

## **Terms and Conditions for Spends build-up Campaign on Credit Cards**

**(15<sup>th</sup> July 2015 to 15<sup>th</sup> August 2015)**

- The offer is valid for only selective Axis Bank Credit Cardholders to whom the formal offer communication via email and/or SMS on their registered email ID and/or mobile number has been sent by Axis Bank.
- The Campaign referred to as “**Offer Period**”, starts from 15<sup>th</sup> July 2015 and ends on 15<sup>th</sup> August 2015 (both days inclusive). The card transactions from 00:01 on 15<sup>th</sup> July 2015 to 23:59 15<sup>th</sup> August 2015 will only be eligible for this Offer Period.
- **Offer: Use your Axis Bank Credit Card** (as communicated via Email/SMS on the email ID and/or mobile number registered with Axis Bank) **for at least Rs ““XX””** (as communicated via Email/SMS on the email ID and/or mobile number registered with Axis Bank) **during the Offer Period, and get (a) Cashback or (b) eDGE Loyalty Reward Points** (as communicated via Email/SMS on the email ID and/or mobile number registered with Axis Bank)
- Cashback and bonus eDGE Loyalty Reward Points will be credited to eligible card holders account, 60 days after the end of the Offer Period i.e. 15<sup>th</sup> October 2015
- Bonus eDGE Loyalty Reward points will be given only on transactions done using the Credit Card as communicated via Email/SMS on the email ID and/or mobile number registered with Axis Bank
- Cardholder's eligibility for the offer will be decided by the Bank.
- 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.
- All escalations related to this campaign will be valid till 13<sup>th</sup> November 2015
- 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.
- 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.
- 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.
- 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 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 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.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- 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 / eDGE Loyalty Rewards credit
- 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.
- General Terms and Conditions on Axis Bank Credit Card are applicable.
- General Terms and Conditions pertaining to eDGE Reward points are applicable