

Terms and Conditions

1. Referrer can earn Gift Vouchers up to Rs. 10,000 in a calendar year and the reward will only be given for successfully issued credit card cases.
2. Any applicant who refers outside of this Axis Bank's Credit Cards Online Referral Program will not be eligible for this benefit.
3. Issuance of Credit Cards shall be at Axis Bank's sole discretion and is subject to internal processing.
4. The Reward value/points will be sent to the referrer's Email ID within 60 days of successful card approval.
5. All Axis Group employees won't be eligible to earn reward vouchers in this program pertinent to bank's guidelines.
6. 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.
7. Axis Bank has the sole discretion to change, suspend or modify the Offer or these terms and conditions at any time without prior notice, at its sole discretion.
8. If applicants have referred people whom they had already referred under a previous referral campaign, that automatically makes their previous referrals void. Only the referral under the current campaign will be considered. This Offer cannot be combined with any other offers. The Offer cannot be transferred or assigned to any other person.
9. Axis Bank shall not be, in anyway, responsible if an E-Voucher is lost, stolen or misused.
10. Please note that referee's name, application number and application status will be shared with 3rd Party Vendor for tracking purposes.

Detailed Terms and Conditions:

Axis Bank Referral Program

Axis Bank introduces an online Credit Card Referral Program.

You can refer your friends and family to apply for a new Axis Bank Credit Card through this program. If Axis Bank issues a credit card to the referred person, you will receive reward points from ₹500- ₹1,000 which can be used to redeem gift vouchers on every referral you make through your referral link only.

A person who is referring his/her friends is termed as "Referrer" and the person getting referred for Axis Bank Credit Card is termed as "Referee".

Referral Reward

On every successful credit card referral (A 'successful credit card referral' means that the referred person has applied according to the terms of the campaign and has been issued a credit card by Axis Bank) through this referral program, the referrer will receive Gift Vouchers. The Gift vouchers will depend upon the Card Type issued to the referee as listed in the below table:

Credit Card Variant	Gift Vouchers in ₹
Rewards	500
My Zone	500
Indian Oil	500
Flipkart	500
Samsung Signature	500
Neo	500
Shoppers Stop	500
Cashback	500
Ace	500

Credit Card Variant	Gift Vouchers in ₹
Privilege	750
Rewards	750
SpiceJet Voyage Black	750
Magnus	1,000
Select	1,000
Horizon	1,000
Samsung Infinite	1,000

A referral is considered successful only if the referred person applies using your unique referral link and is issued a credit card by Axis Bank in accordance with the campaign terms.

Referral process:

The referral program is completely digital. Referrer can register to the Referral portal via Axis Bank Website or the referral link: <https://refer.axis.bank.in/retail/cards/credit-card/refer-and-earn/index.htm>. Already registered user can also login through the Dashboard link: <https://refer.axis.bank.in/retail/cards/credit-card/refer-and-earn/dashboard/Login.aspx>

Steps to Refer: -

- 1) Referrer to register on referral link <https://refer.axis.bank.in/retail/cards/credit-card/refer-and-earn/index.htm> by entering their full name, email ID and Mobile number. If already registered, then can login with their user id and password.
- 2) Upon Login, referrer will be able to view their unique referral code/link and they can choose to share with their friends and family via various social media channels - WhatsApp, LinkedIn, Twitter, Email, Facebook etc. or by copying the referral link.
- 3) The Referee upon receiving the invitation from the referrer will click on the invitation link and fill in the required details to apply for Axis Bank Credit Card.

Referrer can earn Gift Vouchers up to ₹10,000 in a calendar year and the reward will only be given in case the card gets issued to the referee.

Steps to avail the Gift Voucher

The reward value will be reflecting on the referrer's account within 60 working days after the referee's credit card is issued. The referral reward will have to be claimed by the referrer by logging into the Referral Portal Dashboard: <https://refer.axis.bank.in/retail/cards/credit-card/refer-and-earn/dashboard/Login.aspx>

- 1) Post Login on the dashboard, referrer to click on the '**Redeem**' button
- 2) Here, the Referrer will be able to view Vouchers of different brands – BookMyShow, Flipkart, Myntra, Swiggy, Dominoes

- 3) Referrer will then select the required voucher basis the Reward value/points
- 4) Once the referrer confirms on the order the voucher code will be shared via SMS/Email communication.

Checking Referral Dashboard

There are 4 statuses in the referral dashboard:

- a) Not Applied Yet: The referee has not applied through the referral link yet. This means that if the referees have applied through any other medium, not through the referral link shared by the referrer, the status would still be shown as 'Not Applied Yet'
- b) Under Process/ Pending: This status is updated once a week.
- c) Approved: This status is updated once a week and the referees who have been successfully approved will have their statuses reflected in the dashboard only in the forthcoming week
- d) Not Approved/ Declined: This status is updated weekly once and the referees whose application has not been approved will have their statuses reflected in the dashboard only in the forthcoming week. The reason for the same will be sent via email to the referee's registered email-id. This communication will not be sent to the referrer.

Queries/Escalations:

If the referral dashboard does not reflect the correct status of any referee, please contact Axis Bank Customer Care and provide the following details:

- a) Your name as filled in the referral form
- b) Your email id as filled in the referral form
- c) Your referee's name as filled in the referral form
- d) Your referee's mail id as filled in the referral form

The 'Last Updated' field in the referral dashboard indicates the date on which the referral dashboard was updated previously for each referral.