

### **Terms and Conditions**

These Terms and Conditions (Terms) shall be applicable to the credit and 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 Customer (defined herein below) 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" - Any individual holding an Axis Bank **EDGE REWARDS** eligible credit card.

"Debit Cardholders" - Any individual holding an Axis Bank **EDGE REWARDS** eligible debit card.

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

"Cardholders" - Axis Bank credit and debit card customers, who are eligible to earn points/Miles based on the current card holding. Examples of the cards which are not eligible for the program are Vistara Card, Miles and More, Flipkart Card, Samsung Axis Bank Infinite Card, LIC Card, Corporate Card etc.

"Customer" - Customer who is eligible to earn points/miles on **EDGE REWARD** program based on the relationship the customer holds with the Bank.

"Transactions" - any purchase made on [www.gyft.com/edgerewards/](http://www.gyft.com/edgerewards/) (website and mobile-app) through Axis Bank eligible credit and debit card.

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

The **GyFTR Coins** referred to as "Coins" is the benefit given to customers in the form of digital currency that is accrued in the wallet enabled on website [www.gyft.com/edgerewards/](http://www.gyft.com/edgerewards/). These earned coins can be used to make further purchases on website [www.gyft.com/edgerewards/](http://www.gyft.com/edgerewards/) only linked to the validity of earned/awarded coins and cannot be used outside the environment of website [www.gyft.com/edgerewards/](http://www.gyft.com/edgerewards/) for any type of spends/purchases.

The value of 1 GyFTR Coin is equivalent to INR 1. This value is limited for usage on website [www.gyft.com/edgerewards/](http://www.gyft.com/edgerewards/) only.

#### **Offer Details:**

Earn 0.5% **GyFTR Coins** on purchase of Croma Gift Vouchers from [www.gyft.com/edgerewards/croma-gift-vouchers](http://www.gyft.com/edgerewards/croma-gift-vouchers) with Axis Bank Credit Cards and Debit Cards. \*T&C apply.

The **GyFTR Coins** will be credited into the wallet enabled on website [www.gyft.com/edgerewards/](http://www.gyft.com/edgerewards/) within 7 days from the date of transaction.

#### **Terms of the Offer:**

- All the Gift vouchers are valid for a minimum of 2 months to 12 months depending upon the Brand. The exact expiry date of the Gift Voucher will be mentioned on the voucher e-mail / SMS.

- It is important for the customer to utilize the Gift Voucher within the due date. Gift vouchers once expired cannot be revalidated.
- A customer (registered mobile number) can buy a maximum of INR 10,000 worth of Amazon Pay Gift Cards in a calendar month.
- A customer (registered mobile number) can buy a maximum of INR 10,000 worth of Amazon Shopping Vouchers in a calendar month.
- A customer (registered mobile number) can buy a maximum of INR 10,000 worth of Flipkart Gift Cards in a calendar month.
- A customer (registered mobile number) can buy a maximum of INR. 20,000 worth of TATA CLiQ Gift vouchers in a calendar month.
- A customer (registered mobile number) can buy a maximum of INR. 20,000 worth of Reliance Digital Gift vouchers in a calendar month.
- A customer (registered mobile number) can buy a maximum of INR. 20,000 worth of Reliance Jewels Gift vouchers in a calendar month.
- A customer (registered mobile number) can buy a maximum of INR. 20,000 worth of Kalyan Jewellers (Diamond Jewellery & Gold Jewellery) Gift vouchers in a calendar month.
- A customer (registered mobile number) can buy a maximum of INR 2,50,000 worth of Gift vouchers in a calendar month.
- Please read the Terms and Conditions of all the Brands carefully before you make a purchase of any Gift Voucher. Gift vouchers once bought cannot be blocked / exchanged / cancelled.
- All the respective TnCs of the brands apply. Please visit the "Terms and Conditions" on each brand page for detailed brand TnCs.
- For any help regarding your Gift Voucher, please reach out to us:
  - Share your queries @ [www.gyfr.com/edgerewards/contact-us](http://www.gyfr.com/edgerewards/contact-us)
  - Call us @ 1800-103-3314

Axis Bank is hosting the GyFTR platform purely for the convenience of its customers to display the offers extended by merchants. The products / services are being offered solely by the merchants and Axis Bank is not selling / rendering any of these products / services.

Axis Bank is not undertaking the business of online retail trading or shopping by hosting the GyFTR platform.

Axis Bank will not earn any commission or any other fee upon its customers viewing the offers made available by merchants or purchasing / availing of a product / service offered by merchants, except the customary considerations for use of credit cards / debit cards.

Axis Bank is neither guaranteeing nor giving any warranty nor making any representation with respect to the offers made by merchants.

Axis Bank is neither endorsing the merchants or any product / service nor is it responsible for sale / quality / features of the products / services under the offer. Any Information on the website - [www.gyfr.com/edgerewards/](http://www.gyfr.com/edgerewards/) (or the section thereof to which you will be directed) whether about the merchant or the products / services being offered have not been verified by Axis Bank.

Axis Bank shall not be liable or responsible for any such information. Axis Bank will not bear any obligation or liability if a customer purchases / avails of a product / service under an offer.

If you choose to avail of the purchase / avail of a product / service, Axis Bank will neither be a party to, nor in any manner concerned with such purchase / availment, nor be liable or responsible for any act or omission of the merchant or the customer. All product / service-related queries / complaints will be addressed by the respective merchant only.

The website [www.gyfr.com/edgerewards](http://www.gyfr.com/edgerewards) is powered and maintained by Vouchagram India Private Limited, a company incorporated and existing in accordance with the laws of India.

The following Terms and Conditions apply to all visitors or users of this website. Please read these site Terms and Conditions carefully before using this website.

By accessing or using this website you explicitly agree to comply with and be bound by these site Terms and Conditions.

These Terms and Conditions of use and any additional terms posted on this site together constitute the entire agreement between company and you with respect to your use of this site.

This site is only for your personal use. All materials provided on this website, including but not limited to all text, logos, designs, service marks, trademarks, graphics, images, sounds, information, software, documents, downloads of any kind, products and services and the selection, arrangement and display thereof, are the copyrighted works of Vouchagram and / or its partner / Axis Bank.

You shall not distribute exchange, modify, sell, or transmit anything you copy from this site for any business, commercial or public purpose.

Any unauthorized use of the content may violate copyright laws, trademark laws, the laws of privacy and publicity and civil and criminal statutes.

- The Offer is valid on eligible **EDGE REWARD** Axis Bank Credit and Debit Cards. Offer is not valid on NetBanking, Commercial Cards, Cash / Card on delivery, EMI, Co-Brand credit cards and Corporate Cards of Axis Bank.
- This Offer cannot be clubbed with any other Axis Bank offer. Example –
  - Up to 35% instant discount + 10% **GyFTR Coins** will only be applicable for transactions where no other card offer has been availed.
  - Up to 35% instant discount + 10% **GyFTR Coins** can be availed by the customer on his / her domestic transactions only.
  - Up to 35% instant discount + 10% **GyFTR Coins** offer is NOT applicable on EMI transactions.
- **GyFTR Coins** will be credited within 7 days from the date of transaction.
- In case partial payment is made using any other payment instrument, **GyFTR Coins** will be granted only on such part of the payment which is made using Axis Bank Credit and Debit Cards. TnC apply\*.
- Axis Bank and GyFTR reserves the right to change the value of GyFTR Coins without any prior information given to customers.
- Nothing herein amounts to a commitment by the Axis Bank or [www.gyfttr.com/edgerewards](http://www.gyfttr.com/edgerewards), 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.
- By participating in this offer, every cardholder agrees that Axis Bank and [www.gyfttr.com/edgerewards](http://www.gyfttr.com/edgerewards) 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). The 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 [www.gyfttr.com/edgerewards](http://www.gyfttr.com/edgerewards) will be applicable.
- 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 30 days after expiry of the promotion period. The customer can get in touch by calling on Axis Bank's helpline number 18604195555 (charges applicable).
- The offer is not transferable, non-negotiable and cannot be encashed.
- 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 [www.gyft.com/edgerewards](http://www.gyft.com/edgerewards) 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 Cardholder/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.
- [www.gyft.com/edgerewards](http://www.gyft.com/edgerewards) and Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of [www.gyft.com/edgerewards](http://www.gyft.com/edgerewards) and 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.
- [www.gyft.com/edgerewards](http://www.gyft.com/edgerewards) and 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.

**\*\*End of Document\*\***