

## **Axis Bank Standard Terms & Conditions for Spends Campaign**

Offer Validity: 15<sup>TH</sup> August 2025 – 16<sup>th</sup> September 2025

## Offer details:

Eligible customers who achieve the specified spend targets using their Axis Bank Credit Card during the offer period will receive Amazon/Flipkart/Myntra/Swiggy vouchers. The voucher value will be determined based on the total spends done in the offer period and as per the milestones communicated by Axis Bank.

To eligible for this offer, customers must register by giving a missed call on 8879987964 from their registered mobile number.

Transaction done on below Merchant category codes (MCCs) will not be considered as valid spends under the campaign. MCC codes are defined by respective card network.

Categories	MCC Codes
Rent	6513
Wallet Load	6529, 6540
ATM withdrawal	6010, 6011

## **Offer Terms:**

- The offer is eligible for only those customers who have received formal communication from Axis Bank.
- Customers who opt in by giving a missed call on 8879987964 from their registered mobile number will be eligible for this offer.
- Offer is eligible for all payment modes made via Axis Bank Credit Card.
- Customer will be eligible for a maximum voucher amount as mentioned in the communication from Axis Bank. The voucher will be processed within 90 days from the offer end date on best effort basis.
- After 90 days of the voucher fulfilment by the Bank, no further customer requests and escalations will be entertained.

## **Axis Bank Terms and Conditions:**

- Offer period is defined as per communication sent by Axis Bank.
- "Campaign Period/ Offer Period/ Validity" The period for which the offer is valid.
- Under this Offer, the Axis Bank cardholders will have to spend as per the spends mentioned in the communication.

- The offer is only applicable for customers who have received formal communication from Axis Bank.
- The customer needs to use Axis Bank Credit Card for spending during the offer period. Customers who reach the spend target will receive vouchers.
- The offer will be valid during the promotion period only which will be at the sole discretion of the Bank. The bank retains the right to change or discontinue the offer at any time during the promotion period without prior notice.
- This offer is valid only on the card highlighted in the communication received by the
  customer from the bank. 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 the charge slip and Invoice for the case to be
  taken for further investigation.
- 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.
- 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. The Bank
  also reserves the right to discontinue the offer without assigning any reasons or without any
  prior intimation whatsoever.
- Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of any third party and is not intended to create any rights and obligations.
- The offer 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. All rights are reserved.
- The 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.
- Any dispute relating to the offer, or the terms and conditions shall be subject to the
  jurisdiction of the courts in Mumbai only.
- Any purchase using Axis Bank Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this offer.
- The Bank holds the exclusive right at its sole discretion to refuse or deny the offer to any Cardholder.
- Under no circumstance will the offer/discount being offered under this program be settled in cash.
- This Offer is subject to applicable law and regulation.
- The decision of Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- 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 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.
- Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of The Merchant 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.
- Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of The Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- The Axis Bank reserves 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.
- 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 issued by Axis Bank
- This offer is valid only for existing cardholders of Axis Bank and is not transferable/applicable to any cards issued by any other bank. To be eligible for this offer, customer is required to only use a valid Axis Bank Credit card to make the qualifying purchase. Purchases made with any other cards, or any other bank credit or debit cards, will not be eligible for this offer
- This document is only valid when received through Axis Bank Official Communications or downloaded from websites with domain <a href="https://www.axisbank.com/">https://www.axisbank.com/</a>