

Terms & Conditions for Credit Card Activity Segments Campaign Fuel Offer

- 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.
- 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".
- The Campaign Period referred to as "Offer Period" or "Validity", used interchangeably, will be the one mentioned in the communication received by customer.
- **Offer:**
 - Get Rs. 150 flat cashback on completion of 3 Fuel transactions, of minimum Rs. 500 each, within the offer period.
 - Offer Period: 1st September – 25th September 2019
 - There is no restriction on the maximum number of transactions. Minimum transaction amount should be greater than or equal to Rs. 500.
 - 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 cashback 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.
 - Cardholder's eligibility for the offer will be decided by the Bank.
- The cashback amount will be credited to all eligible customers within 90 days after the expiry of the offer period on best effort basis.
- Only the posted transaction value net of any cancellations/refund will be considered eligible for the cashback.
- Identification of Fuel transactions will be based on MCCs (Merchant Category Codes) allotted by Visa and MasterCard. Axis Bank will not be responsible for providing the cash back offer for purchases at merchant outlets/franchisees that have not registered themselves under the MCCs assigned for Fuel by Visa and MasterCard.
- All escalations related to this campaign will be valid within 3 months from the end of the offer period.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- The Offer cannot be combined with any other offer and cannot be assigned to any other person/customer.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- Credit Card holders whose cards are not active, blocked and/or are closed or have a credit freeze at the time of processing of cashback will not be eligible for the benefits of the offer. Cashback 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.
- The offer is also valid on LIC Credit Cards powered by Axis Bank.
- This offer is not valid on Corporate Credit Cards.
- Credit Cardholder/s whose account has been classified as delinquent will not be eligible for the benefits of the cashback offer as per Bank's policy. Bank's discretion in this regards shall be final. 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.
- 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'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.
- Eligible transactions are those which qualify as customers' spend and settled by the merchant between the offer start and end dates mentioned in the communication, both days inclusive.
- 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.
- Any disputes regarding delivery, service, suitability, merchantability, availability or quality of products/services under the offer must be addressed in writing, by the customers directly to the merchant and that Axis Bank shall not entertain any communication in this regard
- 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.
- 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 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 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.
- 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.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cashback under the offer.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
- 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.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- 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>