spa Treatments at Jiva Spas across hotels – Unlimited
- c) 25% off on orders via Qmin App – Unlimited

15.3. Exclusive Benefits:

- a) 20% savings on best available rate on rooms/suites at participating hotels- One stay voucher

- b) 20% on Best Available Rate at Taj Palaces on rooms/suites, upto a maximum of 5 nights- One stay voucher
- c) 20% savings at Taj Safaris on rooms/suites, up to a maximum of 5 nights- One stay voucher

15.4. How to avail:

- a) To avail the membership, the card holder needs to sign the consent form provided in the welcome kit/website and submit the same by sending an e-mail to premium.experience@axisbank.com.
- b) Customer can also download the consent form through the website.
- c) Card holder will receive the Membership kit within 21 working days from date of request.
- d) On renewal, customers will receive their Taj Epicure Membership if their credit card is active on their card anniversary date.

15.5 Detailed terms and conditions:

- a) The benefit is applicable only to primary cardholders of Axis Bank Olympus Credit Card.
- b) Annual Membership to the program will be renewed on credit card anniversary date, if the card is active.
- c) Axis Bank will entertain queries/ complaints related to membership issuance/renewal/activation only. Any issue pertaining to membership benefits/reservation/ service should be resolved by the Cardholder with IHCL by reaching out to the Epicure Help desk from 9:30 am to 6:30 pm, seven days a week on 1800 102 6080 or email – epicure@ihcltata.com
- d) IHCL & Axis Bank reserve the right to disqualify any participant/s from the benefits of the offer under reasonable grounds. In case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the Offer.
- e) IHCL & Axis Bank reserve the right, to add/alter/change/discontinue 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 by providing a 30 days prior notice to the Cardholder.
- f) Cardholders whose accounts are not active and/or are closed or have a credit freeze will not be eligible for membership issuance/renewal.
- g) The decision of Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- h) 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.
- i) 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.
- j) 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.
- k) Offer provided by Axis Bank is solely for promoting usage of Axis Bank Olympus Credit card and 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 IHCL. Any

dispute or claim regarding the goods and/or services must be resolved by the Cardholder with IHCL directly.

- l) 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 issued by Axis Bank.
- m) Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.
- n) Nothing contained herein shall constitute or be deemed to constitute an advice, invitation, or solicitation to purchase any products/ services of any third party and is not intended to create any rights and obligations.
- o) The offer by Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- p) Axis Bank may use the services of agents for sales / marketing of the products/services. Copy Rights of Axis Bank Limited. All rights are reserved.
- q) 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.
- r) Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and/or services under the offer.
- s) 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.
- t) 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.
- u) The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- v) Logos/trademarks used are owned by respective entities. Axis Bank has been authorised to use these logos/trademarks for offer promotion purposes.
- w) Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- x) Any dispute relating to the offer, or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- y) Any person taking the advantage of this offer shall be deemed to have read, understood, and accepted these terms and conditions.
- z) The decision of Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- aa) Any person taking the advantage of this offer shall be deemed to have read, understood, and accepted these terms and conditions.
- bb) The decision of Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.

16. Dining Delights Offer

Enjoy exclusive offers on dining via EazyDiner. For more details, please refer [here](#)

17. Lost Liability Insurance

Insurance is underwritten by The New India Assurance Co. Ltd. Insurance is the subject matter of the solicitation. For more details on risk factors, please read the policy terms, conditions and exclusions.

Insurance Details: Lost card liability of INR 10,00,000.

- a. Fraudulent usage of card due to Lost or Stolen Card, and Skimming, Counterfeit Cards is covered to an extent of 2 days prior to card block date. Lost and stolen transactions authenticated through PIN would not be covered.
- b. Any negligence on part of customer like sharing card or card details or delay in reporting of fraud to bank or delay in blocking the card, etc. are not covered.
- c. Frauds done by person(s) known to the cardholder are specifically excluded.
- d. Police complaint or First Information Report filed with police authorities is mandatory.
- e. Exclusions: The Company shall not be liable to pay any benefit in respect of any Insured Person(s):
 - a. Any loss or damage arising out of any Card transactions which have occurred after the loss of Card has been reported to the Bank.
 - b. Losses sustained by the Card member resulting directly or indirectly from any fraudulent or dishonest acts committed by Card member(s)'s employee, acting alone or in collusion with others in respect of the Card.
 - c. Losses sustained by the Card member (s) through forgery or alteration of or on or in any written instrument required in conjunction with any Card.
 - d. Losses arising out of use of the Card by the Card member(s) with intent to defraud the Bank.

Claim Procedure:

- a. All necessary documents like customer dispute form, police compliant/FIR copy/Full Passport copy and any other document are required to be submitted to the bank for submission to Insurance within 30 days from the date of disputed transaction.
- b. Please contact 24x7 Bank helpline number to initiate the claim procedure.
- c. Subject otherwise to terms, conditions and exclusions of the Policy.
- d. Insurance cover policy is purely a matter of solicitation and does not provide any liability on Bank.

Disclaimer:

Insurance products are obligations only of the Insurance Company. They are not bank deposits or obligations of or guaranteed by Bank. All claims under the policy will be solely decided upon by the Insurance Company. Bank holds no warranty and do not make any representation about

the insurance, the quality of claims processing and shall not be responsible for claims, recovery of claims, or for processing of or clearing of claims, in any manner whatsoever. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.

Cover with the Axis Bank Credit Card, Cardholder confirms to have read, understood and agreed to the following terms and conditions set out below:

1. Cardholder hereby provides explicit consent to Axis Bank to share his/her Personal Data with Axis Bank's authorized service providers and/or the tie-up insurance companies for the purpose of calling and reaching out to offer the relevant insurance cover on Cardholder's Axis Bank Credit Card and for processing Cardholder's Personal Data for availing such Insurance Cover ("Purpose").
2. Axis Bank is committed to protecting Cardholder's privacy and any Personal Data will be shared only with Axis Bank's authorized service providers and/or the tie-up insurance companies in accordance with the applicable data protection laws and regulations. Axis Bank and its authorized service providers/the tie-up insurance companies shall implement reasonable security measures to safeguard Personal Data while sharing the Personal Data for the Purpose.
3. Axis Bank confirms that it shall ensure that the frequency of such callings for the Purpose will be reasonable and in compliance with relevant regulations. Axis Bank strives to provide Cardholder with valuable information without causing inconvenience.
4. Axis Bank reserves the right to modify these terms and conditions. Any changes will be communicated to the Cardholder through appropriate channels.

Other Terms & Conditions:

1. Qualifying purchase value for miles earning will exclude all EMIs about Loan on credit card, EMI, Balance conversion and Balance transfer programs, cash withdrawals, fees, charges and Goods and Services Tax (GST). Any disputed transaction will not be considered for qualifying purchase value computation. Merchant refunds/reversals will be considered as a negative adjustment in the qualifying purchase value computation. Merchant refunds/reversals will be considered as a negative adjustment in qualifying purchase value computation.
2. Axis Bank reserves the right to revise/modify/alter the Terms mentioned in this document at any time by providing a 30 days prior notice to the Cardholder.
3. All disputes if any, arising out of or in conjunction with or as a result of this offer(s) provided with the Credit Card from time to time or otherwise relating to the Card shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.

The above Terms & Conditions and Payment of fees/service charges/all other amounts due from the card-member to Axis Bank from usage of the Card by the card-member under various offers provided on the Card and/or otherwise related to the Card shall be governed by and should be read in conjunction with the detailed Axis Bank Cardmember

Terms & Conditions and Most Important Terms & Conditions (MITC) available on axisbank.com

4. Only Axis Bank Olympus Credit Card customer ("Cardmember") whose Axis Bank Olympus Credit Card account is open, remains in good credit standing, payment continues to reach us before the payment due date, are not delinquent on their card payments are entitled to receive the miles. During block period of a card, no miles shall be awarded for any Transaction posted on the Customer Card account. Once the Card status is restored and in good standing, the EDGE Miles shall be awarded or reversed for the spend or reversal transaction respectively, as per the applicable reward earn rate.
5. Axis Bank's computation of miles shall be final, conclusive and binding on Cardmembers and will not be liable to be disputed or questioned, save and except in case of manifest error.
6. Axis bank holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability or quality of the products made available to Cardholder by participating Merchants under the respective offer.
7. Axis Bank is not liable or responsible for any claim(s), dispute(s) regarding delivery, service, suitability, merchantability, availability, quantity or quality made available to the Cardholders under the offer on the products/services (shortly referred as "Claims").
8. In reference to any Claims under the offer, it must be addressed in writing, by the Cardholder directly to participating Merchants and that Axis Bank shall not entertain any communication in this regard. Any query/ contention/ dispute raised by any Cardholder to Axis Bank shall be forwarded to the Merchant who shall be solely responsible for resolving such queries/ contentions/disputes within reasonable time.
9. Any offer on the Card is valid only if the Cardholder's account continues to be in good standing and payment continues to reach Axis Bank before the payment due date.
10. Neither anything contained in these Terms, nor the running of these offers to which they apply, shall be construed as an obligation on Axis Bank to continue any offer up to, on or after the offer termination date. Nothing herein amounts to a commitment or representation by Axis Bank to conduct further such offers.
11. Any taxes or liabilities or charges payable to the Government or any other regulatory authority or body, if any, shall be borne directly by Customer and/or billed to the account of the Customer.
12. If the offer and/or anything to be done by Axis Bank or any other entity in respect of the offer is prevented or delayed by causes, circumstances or events beyond the control of Axis bank or any other entity, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of Axis Bank or the other entity/ies, then Axis bank and/or the other entity/ies shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences. Axis Bank shall in no way be liable if any Cardholder is unable to login to merchant website/app due to incompatibility of device, internet usage plans, or any other reason whatsoever.
13. The above Terms & Conditions and Payment of fees/service charges/all other amounts due from the card-member to Axis Bank from usage of the Card by the card-member under various offers provided on the Card and/or otherwise related to the Card shall be

governed by and should be read in conjunction with the detailed Axis Bank Cardmember Agreement and Most Important Terms & Conditions (MITC) available on axisbank.com