

Axis Bank Rupay Card Offers – Terms & Conditions

Edureka

Offer Details:

- Get Flat 30% OFF on All Live and self-paced courses for RuPay card users
- **Coupon Code: RUPAY30**

Offer Validity: Thu 01 Aug, 2019 to Wed 30 Sep, 2020

Redemption Process:

1. Visit <https://resources.edureka.co/rupay/> , choose the course which you would like to purchase. Offer is valid only on live and self-paced courses not on Masters and PGP courses
2. Use Rupay Card as payment option
3. Add the coupon code, RUPAY30 at the checkout page to avail the offer. The offer is only valid on the payment from website.

Partner T&Cs:

1. The offer is valid only on website transactions.
2. The offer is valid only for RuPay card users.
3. The customer can avail the offer by using the Promo code – RUPAY20
4. Coupon code is valid once per user.
5. The offer is provided to RuPay cardholder/s by the merchant. NPCI is only communicating this offer on behalf of the merchant. The offer is subject to the Terms and Conditions as prescribed by the merchant .
6. Offer shall be made available only if the RuPay cardholder makes full payment by using a valid & eligible RuPay card.
7. Offer shall not be made available in case of any void transaction.
8. NPCI shall not be held liable and be made responsible in any manner for :
 - a. Non-availability of the offers provided by merchant.
 - b. Non-acceptance of RuPay cards at merchant outlet.
 - c. Any delay or loss that may be caused in delivery of the goods and services or the assured gifts, freebies / prizes.
9. NPCI does not guarantee and make any representation about the usefulness, worthiness of the offer provided by merchant.
10. Any disputes related to the offer(s) shall be taken up directly with the merchant and with no direct and indirect reference to NPCI and/or any liability of nature on NPCI.
11. The existence of a dispute, if any, regarding the offer shall not constitute a claim against NPCI and shall be addressed directly to the merchant.
12. NPCI holds out no warranty or makes no representation about the quality, delivery or otherwise of the of the offer(s) offered by merchant. Any dispute or claim regarding the offer(s) by RuPay cardholder/s must be resolved with the merchant directly without any reference to NPCI.
13. NPCI reserves the right to disqualify the alliance partner/s or cardholder/s from the benefits of the program if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the program or otherwise by use of the card.
14. NPCI shall not be liable for any loss or damage that may be suffered, or for any nature whatsoever that may be suffered as a result of the offer.
15. In the event of expiry of RuPay card, the same cannot be used for the purposes of claiming any offer(s).
16. NPCI cannot be held liable for any act and omission attributable to force majeure events.

Toppr

Offer Details: 60% off on <https://signup.toppr.com/60scholarshiprupay/>

Offer Validity: Tue 26 Jun, 2018 to Thu 31 Dec, 2020

Redemption Process:

1. Consumer clicks on Toppr's banner on bank's rewards section
2. Consumer will be redirected to <https://signup.toppr.com/60scholarshiprupay/>
3. Consumer submits name, number
4. Pop-up will be shown which reads: ' Thank you for sharing your details. Our experts will call you within 48 hours and guide you how to avail the discount.
5. For any other queries please call on 1800 2099 199 '
6. Consumer receives call from Toppr experts and make payment via payment link shared

Partner T&Cs:

1. Offer will only be applicable on multi-year plans of Advanced, Ultimate and Master plan
2. Multi-year plans will have validity till 2022 or 2023
3. Offer cannot be clubbed with any other offer
4. The offer is provided to RuPay cardholder/s by the merchant. NPCI is only communicating this offer on behalf of the merchant. The offer is subject to the Terms and Conditions as prescribed by the merchant .
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Udemy

Offer Details: Goal Setting to Success! Courses starting at just Rs 420*

Offer Validity: Thu 09 Apr, 2020 to Sun 31 May, 2020

Redemption Process:

1. Visit - <http://ude.my/zfw5w>
2. Select from a wide range of courses
3. Offer is auto applied on the Check-out page
4. Make the final payment through Rupay card and your order would be confirmed.

Partner T&Cs:

1. To avail the offer, visit this link - <http://ude.my/zfw5w>
2. Goal Setting to Success! Courses starting at just Rs 420!
3. Offer is valid only in India.
4. No coupon code is required to avail the offer
5. Limited-Time Discount | Enroll today and learn risk-free with our 30-day money-back guarantee.
6. Offer valid for all users. Hurry!
7. Exclusions may apply!
8. The offer is provided to RuPay cardholder/s by the merchant. NPCI is only communicating this offer on behalf of the merchant. The offer is subject to the Terms and Conditions as prescribed by the merchant .
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Cuemath

Offer Details: 15% Discount [For New First Time Customers on Cuemath Platform]

Offer Validity: Thu 09 Apr, 2020 to Thu 31 Dec, 2020

Redemption Process:

1. Click on - <https://bit.ly/2wpoZqH>
2. Customer redeems & signs up on cuemath website
3. Cuemath team gets in touch with parent and explain the offering
4. While enrollment parent to give the discount code to the team for redemption.
5. Payment link with the code availed send to parent
6. Payment will be made through RuPay card only

Partner T&Cs:

1. The coupon is only valid for the first-time users on the Cuemath Platform
2. The coupon cannot be clubbed with another discount codes/offers
3. The coupon is not transferable
4. The coupon will be valid across all tenure options at Cuemath
5. The coupon can only be used once per student during the first enrollment period
6. The offer is provided to RuPay cardholder/s by the merchant. NPCI is only communicating this offer on behalf of the merchant. The offer is subject to the Terms and Conditions as prescribed by the merchant .
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Adda247

Offer Details:

1. **Offer1:** 50% on All Test Series (<https://store.adda247.com/mock-tests>). Coupon Code: RUPAY50
2. **Offer2:** 10% on All (TS, E-Books, VC, OLC, Books) (<https://store.adda247.com/home>). Coupon Code: RUPAY10

Offer Validity: Wed 24 Jul, 2019 to Tue 30 Jun, 2020

Redemption Process:

1. Go to <https://store.adda247.com/mock-tests>
2. Click on Study Material Tab
3. Click on Test series
4. Add product to cart
5. Apply code RUPAY50 & RUPAY10 code in "Have a coupon?" Section and press apply button
6. Click Proceed to Pay and make payment through Rupay card

Partner T&Cs:

1. 50% on All Test Series
2. 10% on all (TS, E-Books, VC, OLC, Books)
3. Adda 24/7 reserves the right to change the offer and/or terms and conditions of the offer
4. The offer is provided to RuPay cardholder/s by the merchant. NPCI is only communicating this offer on behalf of the merchant. The offer is subject to the Terms and Conditions as prescribed by the merchant .
5. Offer shall be made available only if the RuPay cardholder makes full payment by using a valid & eligible RuPay card.
6. Offer shall not be made available in case of any void transaction.
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 - a. Non-availability of the offers provided by merchant.
 - b. Non-acceptance of RuPay cards at merchant outlet.
 - c. Any delay or loss that may be caused in delivery of the goods and services or the assured gifts, freebies / prizes.
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Vedantu

Offer Details:

1. **Offer:** Get Free Vedantu Masterclass & Additional 15 % OFF on All Paid Courses
2. **Coupon code** - VEDRPAY

Offer Validity: Fri 17 Apr, 2020 to Mon 30 Nov, 2020

Redemption Process:

1. Link on - <https://vdnt.in/vedanturupay>
2. signup and click on the courses tab
3. Apply the coupon code **VEDRPAY** during checkout on Vedantu.com or the Vedantu app to avail of the discount.
4. Click Proceed to Pay and make payment through Rupay card

Partner T&Cs:

1. Valid across all courses of Vedantu
2. Applicable once per user
3. This offer cannot be clubbed with any other offer.
4. Vedantu reserves the right to reject, modify or cancel the offer at any time.
5. The offer is provided to RuPay cardholder/s by the merchant. NPCI is only communicating this offer on behalf of the merchant. The offer is subject to the Terms and Conditions as prescribed by the merchant .
6. Offer shall be made available only if the RuPay cardholder makes full payment by using a valid & eligible RuPay card.
7. Offer shall not be made available in case of any void transaction.
8. NPCI shall not be held liable and be made responsible in any manner for :
 - a. Non-availability of the offers provided by merchant.
 - b. Non-acceptance of RuPay cards at merchant outlet.
 - c. Any delay or loss that may be caused in delivery of the goods and services or the assured gifts, freebies / prizes.
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Testbook.com

Offer Details:

Flat 65% OFF on Test pass

Offer Validity: Tue 21 Apr, 2020 to Wed 30 Sep, 2020

Redemption Process:

1. Visit the link <https://testbook.com/pass>
2. Apply "**TBRUPAY**" on "I have a coupon code" coupon box
3. Coupon applied
4. Click Proceed to Pay and make payment through RuPay card

Partner T&Cs:

1. Offer valid on Test series only
2. The offer is provided to RuPay cardholder/s by the merchant. NPCI is only communicating this offer on behalf of the merchant. The offer is subject to the Terms and Conditions as prescribed by the merchant .
3. Offer shall be made available only if the RuPay cardholder makes full payment by using a valid & eligible RuPay card.
4. Offer shall not be made available in case of any void transaction.
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 - a. Non-availability of the offers provided by merchant.
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Axis Bank Standard Terms and Conditions:

- 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 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 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.
- Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same. Offer shall not constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of 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.
- Merchant & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of 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.
- 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
- 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.
- Merchant Terms & Conditions applicable

Axis Bank Credit Card EMI Terms and Conditions

- 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
- 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 authorized 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