

Offer:

A Miles & More Axis Bank Credit Cardholder is eligible to receive 2,000 award miles as a reference bonus under the referral program 'Member To Member'.

Under this program, 2,000 award miles shall be credited to Miles & More Axis Bank Credit Cardholder on issuance of Miles & More Axis Bank Credit Card to an applicant who has been referred by Miles & More Axis Bank Credit Cardholder.

The offer would be valid till 31st December '17.

Special Offer:

For a limited period from 01st July 2017 to 30th September 2017, Miles & More Axis Bank Credit Cardholder is eligible to receive 5,000 award miles as a reference bonus under the referral program 'Member To Member'.

Under this program, 5,000 award miles shall be credited to Miles & More Axis Bank Credit Cardholder on issuance of Miles & More Axis Bank Credit Card to an applicant who has been referred by a Miles & More Credit Card holder and also been successfully issued a Credit Card.

For the Offers Above:

'Miles & More Axis Bank Credit Card' means a Co-branded card issued by Axis Bank pursuant to Cobranding arrangement with Miles & Mores International GmbH.

'Miles & More Axis Bank Card Holder' means a person to whom Miles & More Credit Card is issued by Axis Bank Limited.

Terms & Conditions for the Member-To-Member program

- Miles & More Axis Bank Credit Cardholder can provide maximum of 10 references of prospective applicants who intend to apply for the Miles & More Axis Bank Credit Card.
- In the event that the reference of same applicant is provided by more than one Miles & More Axis Bank cardholder to Axis Bank, the Miles & More Axis Bank Credit Cardholder who has first provided the details of prospective applicant to Axis Bank would be considered.
- This offer is valid only for Miles & More Axis Bank Credit Card holders. The Cardholders would be eligible to receive a bonus of 2,000 miles as a referral bonus for providing the



reference to the bank and Miles & More Axis Bank Credit Card and on issuance of Miles & More Axis Bank Credit Card to referred applicant.

- The reference award miles shall be credited to Miles & More Axis Bank Credit Cardholders' mileage account subject to the applicants who are referred by Miles & More Axis Bank

Credit Cardholder has applied for Miles & More Axis Bank Credit Card on or before 31st December 2017.

- Axis Bank or Miles & More will not be held liable for contacting the applicant who has been referred by Miles & More Axis Bank Credit Cardholder under the referral program 'Member To Member' if the applicant is registered under the National Do Not Call Registry (NDNC)
- Miles & More Axis Bank Credit Cardholder shall be eligible for bonus miles only once the Joining fee for Miles & More Axis Bank Credit Card (if applicable, Offer terms and conditions apply) has been paid by the applicant.
- Reference award miles shall be credited to the Cardholder's Miles & More mileage account in the next month's billing cycle after the joining fee for Miles & More Axis Bank Credit Card has been paid by the applicant who has been referred by Miles & More Axis Bank Credit Cardholder. The award miles credited pursuant to this referral program shall also reflect in the Cardholder's monthly credit card statement.
- The Referee/applicant to whom Miles & More Axis Bank Credit Card is issued by Axis Bank under this referral program shall be liable to pay the applicable fee/charges on the Miles & More Axis Bank Credit Card as specified.
- The applicant will not be entitled to receive any award miles under this referral program, but will be entitled to Welcome Bonus award miles as per applicable offer at time of applying. Also the issuance of Miles & More Axis Bank Credit Card to the applicant shall be subject to terms and conditions given for Miles & More Axis Bank Credit Card on website of Axis Bank (www.axisbank.com/milesandmore).
- The mode of receiving details from Miles & More Axis Bank Credit Cardholder shall be communicated by Axis Bank and may vary from time to time.
- Please note that Axis Bank is entitled in its absolute discretion to accept or reject the application for Miles & More Credit Card at any stage without assigning any reason. In case of all matters relating to the aforesaid 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. Any person taking the advantage of this Offer shall be deemed to have read, understood and accepted these terms and conditions.

- The terms and conditions of aforesaid Offer for cardholders can be amended or modified at any time at AXIS Bank's sole discretion. The aforesaid Offer is subject to applicable law and regulations and would be modified / discontinued based on the prevailing law / regulation at any point of time and neither party shall be under any liability or obligation or continue implementation of the said Offer till such time the terms are modified by the Parties as per the prevailing/ amended law at that point of time. In the event, that the Offer cannot be continued without total compliance of the prevailing law at any point of time, this Offer shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Offer comes into force. These terms and conditions are in addition to and not in abrogation of the terms and conditions governing the issuance and usage of Miles & More Credit Card, AXIS Bank credit cards and the terms and conditions of the Miles & More program. Any dispute relating to the Offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.