



TERMS & CONDITIONS – Offer: eDGE reward points for registering on Axis Mobile and Internet Banking

These terms and conditions (“**Terms**”) shall be applicable to the Customer (as defined hereinafter) participating in the offer who agrees to be bound by the same and shall be regulated by the provisions of the specified products and services provided by Axis Bank through Axis Mobile and Internet Banking channels. 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 of any account or any other facility/services offered by the Bank and/or such other terms as may be specified by the Bank.

Definitions:

The following words and phrases shall have the meanings set out herein below in this document unless repugnant to the context:

“Customer” shall mean Axis Bank Savings Account holder who has never registered/logged-in to Axis Mobile and/or Internet Banking and is eligible for Axis Bank Service(s) and has received SMS / Email communication from Axis Bank with respect to the captioned offer. However, account holders who are **Axis Staff** are not to be considered as customer for this campaign.

“Axis Bank Internet Banking” / “Axis Internet banking” / “Internet Banking” shall mean and include “Axis Net banking” facility offered by Axis Bank.

“Axis Mobile” shall mean and include “Mobile banking” facility offered by Axis Bank.

“Axis Bank Internet Banking Registration” shall mean login for the first time to Axis Internet Banking.

“Transaction” shall mean any of the below transactions done using Axis Mobile and/or Internet Banking within the campaign period i.e. NEFT/IMPS/RTGS/Recharge/Bill Pay/Fixed Deposit/Recurring Deposit/VMT/Pay own CC Bill/Axis to Axis (excluding own account transfer).

“Offer” shall mean, that the Axis Bank customer who has received communication of this offer does his/her first time login to Axis Mobile and/or Internet Banking during the offer period and thereafter does his/her first transaction will receive **500 eDGE reward points worth Rs. 100**

Offer Period: This offer is valid from Mar 20 to Mar 31, 2020.

Day: shall mean period of 24 hours, starting from 00:00:00 hours and ending at 23:59:59 hours every day during the Offer Period.

For being eligible for “eDGE reward points” worth Rs 100, customer needs to Login for the first time to Axis Mobile and/or Internet Banking and thereafter do a transaction during the offer period.

Terms of Offer:

1. The customers may or may not have any other relationship with Axis Bank, except mentioned hereinabove. For the purpose of this clause, “Any other relationship” shall be defined as holding either a current account or having purchased any retail lending product such as Home Loan, LAP, Gold Loan, Personal Loan, Vehicle Loan etc.
2. By participating in this campaign/Offer, Customer agrees to be bound by the terms & conditions of this campaign/Offer including any other applicable terms & conditions modified and prescribed by Axis Bank from time to time. Any such participation by the customer shall imply that the customer has read, understood and accepted the Terms hereunder.
3. The Offer is valid for all Axis Bank Customers (excluding Axis Bank staff) who would be in the eligible base and were sent the official SMS or email communication with respect of the offer. However, for being eligible for the “eDGE reward points”, customer needs to Login for the first time to Axis Mobile and/or Internet banking and thereafter do his/her first transaction during the offer period.
4. If the customer does a first time login to Axis Mobile and/or Internet banking but does not do any transaction during the campaign/Offer period, he/she will not qualify for the campaign/Offer.
5. If the customer does a first time login to Axis Internet banking and/or Axis Mobile, de-registers and registers again during the campaign/Offer period, he/she will not qualify for the campaign/offer.
6. The customer will be declared a winner on completion of all two conditions i.e. Registration / First time login to Axis Mobile and/or Internet banking + at least one Transaction.
7. The customer can qualify only once as a winner during the campaign period on the day of his first transaction post first time registration on Axis Mobile and/or Internet Banking.

The eligible Customer will be only entitled to the “eDGE reward points” worth Rs 100. Multiple offers for multiple Registrations / Transactions are not permitted under this campaign.

8. eDGE reward points worth Rs 100 will be credited within 60 days after the campaign/Offer period ends and an acknowledgement would be sent through an SMS/Email to the eligible customer. The eDGE reward points can be redeemed using the eDGE rewards’ section of Axis Mobile and/or Internet Banking.
9. Axis Bank shall in no way be liable if any Customer/(s) is/are unable/fail to login to Axis Mobile Application, due to incompatible Mobile Phone handsets, Telecom Usage Plans or network failures or for any other reason whatsoever.

10. Customer's eligibility for the offer will be decided by the Bank. If certain customers who register/transact during this period are found to be in-eligible to avail benefits under this campaign, they will not be sent the communication regarding the campaign/Offer.
11. All escalations related to this campaign will be valid till – June 30, 2020.
12. The offer is non-transferable, non-assignable, non-negotiable and cannot be en-cashed.
13. 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, website or mobile app or wallet or any other reason beyond the control of Axis Bank.
14. The participation in the offer is entirely voluntary and it is understood, that the participation by the customer shall be deemed to have been made on a voluntary basis.
15. Axis Bank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel this Offer, without any prior intimation or without assigning any reasons to the Customers thereof. Axis Bank's discretion in this regard shall be final and binding.
16. Axis Bank reserves the right to disqualify any Customer/s from the benefits of the campaign/Offer under reasonable grounds or 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 account. In case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the campaign/Offer.
17. In case of all matters relating to the campaign/Offer including any dispute or discrepancy thereto or eligibility of the Customer, Axis Bank's decision shall be final and binding on the Customers in all respect.
18. Axis Bank Customers are not bound in any manner to avail any other special offer/benefit under this campaign, except mentioned herein-above.
19. Any participation by the Customers shall be voluntary and these term and conditions shall be binding on Axis Bank customers who utilize the offer.
20. Customer whose account is not active and/or are blocked/closed or have a credit freeze will not be eligible for the benefits of this campaign/offer.
21. This campaign/Offer is only valid for all Savings Account Axis Bank Customers.
22. Failure by Axis Bank to enforce any of its rights at any stage does not constitute a waiver of those rights.

23. 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 account.
24. The campaign/Offer is void where prohibited by law. 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.
25. Axis Bank shall not be obliged to make any public announcements to intimate the successful Customer about the voucher.
26. These Terms governing the campaign/Offer shall be in addition to and not in substitution / derogation to the Primary Terms governing the savings account issued by Axis Bank and the applicable Terms.
27. These Terms shall be governed by the laws of India. The courts at Mumbai shall have the exclusive jurisdiction in respect of any disputes with respect to all the subject matter with relation to the campaign/Offer.
28. These Terms and an arrangement herein shall be subject to applicable RBI guidelines issued from time to time and prevailing law and regulations. This campaign/ offer is / 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.
29. Axis 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. Axis Bank will not be liable in any manner whatsoever for any loss/ damage /claim/injury that may arise due to withdrawal or change in the Terms of the Offer or discontinuation of it. The Customer agrees to indemnify and keep Axis Bank indemnified for any loss or damage that Axis Bank may suffer with respect to the Offer including but not limited to any fraudulent and/or illegal transaction or any misrepresentation made by the Customer while participating in this Offer.
30. Incomplete/cancelled/rejected/invalid/returned/disputed or unauthorized/fraudulent transactions will not be considered for the Offer. Decision of Axis Bank shall be final and binding in this regard.
31. 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.

32. The Terms of the Offer shall be in addition to and not in substitution/derogation to the primary terms and conditions governing the usage of the products/services offered by Axis Bank.
33. All the images used in the communication carried out for this Offer promotion are for representation purpose only.