

### **Terms and Conditions for 3X Opt-in Offer on Axis Bank Credit Cards**

These terms and conditions (“Terms”) shall be applicable to the Credit Cardholders (as defined hereinafter) participating in the Offer (as defined hereinafter) who agrees to be bound by the same and shall regulate the provisions of the specified products and services provided by the Axis Bank (“Axis Bank”). Participation in this offer is voluntary. Any User 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.

#### **Definitions:**

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

“Credit Cardholders” – A person who is holding the retail Axis Bank Credit Card whose last 4 digits have been mentioned in the communication.

“Campaign Period/ Offer Period/ Validity” - The period for which the offer is valid.

“Transactions” – any usage on the card which is not a charge/fee/interest levied.

“Merchant” – any establishment where the Axis Bank credit card mentioned in the offer has been used for making a purchase.

SMS/Email/Mobile App Push Notification sent by Axis Bank to the customer’s registered mobile number/email ID mentioning the offer is referred to as “communication”. Only those customers who receive the communication are eligible.

The Campaign Period referred to as “Offer Period” or “Validity”, used interchangeably, will be the one mentioned in the communication received by customer.

**Validity:** Till 1<sup>st</sup> Dec-21

**Offer details**

- Get 3X Edge Rewards Points on spends with the following partners with your Axis Bank Credit Card:-
  - Amazon\* (Except Amazon Pantry, Amazon Fresh)
  - Flipkart
  - Freecharge (Applicable on Rent Payments)
  - CRED (Applicable only on Rent Payments)
  - Hamleys
  - No Broker^ (Applicable only on Rent Payments)
  - Myntra
  - Croma (Offer Applicable on purchases via online store www.croma.com)
  - Swiggy
  - Zomato
  - Nature's Basket

^Offer not applicable on rent payments made through Payzapp

**To Opt-in for the Offer, SMS '3X' to '56161600' from your registered mobile no.**

Product	Monthly Spends Capping*	Monthly Rewards Points Capping**
Burgundy Private Credit Card	3,00,000	90,000
Reserve Credit Card	3,00,000	90,000
Magnus Credit Card	1,50,000	27,000
Select Credit Card	1,00,000	15,000
Privilege Credit Card	70,000	10,500

**\*Refers to the maximum monthly spends on which you can earn 3X/10X Rewards Points on your Credit Card**

**\*\*Refers to the maximum monthly reward points customers can earn during the offer period**

**Offer is Valid on the following Axis Bank Credit Cards:-**

- Axis Bank Privilege Credit Card
- Axis Bank Select Credit Card
- Axis Bank Reserve Credit card
- Axis Bank Magnus Credit Card
- Axis Bank Burgundy Private Credit Card
- Axis Bank Burgundy Private NRI credit card
  
- \*Get 10X Edge Reward Points on Amazon Pantry, Amazon Fresh transactions
  - Offer Valid till 30<sup>th</sup> Sept-21 ; The offer is applicable only on Monday to Thursday
  - Offer is applicable only on purchases made on Amazon Pantry/Fresh (mobile site or mobile application)
  - The offer is not applicable on transactions made during Friday, Saturday & Sunday.
  - The 10X EDGE REWARD Points offer will only be applicable on transactions less than Rs.2000 on Wednesdays
    - Example: If a customer has done a transaction of Rs. 2001 or more on Wednesday, the 10X EDGE REWARDS offer will not be applicable
  - Customers who have availed the Instant Bank Discount offer during the campaign period, will not be eligible to earn 10X EDGE REWARD Points on that particular transaction
  - For More TnCs on Amazon Fresh/Pantry refer link:- <https://www.axisbank.com/docs/default-source/default-document-library/axis-bank-edge-rewards-points-terms-and-conditions-amazon-pantry-fresh.pdf>

### **Axis Bank Standard Terms and Conditions**

- The decision of The Merchant & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- In case of partial cancellation, points will be awarded on the net amount after deducting the refund /partial cancellation amount.
- *EDGE REWARD* points will not be earned on those credit card transactions that have been converted into EMI
- EDGE REWARD points will not be earned on transactions for wallet spends and reload using your Axis Bank Credit Card
- EDGE REWARD points will not be earned on transactions for fuel spends using your Axis Bank Credit Card
- Edge Rewards points will not be earned on Gemstones, Gold ,Silver Coins & Jewellery purchases
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of invoice for the case to be taken for further investigation.
- 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.
- The offer is valid on the Credit Card account mentioned in the communication. Transaction can be done either on Primary card or Add-on card, however points would be credited only once on the Primary card mentioned in the communication for a transaction done on a Primary or Add-on card or both under the same Credit Card account.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- The points will be credited to all eligible customers within 90 days after the expiry of the offer period on best effort basis
- 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 Merchant and Axis Bank reserve the right at any time, without notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, entire or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether.
- 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.
- Transaction can be done either on Primary card or Add-on card, however points would be credited only once on the Primary card mentioned in the communication for a transaction done on a Primary or Add-on card or both under the same Credit Card account.
- Credit Card holders whose cards are not active, blocked and/or are closed or have a credit freeze at the time of processing of points will not be eligible for the benefits of the offer. Points will be given only in the form of credit on the credit card and will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank's computation of spends & eligibility shall be final, conclusive and binding on Card members and will not be liable to disputes, save and except in case of manifest error.
- Spends will be calculated basis details of the merchant and the transaction date submitted by the Merchant Establishment/Association (i.e. Visa/ MasterCard). Axis Bank will not be responsible if Merchant Establishment submits the transaction date or other details pertaining to the transaction as different from the actual when transaction was done.
- Axis Bank shall in no way be liable if any Customer/(s) is/are unable/fail to do the transaction due to incompatible Mobile Phone handsets, Telecom Usage Plans or network failures or system failure/error or for any other reason whatsoever.

- The Merchant & Axis Bank reserves the right to modify / alter the offer or 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.
- Axis Bank only offers discount on purchase of goods and services of The Merchant by using Axis Bank Credit & Debit Card and 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 Merchant. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with The Merchant directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and Credit card.
- Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.
- Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of The Merchant or any third party and is not intended to create any rights and obligations.
- The offer by Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- Bank may use the services of agents for sales / marketing of the products. Copy Rights of Axis Bank Limited. All rights are reserved.
- 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 goods/ services availed of by the Card Holder/s under the offer.
- Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and /or services under the offer.
- The Merchant & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of The Merchant & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- The Merchant & Axis Bank reserve 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.
- 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 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 / Debit Card issued by Axis Bank
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- Logos/trademarks used are owned by respective entities. Axis Bank has been authorised to use these logos/trademarks for offer promotion purposes.
- 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.

- Merchant Terms & Conditions applicable
- Customer under this Offer and/or otherwise will be governed by Axis Bank Terms & Conditions. Customer can view the terms and conditions as well as the complete terms and conditions on the online portal <http://www.axisbank.com>
- The offer is valid only for select Axis Bank Credit Cardholders to whom the formal offer communication was sent by Axis Bank, on their mobile number/email ID registered with the bank.
- This Offer will not be applicable if the Cardholder or the seller or Partner/ merchant cancels the complete transaction/order and, in such a case, participation in the Offer will be deemed withdrawn. In other words, cardholder will not earn reward points for the said transaction.
- Nothing herein amounts to a commitment by the Bank or Partner/ merchant to conduct further, similar or other offers.
- The above Offer is by way of a special offer and nothing contained herein will prejudice or affect the terms and conditions of the Card member agreement. The terms of the above schemes will be in addition to and not in derogation of the terms contained in the Card member agreement.
- By participating in this Offer, Customer agrees to be bound by the terms & conditions of this 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 and conditions hereunder
- The terms & conditions of the Offer shall be in addition to & not in substitution/derogation to the rules & regulations governing the use of the Axis Bank credit card and/or the Axis Bank websites as stated above. Payment of fees/service charges/all other amounts due from the Customer to Axis Bank from usage of credit cards by the
- Customer under this Offer and/or otherwise will be governed by Axis Bank Terms & Conditions. Customer can view the terms and conditions as well as the complete terms and conditions on the online portal <http://www.axisbank.com>