

Terms and Conditions for Apple iPhone Offer on Axis Bank Credit Cards

(2019)

- **Offer 1:** 10% cashback* on iPhone XS Max, iPhone XS & iPhone XR on Axis Bank non-EMI Credit & Debit Cards at select stores.
- **Offer 2:** 10% cashback* on iPhone XS Max, iPhone XS & iPhone XR on Axis Bank Credit Card EMI transactions at select stores for 12 and 24 months tenure. ROI will be 13%.
- **Offer 3:** 10% cashback* on iPhone XS & iPhone XR on Axis Bank Debit Card EMI transactions at select stores for 12 and 24 months tenure. ROI will be 14%.

Offer Date: 19th Dec'18 to 31st Mar'19 (both days inclusive)

Offer Conditions:

- Customer can purchase only 1 product per card during the offer period.
- Cashback and reward points for eligible transactions will be credited within 150 days from transaction date on a best effort basis and will be processed at Card level.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant.
- This offer is valid on all Axis Bank Credit Cards & select Debit Cards. This offer is not valid on NR and Corporate Cards.
- Offer is open to Indian residents holding a valid Axis Bank Credit Card to whom communication is sent either by Axis and/or merchant.
- Offer is void wherever prohibited by Law.
- Purchases made before or after the offer period shall not be eligible.

For Select store list, check: https://www.axisbank.com/docs/default-source/offers-terms-and-conditions/apple-store-list_28-09-1831cee5b9be576bf08df9ff0a000b8c1c.pdf

EMI Terms and Conditions:

- Cashback transaction will be credited within 150 days from transaction date on a best effort basis subject to the EMI being live(not foreclosed or cancel) till that date
- If customer opts for foreclosure or cancellation of EMI facility, customer will have to inform the customer service of Axis bank for discontinuing the EMI facility. The cancellation will not be automated. EMI cancellation request should be given at least 1 working day before the due date.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- In case of any 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.
- All other EMI terms and conditions remain the same.
- For Credit Card EMI details, please refer - <https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services/convert-purchases-into-emis>
- For Debit Card EMI details, please refer - <https://www.axisbank.com/retail/cards/debit-cards/useful-links/debit-card-benefits#emiondebitcard> .Interest rate applicable on Debit Card EMI is 8.55% p.a (3 Months MCLR) + 5.45% p.a. i.e. effective rate of interest would be 14% p.a. (No reset).

Standard Terms and Conditions:

- In case there is more than one offer available simultaneously, no two offers can be combined by the participant.

- The cashback and points will be processed 150 days from date of purchase, on a best effort basis
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- Axis Bank will not be responsible or liable in case the offer is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- Axis Bank reserves the right to modify / alter all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- Cardholder/s whose account has been classified as delinquent will not be eligible for the benefits of the cashback offer as per Bank's policy. Bank's discretion in this regards shall be final.
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cashback will not be eligible for the benefits of the offer. Cashback will be given only in the form of account credit. Cashback will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers cashback on purchase of goods and services of the Merchant by using Axis Bank 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 Merchant.
- Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to Axis Bank.
- Cashback offered by the Bank is solely for promoting usage of Axis Bank Cards.
- 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.
- Apple & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Apple & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- Axis Bank reserves the right to disqualify any cardholder from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer or otherwise by use of the Card.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the cardholder and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit & Debit Card issued by Axis Bank
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- Apple & Axis Bank Terms & Conditions applicable.
- General Terms and Conditions pertaining to Axis eDGE Reward points are applicable
- All packages are subject to availability at the time of booking confirmation GST and Payment Gateway fees applicable at the time of booking

- Any purchase using Axis Bank Credit & Debit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- Axis Bank holds the exclusive right at its sole discretion to refuse or deny the offer to any Cardholder.
- Under no circumstance will the offer/cashback being offered under this program be settled in cash
- This Offer is subject to applicable law and regulations.