

**Terms and Conditions for Grofers Wednesday Delights Offer on Credit Cards
(20th May 2020 – 24th June 2020)**

Offer Details: 5% instant discount maximum up to Rs. 200/- on a minimum transaction of Rs. 2000/- using Axis Bank Credit Cards.

Promo Code: AXIS200

Offer Period: Every Wednesday live from 20th May 2020 – 24th June 2020

How to avail the offer:

1. Log on to www.grofers.com or mobile app & select your products.
2. Enter the promo code **AXIS200** and make payment in full using Axis Bank Credit Card to pay the discounted amount

Grofers Terms & Conditions:

1. 5% instant Discount maximum up to Rs. 200/- on a minimum transaction of Rs. 2000/- at www.grofers.com and Grofers Mobile App.
2. Offer is applicable on one eligible transaction per card every Wednesday on Axis Bank Credit Card
3. Offer can be availed using promo code – **AXIS200** and making the full payment using Axis Bank Credit Card
4. The discount will be calculated on the net paid amount by the customer using Axis Bank Credit Card.
5. The offer is applicable on Credit cards except corporate and NR cards
6. Discount will be calculated on the net paid amount
7. This offer will be live from **20th May 2020 – 24th June 2020**
8. Discount and cashback is not applicable for cash on delivery transactions
9. Nothing expressed or implied in the Offer shall in any way waive or amend any of the terms and conditions of the existing Card member agreement with the Card issuer
10. The Offer is non-transferable, non-encashable and non-negotiable
11. Grofers reserve the right to disqualify any Card member 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
12. Grofers reserves the right, at any time without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this offer or not, or to extend or withdraw it
13. For queries/complaints related to the offer, Card members can reach out to Grofers through the in-app chat option within 24 hours of the date of transaction.

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

- Merchant & 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.
- Merchant Terms & Conditions applicable

Axis Bank Credit Card EMI Terms and Conditions

- EMI offer will be applicable only if the card is used in Amazon Pantry Store at website Amazon.in, mobile site or app)
- EMI is available only on Axis Bank Credit Cards
- ROI for 3 and 6 months will be 13%, 14% for 9 and 12 months and 15% for 18 and 24 months. ROI will be informed before completing the transaction on the payment gateway.
- If customer opts for foreclosure or cancellation of EMI facility, customer will have to inform the customer service of Axis bank for discontinuing the EMI facility. The cancellation will not be automated. EMI cancellation request should be given at least 1 working day before the due date.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the cash back under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- 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.
- In case of any 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.
- All other EMI terms and conditions remain the same. Please refer - <https://www.axisbank.com/retail/cards/credit-card/useful-links/card-services>

Axis Bank Debit Card EMI Terms & Conditions

- Only a select base of pre-approved customers will be eligible for this offer on their Bank debit card. These customers will be able to view the offer on their payment page. No other customers will be able to avail of this offer. The offer can be availed only once.
- "EMI" or "Equated Monthly Installment" means the equated monthly installment of amounts payable by the Card Member to AXIS Bank comprising of principal amount, interest and any/ or other charges, if applicable.
- "Debit Card EMI" refers to the conversion into EMI upon request by the Card Member, of transactions performed using the Debit Card at EDC (Electronic Data Capture) terminal and/or for such online transactions, where the option for such conversion is available. AXIS Bank shall be entitled to, at its sole discretion, make available to individual Card Member.
- EMI on the Debit Card, without prejudice to the obligation of the Card Member to make immediate payment on the incurring of the charge, the Card Member may, seek to avail of the option of paying for certain purchases through Equated Monthly Installments (EMIs)
- The decision of conversion of EMI as per customer request lies at the discretion of AXIS Bank
- The EMI facility will be available with respect to the Debit Card which presently comprise of the following purchases, viz., new purchases at Merchant Establishment and ecommerce retailers.
- The Card member shall be charged an interest rate on monthly reducing balance basis, for availing the EMI facility. This interest will be mentioned on the charge-slip for customer consent.
- The loan will be offered for a maximum tenor of 12 months with slabs of 6, 9 and 12 months.
- Following ROI will be applicable:-
 - 3 & 6 months – 14% p.a
 - 9,12,18 & 24 months – 16% p.a
- The Equated Monthly Installment (EMI) amount will be auto debited every month from the customer's saving account on a particular date (i.e. on 30th day Post EMI booking date).
- The entire EMI amount will be included in calculation of Minimum Amount Due payable by the cardholder.
- Axis bank reserves the right to mark a lien on the customer saving account to recover the outstanding balance in case of delinquent customers.
- No request for changes in the billing cycle shall be entertained during the entire loan period. The loan period is defined as the loan tenor selected by the cardholder at the time of request.
- For detailed terms & conditions please refer following link:-
<https://www.axisbank.com/retail/cards/debit-cards/useful-links/debit-card-benefits#emiondebitcard>
- Exclusions:
 - Jewelry/Gold transaction are not eligible for EMI conversion
 - NRIs
 - Minors
 - Debit card issued to a trustee in the CASA account of a Trust
 - Debit card issued to an authorized signatory in the current account of a company
 - Debit card issued to a partner in the current account of a partnership firm
 - Debit card issued to a Karta in the account of an HUF

