

## **Terms and Conditions for Tatacliq offer on Axis Bank Credit and Debit Cards**

**Offer** - 10% instant discount up to Rs. 2000 using Axis Bank Credit and Debit cards. Minimum net cart value – Rs. 15,000.

**Offer period:** 1<sup>st</sup> May – 10<sup>th</sup> May 2019 (both days inclusive)

- Additional 10% instant discount on purchase of eligible products sold on Tata CLiQ E-commerce site ([www.tatacliq.com](http://www.tatacliq.com)), the mobile site and Mobile Application during the Offer period during the promotion period.
- Offer applicable on Credit Card EMI transactions as well.
- This Offer is valid only on Air Conditioners, TVs, Washing Machines/Washers & Dryers and Refrigerators.
- Net cart value (as described below) should not be less than INR 15,000 to avail the Offer. Cardholders are required to check the product page of the product(s) if the offer is valid for that particular product
- In order to avail the additional 10% instant discount, the total payment of the transaction needs to be made using a valid Axis Bank Credit or Debit card.
- Offer is valid only once per card and once per customer for the offer period.
- Discount of 10% of the Net Cart Value subject to maximum of INR 2,000 valid for one transaction per card during the validity of Offer.
- This offer is valid for purchases made on the Eligible products during the “Offer Period”
- The offer will not be applicable to the commercial and corporate cards issued by Axis Bank, including Corporate Credit Cards and NRE Debit Cards.
- Offer also valid on LIC credit cards powered by Axis Bank.
- Cardholders are required to check the product page of the product(s) if the offer is valid for that product.
- The discount will be applied to the Net Cart Value. The Net Cart Value is the total cart value arrived at after all applicable discounts including coupon code but before availing discounts under this Offer. In case CLiQ Cash is being used to make a partial payment, Net Cart Value will be calculated after reducing the amount being paid by using CLiQ Cash. To avail of the offer the amount being paid through Axis bank Credit card, Debit card or EMI transaction has to be more than Rs. 15,000.
- Offer is available on select products. Offer is not valid on Tata CLiQ Gift Cards, and other products apart from the eligible products mentioned above.
- The offer is not applicable for transactions made through net banking & card/cash on delivery.
- This Offer cannot be clubbed with any other Axis Bank offers.
- Any person availing this offer shall be deemed to have accepted all the terms and conditions.
- It is not mandatory for the Axis Bank cardholders to participate in the offer. Participation in the Offer by the card holder is voluntary and free. Participation in the Offer by the Cardholder will be construed as acceptance of the Terms & Conditions of the Offer and Cardholder is advised not to participate in the Offer if such Terms & Conditions are not acceptable.
- Customer needs to call Axis Bank customer care or reach out through other mediums to get the disputes resolved.
- Every purchase will also be subject to the other relevant terms and conditions applicable while purchasing a product through Tata CLiQ.
- “The Offer” is being made purely on best effort basis.
- This Offer cannot be clubbed with any other Axis Bank offer.

- In case of complete cancellation of the order by the customer the transaction will not qualify for “The Offer”. In case of partial cancellation of the order, the customer shall qualify for “The Offer” only on the basis of the net amount payable.
- Tata UniStore Ltd. and Axis Bank reserve the right, at any time, without prior notice and without assigning any reason whatsoever to add/modify/alter/change and/or withdraw this offer at any time.
- Any query regarding “The offer” will be entertained till 90 days from the offer end date. No correspondence on the same will be entertained after the aforementioned date from any person(s)
- Pictorial representation of product(s) in communication(s) sent to the customers is purely representational. None of the Parties under any circumstance(s) will be responsible to the same.
- Product(s) offered are subject to availability by the participating seller(s) on the Tata UniStore Ltd. Platform.
- The discount offered under “The Offer” will under no circumstances be settled in cash.
- The Offer is valid only in India. The minimum age of the card holder has to be above 18 years on the day of the purchase
- This document is an electronic record in terms of Information Technology Act, 2000, and the Rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.”

**EMI Terms and Conditions:**

- EMI offer will be applicable only if the card is used on Tatacliq (Mobile App/Mobile site/website).
- 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 at the payment counter before completing the transaction.
- 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 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.
- 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>

**Standard Terms and Conditions:**

- The offer is applicable on a single transaction and bills cannot be clubbed to avail the same
- This Offer is valid on all Axis Bank Retail Credit and Debit Cards. This offer is not valid on Corporate Credit Cards
- For any disputes, the customer needs to furnish a scanned copy of the charge slip and 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
- Tata Unitstore Ltd. & Axis Bank reserve 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.
- 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.
- This Offer cannot be clubbed with any other Axis Bank offer.
- Axis Bank only offers discount on purchase of goods and services (except exclusions) made on Tata CLiQ E-commerce sites ([www.tatacliq.com](http://www.tatacliq.com),) and Mobile) during the promotion period by using Axis Bank Retail 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 Tata UniStore Limited. Any dispute or claim regarding the goods and/or services must be resolved by the Customer Cardholder with Tata UniStore Limited directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and Retail Credit card.
- Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same. Bank at its sole discretion, without notice, can withdraw/modify the offer.
- Nothing contained herein offer shall not constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of Tata UniStore Limited 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.
- Tata UniStore Limited & Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Tata UniStore Limited & 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.
- 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 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
- 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.
- Tata UniStore Limited Terms and Conditions apply.
- All packages are subject to availability at the time of booking confirmation GST and Payment Gateway fees applicable at the time of booking
- Any purchase using Axis Bank Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- The Cardholder shall indemnify and hold Tata Unistore, AXIS Bank and/ or seller(s) harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by Tata Unistore, AXIS Bank and/ or seller as a consequence of (i) violation of these terms and conditions, of the terms of user agreement, privacy policy (subject to change) published on the Platform, by Cardholder; (ii) violation of applicable laws by Cardholder; and (iii) any action or inaction resulting in willful misconduct or negligence on the part of the Cardholder.
- Axis Bank holds the exclusive right at its sole discretion to refuse or deny the offer to any Cardholder.
- This Offer is subject to applicable law and regulations.