

Terms and Conditions for the 'Croma Independence Sale' Aug 2014 Campaign on Credit and Debit Cards

(15th August 2014 – 17th August 2014)

Croma Independence Sale

Terms and Conditions:

- **Offer:** 5% cash back at Croma, at customer id level, for Axis Bank Cardholders on a single minimum purchase of Rs.15000.
- **Offer Period:** 15th August, 2014 to 17th August, 2014 (all days inclusive).
- No upper limit on the cashback that can be earned by the customer during the offer period i.e 15th August 2014 – 17th August 2014 (all days inclusive), subject to the terms of the offer and other conditions mentioned herein
- The cash back will be calculated at a customer id level.
- This offer is for the consumption of individual retail consumers only. In other words, this offer is not available for non-individual customers like corporates, firms etc
- Axis Bank reserves the right to decide and reject on the eligibility or decline of cash back in case of bulk purchase or fraudulent transaction for commercial purpose
- Offering of cash back in this offer shall be at sole discretion of Axis Bank
- The Additional 5% cash back from Axis Bank will be on the Net Transaction Value of Rs 15000 or more. The Net Transaction Value shall mean the price of the products purchased less the any discount offered to cardholders by Croma.
- The additional 5% cash back will be processed by Axis Bank. i.e., on 31st October 2014.
- The offer is also applicable on e-Commerce transactions done on www.cromaretail.com
- Multiple transactions summing up to Rs 15000 on a card will not be eligible for the offer
- One product cannot be bought and billed into two or more invoices i.e. Minimum one product will have to be billed on one invoice for a minimum billing amount of Rs 1500 & above to avail this offer
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- Cash back is not applicable for where a refund is processed & if any reversal request is given/placed from backend for cancelling of Card Transaction
- All Customer Queries on the offer should be raised during the offer period or within 90 days after expiry of the promotion period.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- Products offered under this program are subject to availability from the respective participating outlets of Croma and accordingly Axis Bank in no circumstances shall be liable for non-availability of any of the products
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- Under no circumstance will the offer being offered under this offer be settled with cash in lieu by Axis Bank or by Croma

- 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.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Debit/Credit Card issued by Axis Bank
- Credit Cardholder/s whose account has been classified as delinquent before or during the currency of the offer will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final
- Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchants. Any dispute or claim regarding the goods and services must be resolved by the Cardholder/s with the Merchant directly without any reference to Axis Bank.
- Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- Axis Bank reserves the right to disqualify any cardholder from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer or otherwise by use of the Card.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the cardholder and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- Infiniti Retail Limited Terms & Conditions are also applicable