

## Terms & Conditions for Credit Card 10% Cashback Campaign

(August 2018)

### Terms and Conditions for Credit Card Users:

- The offer is valid for only select Axis Bank Credit Cardholders to whom the formal offer via SMS/Mobile App Push Notification referred to as “**communication**” on their registered mobile number has been sent by Axis Bank.
- The Campaign Period referred to as “**Offer Period**”, will be the one mentioned in the communication received by customer..
- Below are the offer details for the customers. A customer would be eligible for only the offer which was communicated to them by Axis Bank.
- **Offer:**
  - 10% cashback upto Rs.250 on select Axis Bank Credit Card on total spends till the offer end date.
  - For customer to qualify, he/she must spend on the Credit Card mentioned in formal offer communication. The minimum amount to be spent during the offer period for qualifying will be mentioned in the formal offer communication.
  - Offer Period: Validity of the offer is mentioned in the communication and customer needs to spend the minimum qualifying amount within that period.
  - There is no restriction on the number of transactions to spend the minimum amount. The customer can spend the amount in one or in multiple transactions within the offer period.
  - The transaction should be customer initiated only and should be a Purchase transaction (online / offline / point of sale). Cash withdrawal initiated by the customer or any fee or financial charge levied by the bank would not be eligible for this campaign.
  - The offer is valid on the Credit Card account mentioned in the communication. Transaction can be done either on Primary card or Add-on card, however cashback would be credited only once on the Primary card mentioned in the communication for a transaction done on a Primary or Add-on card or both.
  - Cardholder’s eligibility for the offer will be decided by the Bank.
- The cashback amount will be credited within 90 days to all eligible customers, after the expiry of the offer period on best effort basis.
- All escalations related to this campaign will be valid within 90 days from the end of the offer 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.
- Credit Card holders whose cards are not active, blocked 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 credit on the credit card and will not be given in any other mode. Bank’s discretion in this regard shall be final.
- The offer is also valid on LIC Credit Cards powered by Axis Bank.
  - This offer is not valid on Corporate Credit Cards and NRE Debit Card.

- Credit 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.
- 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 Credit Card issued by 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 cashback under the offer.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- 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
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- General Terms and Conditions on Axis Bank Credit Card are applicable.