

<u>Offer</u> – Earn 10X Bonus Reward Points on Freecharge on Bus ticket and Gift Card using your Axis Bank Cards

<u>Terms & Conditions for Freecharge Campaign on Axis Bank Credit & Debit Cards</u>

These terms and conditions ("Terms") shall be applicable to the Credit & Debit Cardholders (as defined hereinafter) participating in the Offer (as defined hereinafter) who agrees to be bound by the same and shall regulate the provisions of the specified products and services provided by the Axis Bank ("Axis Bank"). Participation in this offer is voluntary. Any User participating in the Offer shall be deemed to have read, understood and accepted these terms and conditions and these Terms shall be in addition to and not in derogation of other applicable terms and conditions of any account or any other facility/services offered by the Bank and/or such other terms and conditions as may be specified by the Bank.

Definitions:

The following words and phrases shall have the meanings set out herein below in this document unless repugnant to the context:

"Credit Cardholders" – A person who is holding an Axis Edge rewards eligible Credit Card.

"Debit Cardholders" – A person who is holding an Axis Edge rewards eligible Debit Card.

"Campaign Period/ Offer Period/ Validity" - The period for which the offer is valid.

"Transactions" – any usage on the card which is not a charge/fee/interest levied.

The Campaign Period referred to as "Offer Period" or "Validity", used interchangeably, will be the one mentioned in the communication received by customer

Offer Dates:

The Offer is valid on any day during the campaign period

Campaign Period:

1st May - 31st May 2020

Offer Details:

Earn 10x Reward points with Axis Bank Credit & Debit Cards on purchase of Bus ticket and Gift Card on the Freecharge mobile site or mobile application (mobile site or app).



Terms of the offer:

- Under this Offer, any Cardholder who, during the Offer Period, purchases Bus ticket(s) or Gift card on Freecharge.in and makes payment using a Card shall be entitled to receive 10x Reward points
- Offer is applicable only on purchases made on Freecharge.in or the mobile site or mobile application ("Freecharge Platform").
- This Offer is valid on Axis Bank Retail Credit and Debit Cards. This offer is valid only on cards which eligible to earn EDGE REWARD points. This offer is not valid on Corporate Credit Cards.
- This offer is only valid on Bus tickets & Gift Card purchases on the Freecharge Platform
- This Offer cannot be clubbed with any other Axis Bank offer.
 Example
 - A .10X reward points will only be applicable for transactions where no other card offer has been availed.
 - B. 10X reward points will be awarded to the customers, where "X" denotes the points earned by the customer on his/her domestic transactions.
- Offer is NOT applicable on EMI transactions.
- The 10x reward points earned during the said offer, will be credited within 120 days from the date of the transaction.
- In case partial payment is made using any other payment instrument, 10x reward points will be granted only on such part of the payment which is made using Axis Bank Retail Credit and Debit Cards.
- Customer can earn maximum up to 10,000 EDGE REWARD points per card per month during the campaign period
- Under this Offer, eligible Cardholder who, during the Offer Period, purchases Bus ticket(s) or Gift card (each a "Product", and collectively "Products") on the Freecharge Platform, or the mobile application, makes payment using a Card shall be entitled to receive 10x Reward point.
- For the avoidance of doubt, it is clarified that the terms of the Offer are applicable between the Cardholder and the Bank and Freecharge will, at no point in time, be held liable for any dispute, claim, etc. arising out of or in connection with these Offer Terms, except to the extent applicable.
- This Offer will not be applicable if the Cardholder or the seller or Freecharge cancels the complete order and, in such a case, participation in the Offer will be deemed withdrawn. In other words, cardholder will not earn reward points for the said transaction.
- In case of partial cancellation, points will be awarded on the net amount after deducting the refund /partial cancellation amount.
- Nothing herein amounts to a commitment by the Bank or Freecharge to conduct further, similar or other offers.
- The above Offer is by way of a special offer and nothing contained herein will prejudice or affect the terms and conditions of the Card member agreement. The terms of the above schemes will be in addition to and not in derogation of the terms contained in the Card member agreement.
- This Offer is not valid on corporate or commercial Cards.
- This Offer is not available on: (i) purchase of products other than the Product(s), or (ii) purchase of Product using a card other than the Card(s).



- By participating in this Offer, every Cardholder agrees that Bank and Freecharge will not be liable or
 responsible for any loss or damage whatsoever that a Cardholder may suffer, directly or indirectly, in
 connection with the Offer including but not limited to that associated with his/her use or delivery or
 misuse of the Product(s). Bank shall not be liable for delivery, service, suitability, availability or quality of
 the products offered under this offer.
- These Offer Terms are governed by the laws of India and the courts at Mumbai will have exclusive jurisdiction over any matters/disputes arising out of or in relation to these Offer Terms.
- Terms of Freecharge (https://www.freecharge.in/termsandconditions) & Edge rewards will be applicable https://edgerewards.axisbank.co.in/terms-conditions
- Any person availing this Offer will be deemed to have accepted these Offer Terms.

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 Freecharge 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.
- Freecharge & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of Freecharge & 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.
- Freecharge & 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.