

## **Terms and Conditions for the IRCTC offer for BHIM/UPI Transactions**

1. Cash back of Rs. 50 per transaction made through BHIM Axis Pay app on booking train ticket on IRCTC website: minimum ticket size of Rs. 500 per transaction
2. Offer period: 15 Feb, 2018 to 15 Mar, 2018
3. Cash back will be credited into the customer bank account through which payment was done
4. Cash back will be credited within 15 days of transaction
5. Offer is applicable for 1 times per customer during the offer period
6. Only successful transactions would be considered for availing the benefit under this offer.
7. The offer is not transferable, non-negotiable and cannot be en-cashed. This offer cannot be combined with any other existing offer (s) running during the offer period.
8. Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
9. Axis Bank Ltd. reserves the right to modify/alter all or any of the terms applicable to the Offer or to discontinue the Offer without assigning any reasons or without any prior intimation to the customers.
10. The participation in the Offer is entirely voluntary and it is understood, that the participation by the customers shall be deemed to have been made on a voluntary basis.
11. Axis Bank Ltd. shall not be responsible for system outages, delays, equipment malfunctions, errors or data loss of any kind, lost or unavailable connections, or failed, incomplete, garbled or deleted transmissions or other technological or technical difficulties or impediments or any other force majeure event that may prevent the customers from participating in the Offer.
12. 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 IRCTC. Any dispute or claim regarding the goods and services must be resolved by the customer/s with the IRCTC directly without any reference to Axis Bank.
13. The customer agrees to indemnify and keep Axis Bank Ltd. indemnified for any loss or damage that Axis Bank may suffer arising out of any fraudulent and/or illegal use of the voucher or any misrepresentation made by the customer while participating in this Offer.
14. Axis Bank Ltd. shall not be obliged to make any public announcements to disclose identity of the winning/eligible customers. Further, no request for disclosing the identity and/or publishing the same in any manner whatsoever under any circumstances will be entertained or taken into consideration by Axis Bank Ltd.
15. In the event of any conflict or inconsistency regarding any instructions and conditions on any advertising or promotional material relating to the Offer, these Terms and Conditions shall prevail over all such other instructions and conditions.
16. Axis Bank Ltd. 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
17. 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.
18. The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.

19. Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
20. This Campaign/ 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 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 Campaign/Offer shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Campaign/Offer comes into force.