

## Terms & Conditions for eDGE offer for Upgrading Debit Card via MB App

## (1<sup>st</sup> October 2018 – 31<sup>st</sup> October 2018)

- Offer: Earn 1000 eDGE Reward Points by simply upgrading your Axis Bank Debit Card via Axis Mobile App.
- Offer Period: 1<sup>st</sup> October 2018 to 31<sup>st</sup> October 2018
- Customers who apply for an upsell debit card through Axis Mobile App will be rewarded with 1000 eDGE Reward points. Customers can redeem these points against products & vouchers listed on eDGE Rewards platform or redeem points directly at partner merchants under eDGE program. Please refer to https://edgerewards.axisbank.com for redemption options available.
- Definition for Upsell debit card:
  - o For Savings Account:
    - Online Rewards JF: Rs 500+taxes; AF: Rs. 500+taxes
    - Rewards+ JF: Rs 500+taxes; AF: Rs. 300+taxes
    - Secure+ JF: Rs 300+taxes; AF: Rs. 300+taxes
  - For Current Account:
    - Business Platinum JF: Rs 500+taxes; AF: Rs. 500+taxes
    - Business Supreme JF: Rs 1000+taxes; AF: Rs. 1000+taxes

Where, JF implies Joining Fee and AF implies Annual Fee on the debit card.

- Customers holding a free or default upsell debit card will not be eligible for the offer. For example,
  - SBPRM holding Secure+ debit card with no joining fee
  - SAPPM holding Rewards+ debit card with no joining fee
  - CACH1, CAC50, CANEG & CACOR customers holding Business Platinum debit card with no joining fee
- The offer is valid for only selective Axis Bank Debit Cardholders with active Axis Bank Savings or Current Accounts, to whom the formal bank communication was sent via SMS/Emailer/MB notifications on their registered mobile number.
- Cardholder's eligibility for the offer will be decided by the Bank.
- The reward points will be credited on the 60th day, after the issuance of the debit card.
- All escalations related to this campaign will be valid within 90 days from the end of the campaign period.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- 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 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.
- 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 Debit 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.
- 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.
- General Terms and Conditions on Axis Bank Debit Card are applicable.
- This Offer is subject to applicable law and regulations.