

Terms and Conditions for Insurance Premium Payment campaign on Debit Cards
(31st January 2015 to 31st March 2015)

Campaign Terms & Conditions:

- Axis Bank is not offering/promoting any insurance company or any insurance policy through this campaign.
- The communication under this campaign is meant only to promote Axis Bank Debit Card as a payment tool for Insurance Premium payment.
- Axis Bank Debit Card can be used to make online payment of Insurance premiums where ever an option is provided by the insurance company.

Personal Accidental Insurance cover on Axis Bank Debit Card:

- To avail the Personal Accidental Insurance covers, Axis Bank Debit card need to be used for purchases in -180 days prior to the date of the incident for which claim may be raised under Personal Accidental Insurance Cover.
- To avail the Personal Accidental Insurance Cover, report has to be made to Axis Bank within 90 days from the date of incidence.
- The above said POS conditions are not applicable in case of Police & Defense Personnel.

General Terms & Conditions:

- Payment of Insurance premium through Axis Bank Debit Cards is entirely voluntary and it is understood, that the participation by Axis Bank Debit Cardholders shall be deemed to have been made on a voluntary basis.
- Axis Bank will not be responsible or liable in case the payment couldn't be made 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 reserves the right to modify / alter all or any of the terms applicable of the campaign without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the campaign without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the campaign including any dispute or discrepancy relating to the campaign, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- The terms and conditions governing the campaign shall be in addition to and not in substitution/derogation to the Primary Terms and Conditions governing the Debit Card issued by Axis Bank.
- Axis Bank holds out no warranty or makes no representation about 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 campaign.
- Axis Bank reserves the right to disqualify any Axis Bank Debit 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 Axis Bank Debit Card.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing while making the insurance premium payment shall be borne solely by Axis Bank Debit 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.
- The aforesaid Offer is subject to applicable law and regulations and would be modified / discontinued based on the prevailing law / regulation at any point of time and neither party shall be under any liability or obligation or continue implementation of the said Offer till such time the terms are modified by the Parties as per the prevailing/ amended law at that point of time. In the event, that the Offer cannot be continued without total compliance of the prevailing law at any point of time, this Offer shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Offer comes into force.
- These Terms and Conditions shall be governed by the Indian Law.

- All disputes relating to the Program and its terms and conditions shall be subject to the exclusive jurisdiction of courts located at Mumbai.
- Any person making the payment of insurance premium deemed to have read, understood and accepted these terms and conditions.
- General Terms and Conditions on Axis Bank Debit Card are applicable.