

Terms and Conditions for Amazon Oppo K3 Introductory Offer on Axis Bank Credit & Debit Cards

Validity: 23rd July – 6th August 2019

Offer details

1. **Offer 1:** Flat Rs. 750 off on OPPO K3 variant phones for non-EMI transactions at www.amazon.in, mobile app & mobile site
2. **Offer 2:** Flat Rs. 1000 off on OPPO K3 variant phones for EMI transactions at www.amazon.in, mobile app & mobile site

Offer Terms & Conditions

- The offer is applicable on all Axis Bank Retail Credit and Debit Cards
- The offer is **NOT applicable** on Corporate Credit cards and NR Cards
- The offer is not applicable on exchange offers
- Offer is only applicable for OPPO K3 variant
- Offer will be applicable only if the full payment for the OPPO K3 variant is done through Axis Bank Cards

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.
- 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.
- 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.
- 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.
- 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.
- 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

EMI Terms and Conditions:

- EMI offer will be applicable only if the card is used in Amazon Pantry Store at website Amazon.in, mobile site or app)
- EMI is available only on Axis Bank Credit Cards
- ROI for 3 and 6 months will be 13%, 14% for 9 and 12 months and 15% for 18 and 24 months. ROI will be informed before completing the transaction on the payment gateway.
- If customer opts for foreclosure or cancellation of EMI facility, customer will have to inform the customer service of Axis bank for discontinuing the EMI facility. The cancellation will not be automated. EMI cancellation request should be given at least 1 working day before the due date.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- In case of any 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.
- All other EMI terms and conditions remain the same. Please refer - <https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services>

Axis Bank Debit Card EMI Terms & Conditions:

- Only a select base of pre-approved customers will be eligible for this offer on their Bank debit card. These customers will be able to view the offer on their payment page. No other customers will be able to avail of this offer. The offer can be availed only once.
- "EMI" or "Equated Monthly Installment" means the equated monthly installment of amounts payable by the Card Member to AXIS Bank comprising of principal amount, interest and any/ or other charges, if applicable.
- "Debit Card EMI" refers to the conversion into EMI upon request by the Card Member, of transactions performed using the Debit Card at EDC (Electronic Data Capture) terminal and/or for such online transactions, where the option for such conversion is available. AXIS Bank shall be entitled to, at its sole discretion, make available to individual Card Member.

- EMI on the Debit Card, without prejudice to the obligation of the Card Member to make immediate payment on the incurring of the charge, the Card Member may, seek to avail of the option of paying for certain purchases through Equated Monthly Installments (EMIs)
- The decision of conversion of EMI as per customer request lies at the discretion of AXIS Bank
- The EMI facility will be available with respect to the Debit Card which presently comprise of the following purchases, viz., New purchases at Merchant Establishment and ecommerce retailers.
- The Card member shall be charged an interest rate on monthly reducing balance basis, for availing the EMI facility. This interest will be mentioned on the charge-slip for customer consent.
- The loan will be offered for a maximum tenor of 12 months with slabs of 6, 9 and 12 months.
- Following ROI will be applicable:-
 - 3 & 6 months – 14% p.a
 - 9,12,18 & 24 months – 16% p.a
- Interest rate applicable is 8.65% p.a (3 Months MCLR) + 5.35% p.a. i.e. effective rate of interest would be 14% p.a. (No reset). The Interest rate applicable is 8.65 (3 Months MCLR) + 7.35% p.a i.e effective rate of interest as 16% (No reset). For more information on MCLR kindly visit our website [Click here](#)
- The Equated Monthly Installment (EMI) amount will be auto debited every month from the customer's saving account on a particular date(i.e. on 30th day Post EMI booking date).
- The entire EMI amount will be included in calculation of Minimum Amount Due payable by the cardholder.
- Axis bank reserves the right to mark a lien on the customer saving account to recover the outstanding balance in case of delinquent customers.
- No request for changes in the billing cycle shall be entertained during the entire loan period. The loan period is defined as the loan tenor selected by the cardholder at the time of request.
- For detailed terms & conditions please refer following link:-
<https://www.axisbank.com/retail/cards/debit-cards/useful-links/debit-card-benefits#emiondebitcard>
- Exclusions:
 - Jewelry/Gold transaction are not eligible for EMI conversion
 - NRIs
 - Minors
 - Debit card issued to a trustee in the CASA account of a Trust
 - Debit card issued to an authorised signatory in the current account of a company
 - Debit card issued to a partner in the current account of a partnership firm
 - Debit card issued to a Karta in the account of an HUF

Merchant Terms and Conditions

1. This offer ("Offer") is provided by Axis Bank ("Bank") facilitated by Amazon Pay (India) Private Limited, and made available on www.amazon.in, the mobile application and mobile site thereof (collectively "Amazon.in") by Amazon Seller Services Private Limited. (Amazon Pay (India) Private Limited and Amazon Seller Services Private Limited collectively referred to as "Amazon").

2. These Offer terms and conditions ("Offer Terms") are in addition to Amazon.in Conditions of Use & Sale and Privacy Notice to which you agree to by using Amazon.in. In the event of any conflict between the Conditions of Use & Sale and these Offer Terms, these Offer Terms will prevail, only for the purposes of this Offer.
3. All residents of India holding a valid and current debit/credit card issued by the Bank ("Card") are eligible to avail the Offer ("Cardholder").
4. This Offer is valid from July 23, 2019 to August 06, 2019 ("Offer Period"), or until stocks of the Products (defined below) made available by the sellers on Amazon.in last, whichever is earlier, unless revoked or extended by Amazon (in its sole discretion) or revoked by the Bank, without any prior notice and without liability.
5. Under this Offer, any Cardholder who, during the Offer Period, makes a transaction of using his/her Axis bank Debit/Credit Card ("Card"), on www.amazon.in or the mobile application/mobile site thereof (collectively, "**Amazon.in**"), irrespective of the number of transactions ("**Offer**"), and makes the payment of the purchase transaction (of the Product) using the Card(issued by the Bank), or by availing the equated monthly installments (EMI) facility, will be entitled to receive flat instant discount up-to INR 750 on Non-EMI transactions and INR 1000 on EMI transactions on OPPO K3 variants of the list price of the Product (as determined by the relevant seller). Cardholders need to check the offer eligibility on the Product Page.
6. Each Cardholder can avail a maximum discount of INR 750 on Non-EMI transactions and INR 1000 on EMI transactions on OPPO K3 variants once per Card.
7. This Offer will not be applicable if the Cardholder or the seller or Amazon cancel the order and/or the Cardholder returns the Product and, in such a case, participation in the Offer will be deemed withdrawn. In such a scenario, only the net amount paid by the Cardholder will be refunded.
8. Bank and/or Amazon do not endorse any of the products or brands being offered on Amazon.in and will not accept any liability pertaining to the quality, merchantability, fitness, delivery or after sales service of such products.
9. The Bank reserves the right to disqualify Cardholders 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 said Offer or otherwise by use of the Card.
10. Amazon reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary any or all of these Offer Terms or to replace, wholly or in part, this Offer by another offer, whether similar to this Offer or not.
11. Delinquent and over-limit Bank's credit card members will not qualify for this Offer.
12. Cardholders are not bound in any way to participate in this Offer. Any such participation is purely voluntary. The Offer is being made purely on a best effort basis.
13. Nothing herein amounts to a commitment by the Bank or Amazon to conduct further, similar or other offers.
14. The above Offer is by way of a special offer and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the card member agreement.
15. All disputes between Cardholders and Bank will be resolved inter se, and Amazon will not (nor will be liable or obliged to) mediate or resolve any dispute or disagreement between Cardholders and Bank.
16. Under no circumstance will benefit being offered under this Offer be settled with cash in lieu by Bank or by Amazon.

17. By participating in this Offer, every Cardholder expressly agrees that Amazon or any of its affiliates will not be liable or responsible for any loss or damage whatsoever that a Cardholder may suffer, directly or indirectly, in connection with this Offer including but not limited to that associated with his/ her use or delivery or misuse of the Product.
18. Any person availing this Offer will be deemed to have accepted these Offer Terms.