

Terms and Conditions for The Festive Campaign on Credit and Debit Cards

(Oct 2015 – Nov 2015)

Central

Terms and Conditions:

- **Offer:** 5% cashback for Axis Bank Cardholders on a single minimum purchase of Rs.4500. Maximum cashback of Rs.1500 at a customer ID level
- **Offer period:** 7th Oct 2015 to 15th Nov 2015 (both days inclusive)
- The customer can avail a maximum cash back of Rs.1500/- .The cash back shall be available on the net transaction value of a single transaction
- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Central stores. The 5% cash back from Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs. 4500/-.
- The offer is not applicable on purchase of electronics, Shop-in-Shop partners, mobile phone/accessories or any other establishments which is not directly associated with Central
- The cashback is applicable on a single transaction and bills cannot be clubbed to avail the same
- The cash back will be processed 45 days after the end of the promotional period i.e 30th Dec 2015.
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- 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.
- 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.
- 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.
- 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
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. Bank's discretion in this regard shall be final.
- 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.
- 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.
- Central & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Central & 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 Card / 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.
- Central is a division of Future Lifestyle Fashions Limited
- Terms and Conditions of Central and Future Lifestyle Fashions Limited are also applicable

Pantaloons

Terms and Conditions:

- **Offer:** 5% cash back for Axis Bank Cardholders on a single minimum purchase of Rs.4000. Maximum cash back of Rs.1500 at customer id level
- **Offer period:** 2nd Oct 2015 to 18th Nov 2015 (both days inclusive)
- The customer can avail a maximum cash back of Rs.1500/-. The cash back shall be available on the net transaction value of a single transaction

- Net Transaction Value shall mean the retail price of the products purchased less sale discount offered to the card holders at the Pantaloons stores. The 5% cash back from Axis Bank shall be applicable only if the Net Transaction Value per bill is equal to or greater than Rs. 4000/-.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards.
- The cash back will be processed 45 days after the end of the promotional period i.e 2nd Jan 2016.
- 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.
- 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.
- 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.
- 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
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. 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.
- Pantaloons & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Pantaloons & 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 Card / 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.
- Pantaloons Terms & Conditions applicable.

Westside

Terms and Conditions:

- **Offer:** Additional 5% Discount at Westside for Axis Bank Cardholders on a single minimum purchase of Rs.4500/-.
- **Offer Period:** 9th Oct'15 to 15th Nov'15 (Both days inclusive).
- Maximum available discount is Rs. 1500/-.
- In order to avail the discount, the total payment needs to be made using an Axis Bank Debit or Credit card.
- Offer discount will be processed by Westside at the billing counter at the time of purchase and will reflect on the bill.
- Offer NOT VALID on the value of Recharges, connections, cost added to make the transaction value to Rs 4500/- and above will not be entitled for discount.
- The discount is applicable on a single transaction and bills cannot be clubbed to avail the discount.
- Offer valid on transactions done on live Axis Bank Debit and Axis Bank Retail Credit Cards only. This offer is not valid on Corporate Credit Cards.
- This offer cannot be clubbed with any other offer at the stores.
- Offer is subject to availability of products at the sole discretion of Westside.
- The offer will be valid during the promotion period only which will be at the sole discretion of Westside & Axis Bank.
- Westside & Axis Bank retains the right to change or discontinue the offer at any time during the promotion period without prior notice.
- 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 decision of Westside & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.

- Westside and Axis Bank reserve 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 offer by another offer, whether similar to this offer or not, or to withdraw it altogether.
- 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 & Westside 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 & Westside 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 Card issued by Axis Bank
- 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.
- Neither Axis Bank nor any of its subsidiaries or affiliates nor Axis Bank's member banks nor any of their respective subsidiaries or affiliates (collectively the "Promoters") assumes any responsibility for the products & services offered at the Westside stores.
- 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 discount 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.
- Trent Terms & Conditions applicable