

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

- The offer is valid only for select 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 10<sup>th</sup> Dec 2015 and ends on 31<sup>st</sup> Dec 2015 (both days inclusive). The card transactions from 00:01 on 10<sup>th</sup> Dec 2015 to 23:59 31<sup>st</sup> Dec 2015 will only be eligible for this Offer Period.
- The select Axis Bank Credit Cardholders as mentioned above, will receive an upfront credit of Rs 50 on the Credit Card number (as communicated via Email/SMS on the email ID and/or mobile number registered with Axis Bank)
- **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 a single minimum purchase of Rs 300 during the Offer Period using the upfront cashback credited to the Card account.**
- **The select Axis Bank Credit Cardholder’ card account will be debited for the upfront cashback back of Rs 50 in the event the customer does not transact for a single minimum purchase of Rs 300 during the offer period.**
- **Multiple transactions amounting to RS 300 will not be considered as eligible transaction.**
- **Customers who do not meet the offer terms as mentioned herein will be debited with the upfront cashback of Rs 50. Such customers will be required to pay any amount due as per the Cardmember Agreement**
- 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 31<sup>st</sup> Mar 2016.
- 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.
- 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.