

Referral Program – Axis Bank Digital Savings & Salary Account

The Axis Bank Referral Program is open to customers who have an existing relationship with Axis Bank. Under this program, they can refer any person who wishes to open an Axis Bank's Savings or Salary account using the Mobile Banking App, **open**. The customer who refers a prospective customer/s to the bank is hereinafter referred to as "referrer" and the prospective customer/s is referred to as "referee."

Axis Bank reserves the right to revoke/modify/cancel the cashback offer at any time. Under this program, the referee will be entitled for a voucher after successful account opened by the referee using the referral link of the referrer subject to below terms and conditions being met:

How to Refer:

1. The customer (referrer) logs on to Axis Bank Mobile Banking App, **open** (available to existing customers only), clicks on the 'Refer' button and will land on the Referral page.
2. Here, the customer selects the Savings Account/Salary Account as the product to be referred (available to only Indian residents) and can view the Savings/ Salary Account benefits.
3. The customer (referrer) will have an option to share the invite to the prospect (referee) via WhatsApp or any other message sharing app which will get enabled once the customer accepts the consent.
4. A prepopulated message is sent to the referred customer. The referee opens the link shared and can start the application to open a Savings or Salary account.
5. There is no cap on the number of people a referrer can refer.

How to claim the voucher:

For Referee:

1. Once the referee opens the Savings/Salary Account, an Amazon.in voucher worth Rs. 250/- will be sent to the referee on their registered email ID & SMS shared during account opening process.
2. The referee can follow the below steps to redeem the Amazon.in voucher:
 - a. Sign in on Amazon.in
 - b. Click on 'Amazon Pay' from the menu
 - c. Navigate to the 'Gift Cards & Voucher' section
 - d. Click on 'Amazon Pay Gift Card'
 - e. Click on 'Add Gift Card'
 - f. Enter the voucher code & click on 'Add'

Note: The referee will be eligible for the reward only if they have completed the journey through the link received in the message.

Eligibility for the Referral Program

1. The referrer should be an existing Axis Bank customer.
2. The voucher is subject to an expiry period from the day the referee receives the voucher details. Post this period, the voucher shall be deemed invalid and ineligible for redemption.
3. Details of voucher, post fulfilment of the criteria defined by the bank, would be shared over referee's registered email ID & mobile number shared during account opening. The customer agrees that the bank can reach out to the customer over email & SMS for sharing the voucher details.
4. Referee/Referrer agrees that Bank would not be responsible if the email remains undelivered due to any DND related services being opted for by the customer.

Terms & Conditions:

- The referral program shall be applicable to Indian residents only.
- The referrer agrees that he/she/they are going to refer Savings Account /Salary Account to whomsoever they wish to, and hence the referrer will be sharing their referral link via any third-party message sharing app. Bank won't be liable for it as the referral process link generation will be inhouse and controllable of bank but bank won't have any control on the link sharing process.
- The referrer won't be getting any incentives from bank for referring anyone.
- In case of any grievance redressal, referee can reach out to Axis Bank via Phone Banking by visiting the "Support" section on Axis Bank website.
- The referrer can refer any number of individuals.
- The referee coming from a specific referral link will only qualify for referee benefits.
- The voucher will be shared to the referee over email/SMS within 90 days, after account has been successfully opened by the referee.
- In case of referees, the reward is applicable only once per customer.
- This program is purely a referral service and strictly on a non-risk participation basis. The third-party issuers should adhere to the relevant regulatory guidelines applicable to them.
- The vouchers will get expired post 180 days of being shared with the customer.
- The referrer agrees that the referee wouldn't be entitled for any reward in case the referee is an existing Axis Bank employee.
- Existing Axis Bank employees won't be eligible to receive any voucher for account opening as a part of this program.
- The account opening link received to the referee will be subject to an expiry of 90 days from the day of sharing.
- Axis Bank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel this offer with or without any reason. All decisions relating to the Referral Program would be that of the Axis Bank and the decision of Axis Bank shall be final in this regard.