

Terms and Conditions for “The Grand Cash-back Offer” - Outward Remittance – Internet Banking for September’17

These terms and conditions (“Terms”) shall be applicable to the Customers (as defined hereinafter) participating in the Grand Cash-back Offer (“Offer”) who agrees to be bound by the same and shall be regulated by the provisions of the specified products and services provided by the Axis Bank through Axis Internet Banking channel. Any customer participating in the Offer shall be deemed to have read, understood and accepted these terms and conditions and these Terms shall be in addition to and not in derogation of other applicable Terms and Conditions of any account or any other facility/services offered by the Bank and/or such other terms and conditions as may be specified by the Bank.

For the purposes of these terms and conditions:

- “Campaign Period”: Campaign period is from **1st September, 2017 to 30th September, 2017**.
- “Customer” shall mean all Axis Bank Customers who are eligible to do outward remittance through Internet Banking.
- “Fund Transfer” shall mean outward transactions made by Axis Bank customer through their internet banking to beneficiary abroad.
- “Axis Internet Banking” shall mean Axis Bank e-banking service for its accountholders which allows them to conduct a range of financial transactions through the Bank’s website.
- Offer details are as follows:
- Any customer participating in this campaign/offer, agrees to be bound by the Terms and Conditions of this Campaign and deemed to have read, understood and accepted these terms and Conditions in its entirety
- Offer: 100% Discount on Processing Fees on every transaction done outward through Internet banking during offer period (1st September 2017 to 30th September 2017) and Cash-back (as per below mentioned slabs) on the first transaction done outward through Internet banking by customer.
- Cash-back Slabs are as below -

Slabs	Transaction Amount (in USD)	Cashback Amount (in INR)
1	100 - 1000	500
2	1001 - 2500	1000
3	2501 & Above	1500

- Cash-back amount as per the above slabs will be credited to the customer's Axis Bank account (from which account the transaction is initiated) within 10 working days.
- Cash-back will be given only to those customers who are using Internet banking to do their Outward Remittance for the very first time.
- In case, the outward transaction through Internet banking is done for a currency other than USD then the USD equivalent amount (as on the day of transaction initiation) will be considered to ascertain the slab. And according to the slab the cash back amount will be credited.
- Offer Description: The cashback is only on the first outward transaction done by the customer through Internet banking whereas the 100% Discount on processing fees will be given on every transaction done outward through Internet banking during offer period.
- In case, the customer transfers an amount less than USD 100 (for currencies other than USD, the USD equivalent amount is considered for checking eligibility), then he will not be eligible for any cash-back.
- **Offer/Campaign Period:** 1st September 2017 to 30th September 2017
- **Eligibility:** The Customers who processes an outward remittance transaction in any currency through Axis Bank's Internet Banking during the campaign period will be eligible to avail offer. (The list of currencies offered for Outward Remittance through Internet Banking is available on Axis Bank website).
- This campaign can be availed only for Outward Remittances through Internet banking channel only.
- The Correspondent charges shall be levied as per normal process; the processing fees levied by Axis Bank shall be discounted by 100%. On initiation of the transaction, the customer will be able to up-front view the various charges and fees applicable for the transaction. On confirmation of the customer for the charges and fees, the transaction will be submitted.
- For the cashback, the first transaction of the customer based on the Axis bank account from where the funds are transferred will be considered and not as per Customer ID.
- The per transaction limit is USD 25,000 or its equivalent and yearly limit is USD 2,50,000 or its equivalent per customer for Outward Remittance through Internet banking.
- The Campaign is not available wherever prohibited and / or cannot be offered for any reason whatsoever.
- This Campaign/offer cannot be clubbed with any other campaign/offer of Axis Bank.
- Axis Bank shall not be responsible for any attributable to reasons beyond the control of Axis Bank.

- Axis Bank reserves the right to disqualify any customer 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 service.
- Customer/s whose account has been classified as delinquent before or during the currency of the offer period will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final.
- The Customer's participation in this campaign/offer is entirely voluntary and it is understood, that the participation by the Axis Bank Customer shall be deemed to have been made on a voluntary basis.
- 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 Customer and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the campaign/offer or eligibility of any Customer, Axis Bank's decision shall be final and binding on Customers in all respects.
- This Campaign/offer shall be subject to applicable RBI guidelines issued from time to time and prevailing law and regulations.
- This Campaign/Offer is subject to applicable law and regulations as mentioned hereinabove 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 Campaign/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 Campaign/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.
- The Offer shall be governed by laws of India. Any dispute relating to the offer or the terms and conditions shall be subject to the exclusive jurisdiction of the courts in Mumbai only.
- Incomplete / cancelled/ rejected / invalid / returned /disputed or unauthorized/fraudulent outward 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, mobile handset, computer equipment, software, or website. Customer cannot claim any loss, cost or damages from Axis Bank which may arise due to these technical reasons.
- The Campaign/ offer is not transferable, non-negotiable and cannot be en-cashed. Axis Bank reserves the right to change the offer/gift offered under this Campaign/Offer at any point of time without informing the Customer.

- The Terms and Conditions of the Offer shall be in addition to and not in substitution/ derogation to the terms and conditions governing the usage of the remittances services offered by Axis Bank.
- Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any services availed of by the Customer under the Offer.
- In case of any queries or clarification on the Offer, the customer can contact our customer service desk or write to us at outwardremittance@axisbank.com.
- The Customer agrees to indemnify and keep Axis Bank indemnified for any loss or damage that Axis Bank may suffer with respect to the Campaign / Offer including but not limited to any fraudulent and/or illegal transaction or any misrepresentation made by the Customer while participating in this Campaign / Offer.
- Axis Bank makes no representation and disclaims all express, implied, warranties of any kind to the Customer and/or any third party including, without limitation, warranties as to accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose.
- 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.
- Axis Bank reserves the right to modify/ change all or any of the terms and conditions contained herein as per its discretion without assigning any reasons or without any prior intimation/notice whatsoever. Axis Bank also reserves the right to discontinue the Contest/Offer without assigning any reasons or without any prior intimation whatsoever.
- In the event of any conflict or inconsistency regarding any instructions and conditions on any advertising or promotional material relating to the 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