



Terms and Conditions for ‘Progress With Digital’ Contest

The following terms and conditions (“**Terms and Conditions**”) shall apply to and govern Axis Bank’s ‘Progress With Digital ’ Contest. Axis Bank may specify additional terms and conditions governing the Contest from time to time and/or revise or amend the existing Terms. Such terms shall be in addition to and not in derogation of these Terms. Such amended/revised terms/ additional terms and conditions shall be communicated by Axis Bank by hosting the same on Website www.axisbank.com/progress-with-digital. The Participants shall be responsible for regularly reviewing these Terms including any amendments thereto as may be posted on Website. All participants undertake to have read and understood these Terms and agree to abide by them at all times. Model is being used in visuals for the illustrative purposes only.

DEFINITIONS:

1. “**Contest**” means the ‘#ProgressWithDigital’ movement initiated by Axis Bank which is a 28 Day Challenge for all Participants availing Mobile Banking, Net Banking, Axis Pay UPI Services from Axis Bank Limited.
2. “**Participant**” means an Axis customers availing Mobile Banking, Net Banking, Axis Pay UPI Services (“Channels”) from Axis Bank Limited.
3. “**Website**” means the official page of Contest www.axisbank.com/progress-with-digital
4. “**Award**” shall mean the prizes and awards as mentioned in the Awards section of these Terms.
5. “**Contest Period**” shall mean the period starting from 23rd January, 2017 00:00:00 hours to 19th February, 2017 23:59:00 hours (both days inclusive) as per Indian Standard Time.
6. “**Day**” shall mean period of 24 hours, starting from 00:00:00 hours and ending at 23:59:00 hours every day during the Program Period.
7. “**Week**” shall mean period of 7 days, starting from Monday 00:00:00 hours and ending on Sunday 23:59:00 hours.
8. “**Terms and Conditions**” means the terms and conditions applicable to the Contest.
9. “**Channels**” means Mobile Banking, Net Banking or Axis Pay UPI from Axis Bank Limited (“Bank”).
10. “**Financial transaction**” shall mean the below mentioned transaction performed by the customer/Participant during the Contest Period:

Financial Transactions for Mobile Banking
A. Fund transfer(Self account and Third Party fund transfer)
B. NEFT
C. IMPS
D. Utility Billpay

E. Credit Card bill pay
F. Recharge (DTH, Data Card and Mobile Recharge)

Financial transactions for Internet Banking
(A) Fund Transfer
1. Axis To Axis
2. NEFT
3. RTGS
4. IMPS
5. IMT (Instant Money Transfer)
6. VMT (Visa Money Transfer)
(B) Bill Pay
(C) Recharge
(D) Outward Remittance
(E) Shopping Mall (Shop online and Pay using Axis Bank Internet Banking)
(F) Tax Payments
(G) Other Transactions*

* Other Transactions include IPO (Initial Public Offering) , NPS (National Pension Scheme) & PPF (Public provident fund).

Financial Transactions for Axis Pay UPI
Send Money

A. How to Participate?

In order to participate in the Contest, the Participant needs to carry out financial transactions on any of the channels - Mobile Banking, Net Banking or Axis Pay UPI. The winners would then be taken out on the basis of a lucky draw.

Award	Awards	Eligibility Criteria	Maximum no of awards
Award 1	IPhone 7	At least 2 financial transactions in any of the channels in a day	Any One from eligible participant everyday based on a lucky draw
Award 2	Hyundai Eon Base Model - Mumbai ex-showroom price of approx. Rs. 3,80,000/-	At least 4 financial transactions in any of the channels during the week	Any One from eligible participant every week based on a lucky draw

- The Participant can participate in the Contest only if he/she agrees to the Terms & Conditions of this Contest.

AWARDS

The Contest Awards structure is as follows:

Award	Award	Eligibility Criteria	Maximum no of awards
Award 1	IPhone 7	At least 2 financial transactions in any of the channels in a day	Any One from eligible participant everyday based on a lucky draw
Award 2	Hyundai Eon Base Model - Mumbai ex-showroom price of approx. Rs. 3,80,000/-	At least 4 financial transactions in any of the channels during the week	Any One from eligible participant every week based on a lucky draw

- Axis Bank shall, with the help of the authorized vendor, attempt to have the Awards delivered at the registered mailing address of the winning Participant. In case of a NRI participant being a winner, AXIS Bank shall, with the help of the authorized vendor, attempt to have the award delivered at the India address as confirmed in writing by the winner NRI participant. If the Award is undelivered, Axis Bank shall, at its sole discretion, attempt to have the Award delivered one more time. If the Award is still undelivered, Axis Bank shall hold the Award till May 19, 2017, within which period, the Participant should contact Axis Bank to avail the Award along with payment of all applicable taxes, duties and levy. After the termination of this time period, AXIS Bank shall be under no obligation to entertain any requests or claims for the Award item. In order for the Award to be delivered to the eligible and winning Participant, the Participant understands and permits Axis Bank shall share the Participant's details like name, address, phone number etc. with the authorized vendor for delivery of the Award item.
- In case a Participant is only availing the Axis Pay UPI Services and does not have any Savings/ Current Account relationship with Axis Bank as a customer and is a winner for the daily / weekly award, Awards shall be delivered subject to the necessary verification being done by the bank and Participant will be given the award only after submitting the necessary documents / proof.
- The Participants who are the winners of the Award 1 will have to pay tax on the product invoice value at the rate prevailing as per applicable law. The Bank shall intimate the prospective winner of the amount of any such tax payable by him/her along with the mode of payment. The Award shall be dispatched to the Participant only after Tax has been paid by the Participant.
- The Participant who is the winners of the Award 2 will be liable to pay any vehicle registration, local taxes, road tax, gift tax, insurance or any other statutory payments (including differential price of car) as applicable before accepting the car as Award. Axis Bank shall not be liable to bear the same. Axis

Bank will only bear the ex-showroom cost of the car (not exceeding Rs. 3.8 lac.) In case, if the Ex showroom price of the Award 2 at assigned dealership from which delivery of award 2 needs to be taken by the winner is lower than the Ex showroom price (Ex-Mumbai) in no manner, whatsoever, the differential price will be adjusted/refunded to the winner. No change in model/variant/color request from winning Participant will be entertained.

- Award 2 will be delivered to the winning participant through a dealer. The delivery of the Award 2 will have to be taken by the winner from the assigned dealership. The winner shall pay or arrange to pay the dealer the balance amount [including but not limited to vehicle registration, local taxes, road tax, gift tax, insurance or any other statutory payments (including differential price of car) as applicable] of the Award 2 to complete the successful delivery of the car. The balance amount shall be paid by the winner before the delivery commitment date given by dealer. Dealer is not liable to deliver the car till the balance amount if any has been paid by the winner. The winner needs to provide accurate information and needs to submit documents as specified/required by the Dealer, Registration & Insurance authorities for getting the car delivery.
- Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the winner Participant due to provision of the Award, shall be to the sole account of the winner Participant. Tax deducted at source, if any, on the monetary value of the Award shall be reimbursed by the winner Participant before the delivery of such Award.
- The Winners list for a Week will be published within the first three days of the subsequent week on the website www.axisbank.com/progress-with-digital. This will be the name of all eligible Winners, who have won Award 1 or Award 2.
- No substitutions or exchange of Award, other than what is detailed in the communication sent to the Participant shall be allowed. However, Axis Bank reserves the right to substitute and/or change the Award or any of them on account of non-availability of Award, without any intimation or notice, written or otherwise to the Participant.
- Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of the Award.
- These Terms and Conditions shall be in addition to and not in substitution / derogation to the terms and conditions governing the Facility / Primary Terms and Conditions. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the terms and conditions applicable to the Facility / Primary Terms and Conditions.

- Axis Bank reserves the right to modify/ change all or any of the terms applicable to the contest without assigning any reasons or without any prior intimation, whatsoever. Axis Bank also reserves the right to discontinue the contest without assigning any reasons or without any prior intimation, whatsoever.
- All visuals of the Award in the communication sent to the Participants are indicative only.
- The Awards are not the product and service of Axis Bank and therefore, Axis Bank shall not in any way be deemed to be making any representation or warranty whatsoever in connection with the Award (including the quality of products/services thereof) and shall not be responsible in any manner whatsoever for the same, at any point of time either during or post Contest period. The awards are being provided exclusively by alliance Partner and Axis Bank will not be responsible for any claims/ damages of the eligible Participant in case of deficiencies in awards or the services of alliance Partner.

Other Terms & Conditions:

- The Contest is valid only for Participants availing Mobile Banking, Net Banking or Axis Pay ("Channels") from Axis Bank Limited ("Bank"). Bank reserves the right to Offer the contest to any of its customers at its sole discretion.
- The contest is valid between 23rd January 2017 to 19th February 2017 ("Contest Period"), both days inclusive.
- Only financial transactions on the channels will be considered for the Contest. Only Send Money will be considered as a financial Transaction for Axis Pay UPI. EMI, Personal loans and balance transfer transactions are NOT eligible. Only retail transaction to be considered for the campaign.
- Axis Pay UPI during the Contest Period would only be available on the Android platform.
- A Participant can win only once in the category of daily winner during the campaign period. Any Participant Winning a Daily award continues to be eligible to participate in the Weekly lucky Draw for Award 2. A Participant can win only once in the category of weekly winner during the contest period.
- Financial Transactions which are reversed, cancelled, declined or failed will not be considered for this Contest.
- Participant who has closed their account on or before 19th Feb '17 will not be eligible for this Contest.
- In case if Participant is only availing the Axis Pay Services from Axis Bank and deregisters/uninstalls the Axis Pay on or before 19th Feb '17 he/she will not be eligible for the Contest.

- If the participant is availing services of Mobile Banking / Internet Banking and / or Axis Pay UPI from bank, and he/she closes his / her account and / or Deregisters/uninstalls Axis Pay on or before 19th Feb'17 will not be eligible for the Contest.
- In case a Participant is a user of Axis Pay UPI services and has registered for Axis Pay UPI with a mobile number which is different to the registered number used for Axis mobile app/Axis Internet Banking then the Participant shall be considered as two separate participants for the contest.
- Customer/s whose account has been classified as delinquent before or during the campaign period will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final.
- This offer is non-transferrable to any other person and cannot be exchange with any other offer.
- . Axis Bank and group Staffs and their family members and Hansa Customer Equity Pvt Ltd. staff and their family members are not eligible for this Contest.
- Participants consent that if required by the bank, they will give their testimonials about the Contest/Bank in writing, click a photo with the awards received by them. The stories, testimonials & photos of eligible participant will be used by the bank for marketing/promotional purposes and the Bank shall not, at any time, be liable to make any payments towards any kind of fees, incentive or royalty, for these stories/ testimonials /photos.
- Any participation in this Contest is voluntary. Any person availing of this Contest shall be deemed to have read, understood and accepted these Terms and Conditions.
- Standard T&C of Award 1 / Award 2 would be applicable.
- The Contest cannot be clubbed with any other campaign/offer(s)/promotion(s).
- The Bank reserves the absolute right to change / modify / withdraw / suspend / cancel this Contest at any time without giving any notice and without assigning any reason.
- The decision of the Bank in all matters in connection with and incidental to this Contest is final and shall be binding on all persons.
- The Bank holds out no warranty and makes no representation with respect to the delivery and quality of the goods and services of the merchants.
- Axis Bank does not guarantee and make any representation about the quality, usefulness, worthiness and/or character of the Award, and shall not be responsible if the same, in any way, is found to be defective.
- Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of the use or otherwise of any goods/ services availed of by the Participant under the contest.

- Axis Bank makes no representation and disclaims all express, implied, warranties of any kind to the Customer/Participant and/or any third party including, without limitation, warranties as to accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose.
- In case of any queries or disputes with regards to the quality of the goods and services shall be resolved by the Participant directly with the Authorized Vendor without any reference to the Bank whatsoever.
- These Terms and Conditions shall be governed by the laws of India. All disputes arising out of or in connection with or as a result of this Contest or otherwise relating hereto shall be subject to the exclusive jurisdiction of the courts or tribunals at Mumbai only, irrespective of whether any other courts or tribunals have concurrent or similar jurisdiction.
- These Terms and Conditions and an arrangement herein shall be subject to applicable RBI guidelines issued from time to time and prevailing law and regulations.
- In all matters relating to the Contest, the decision taken by Axis Bank shall be final and binding on the Customers/ Participants.
- For any queries related to the Contest the Customer/Participant should get in touch with Axis bank call center at :
 - For customers residing in India - 1 800 209 5577 / 1 800 103 5577
 - For NRIs : +91 40-67174100 (Non - Toll Free)
- Axis Bank reserves the right to disqualify the Customer/Participant from the benefits of Contest if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Contest.
- The Customer/Participant agrees to indemnify and keep Axis Bank indemnified for any loss or damage that Axis Bank may suffer with respect to the Contest including but not limited to any fraudulent and/or illegal transaction or any misrepresentation made by the Customer/Participant while participating in this Contest.
- This Contest 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 Contest 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 Contest cannot be continued without total compliance of the prevailing law at any point of time, this Contest shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Contest comes into force.

- In the event any alternative Award is offered, selection of the same shall be at the sole discretion of Axis Bank.
- The Contest is not available, wherever prohibited and / or on merchandise / products / services for which such programs cannot be offered for any reason whatsoever. The Contest is void where prohibited by law.
- The participation in the Program is entirely voluntary and it is understood, that the participation by the Participant shall be deemed to have been made on a voluntary basis.
- Axis Bank is not responsible for any errors and/or omissions in the terms and conditions contained herein. All information is provided on "as is" basis without warranty of any kind.
- In the event of any conflict or inconsistency regarding any instructions and conditions on any advertising or promotional material relating to the Contest /Campaign / Offer, these Terms and Conditions shall prevail over all such other instructions and conditions failure by Axis Bank to enforce any of its rights at any stage does not constitute a waiver of those rights.