



Axis ASAP Bill Pay & Recharge Cash-Back Campaign

Any customer participating in the Axis Bank (“Bank”) Bill Pay & Recharge Cash-back Campaign, shall be deemed to have read, understood and accepted these terms and conditions and agree to be bound by these terms & conditions and shall be regulated by the provisions/ conditions of the specified products and services provided by the Axis Bank through Axis Mobile. These terms and conditions shall be in addition to and not in derogation to any other applicable terms and conditions of any product & services offered by Bank and/or such other terms and conditions as may be specified by the Bank.

Campaign Brief:

1. **“Campaign”** shall mean “Axis ASAP Bill Pay & Recharge Cash-back Campaign” & includes the offer given by Axis Bank to the eligible Customers (as defined under) during the campaign period (as defined under).
2. **“Campaign period”**: Campaign valid for 30 days from account opening
3. **“Offer”** shall mean:
 - Only for Axis ASAP customers - Cashback of 50% (maximum upto Rs. 50) of amount on first time Bill Payment or on the first time recharge using Axis ASAP account on Axis Mobile App. Valid only once per customer and first 20,000 customers only.

Definitions:

For the purposes of these terms and conditions:

“Axis Bank Mobile App” or **“Axis Mobile”** or **“App”** shall mean and include ‘Axis Bank Mobile Application’ offered by Axis Bank to its Customers.

“Customer” shall mean Axis Bank ASAP savings account holder who has opened the account before 31st March 2018, who is eligible for the Axis Bank Service(s), who have received communication from Axis Bank via sms/email with respect to the captioned Offer and who have registered for Axis Bank Mobile banking facilities. However, Non Resident Indian (“NRI”) account holders are not permitted or eligible to participate as Customer under this campaign.

“Bill Payment” shall mean the payments made using Pay Bills/Bill Pay feature available on Axis Mobile App under this campaign.

“First time Bill Payment” shall be defined as Bill payment carried out by the Customer for the first time since account opened and only during the campaign period.

“Biller” shall mean the entity towards which payment is being made using the Pay Bills/Bill Pay feature.

“Recharge” shall mean any Mobile prepaid, DTH or Data Card recharge carried out using Axis Mobile App during the campaign period.

"First time Recharge" shall be defined as recharge carried out by the Customer for the first time since account opened and only during the campaign period.

"Service(s)" shall mean Bill Payment Service or Recharge service using Axis Bank Mobile Banking

"Transaction(s)/Payment(s) ":

1. The Customers who are doing bill payments through Axis Bank Mobile App or Axis Bank Internet Banking during the Campaign period will be considered and eligible for this campaign for bill payments under the following categories:

a)Broadband/Landline, b) Credit card, c)DTH, d)Electricity, e)Gas, f)Mobile, g)Mutual Fund, h)Subscription, i)Tax, j)Telecom, k)Telephone and l)Utility. – Ticketing and m)water (new categories)

2. The Customers who are carrying out a first time recharge through Axis Mobile App or Axis Internet Banking during the campaign period will be considered and eligible for this campaign for recharge under the following categories:

A) Mobile b) DTH and c) Data Card

TERMS AND CONDITIONS:

1. A customer is eligible to avail the offer under the campaign, only if he/she carries out transactions/payments during campaign Period i.e within 30 days of account opening.

2. Customer is eligible for 50% cashback upto the maximum cashback of Rs. 50 (Rupees Fifty Only) only in case customer has not availed the Bill payment or Recharge service even once since account opening & is availing the Bill payment or Recharge service through Axis Mobile banking during the campaign period for the first time since account opening.

3. First 20,000 customers doing Transactions/payments from his/her Axis ASAP Savings Bank Account during the campaign period would only be considered for the purpose of the offer.

4. For first time Bill payment or recharge, customer will receive 50% cashback on the bill or recharge amount or Rs. 50/- (Rupees Fifty Only) whichever is lesser, in his/her Axis ASAP Savings Bank Account from which the amount was debited towards the subject transaction/payment for recharge.

5. If a customer has only registered a new biller but he/she has not made any transaction/payment to that new biller between the campaign period, then such customer will not be eligible for the benefits of the offer.

6. Payment made towards below billers will not be considered for this campaign:

- **Charity /Donation Billers:** AID India, Cancer Patients Aid Association [CPAA], Child Relief and You [CRY], CHILDLINE India Foundation, Concern India Foundation, Give India, HelpAge India, Mahalaxmi Temple Kolhapur, National Association for the Blind, People for Ethical Treatment of Animals - India, Planning Rural-Urban Integrated Development through Education (PRIDE INDIA), Prime Minister Relief Fund, SAVE The Children India, Sevalaya, Shree Siddhivinayak Temple Trust [SVT], Shreemant Dagduseth Halwai Ganpati Trust, Vidyarambam Trust, Vishvodayaa Trust, Women's Institute for Social Education (WISE).

- **Insurance Billers** : Aegon Religare Life Insurance Company Ltd, Aviva Life Insurance Co. Ltd, Bajaj Allianz Life Insurance, Bharti AXA Life Insurance, Birla Sun Life Insurance Co.Ltd, Canara HSBC OBC Life Insurance, Exide Life Insurance Company Ltd, HDFC ERGO General Insurance, HDFC Life Insurance Company Ltd, ICICI Prudential Life Insurance Ltd, Kotak Mahindra Old Mutual Life Insurance Ltd, Life Insurance Corporation of India, Max Life Insurance Co. Ltd, MetLife India Insurance Company Ltd, Reliance Life Insurance, SBI Life Insurance Company, Tata AIG Life Insurance Company.

7. Bill payments made on a third party website using Internet Banking will not be considered for the purpose of the offer.

8. Bill payments towards Axis Bank Credit Card will not be considered for the purpose of the offer.

9. Only the First transaction done by the customer will be considered. In the event that the customer does multiple bill payments, recharges or both, only amount of the first bill payment / recharge will be considered for cashback calculation.

10. Only first bill payment made towards a biller name will be considered. In the event that the customer does multiple payments towards the same biller, only first bill payment will be considered.

11. The cashback amount will be credited to the customer's account within **(Ninety) 90 days** of his bill payment / first time recharge during the campaign period.

12. A customer who has registered a biller prior to campaign period and has never made any payment towards the biller and receives a SMS or E-Mailer communication from the Bank for the offer will be eligible for this offer if he/she makes a payment towards this registered biller during the campaign period.

13. In all matters relating to the terms & conditions of this campaign, the decision taken by Axis Bank shall be the final and will be binding on the Customers.

14. Axis Bank, at its discretion, can withdraw/cancel/alter the terms of this campaign, before the expiry of campaign period, without any prior notice or communication to Customer.

15. Axis Bank will not be responsible or liable in case the campaign is not configured or could not be availed due to malfunction, delay, traffic congestion on any internet/telephone network or line, computer on-line system, servers or providers, mobile handset, computer equipment, software, or website. Customer cannot claim any loss, cost or damages from Axis Bank which may arise due to these technical reasons.

16. Incomplete / rejected / invalid / returned /disputed or unauthorized/ fraudulent financial transactions/payments shall not be considered for this campaign.

17. These terms and conditions shall be governed by the laws of India. The courts at Mumbai shall have the exclusive jurisdiction in respect of any disputes with respect to all the subject matter with relation to the campaign/offer.

18. These terms and conditions and an arrangement herein shall be subject to applicable RBI guidelines issued from time to time and prevailing law and regulations, from time to time.

19. Axis Bank reserves the right to modify/ change all or any of the terms and conditions contained herein as per its discretion without assigning any reasons or without any prior intimation/notice whatsoever. Axis Bank

will not be liable in any manner whatsoever for any loss/ damage /claim/injury that may arise due to withdrawal or change in the terms and conditions of the Campaign or discontinuation of it.

20. The Campaign is not available wherever prohibited and/or on products/services for which such offers cannot be made available for any reason whatsoever.

21. Axis Bank reserves the right to disqualify any Customer from the benefits of the campaign, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the campaign and such decision of Axis Bank shall be final and binding on all parties.

22. Customer/s whose account has been classified as delinquent before or during the currency of the campaign period will not be eligible for the benefits of the campaign and Axis Bank's discretion in this regard shall be final.

23. This Campaign is subject to applicable law and regulations and would be modified / discontinued based on the prevailing law / regulation at any point of time and Axis Bank shall not be under any liability or obligation to continue implementation of the said Campaign till such time the terms are modified by Axis Bank as per the prevailing/ amended law at that point of time. In the event, that the Campaign cannot be continued without total compliance of the prevailing law at any point of time, this Campaign shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Campaign comes into force.

24. The Customer agrees to indemnify and keep Axis Bank indemnified for any loss or damage that Axis Bank may suffer with respect to the Campaign / Offer including but not limited to any fraudulent and/or illegal transaction or any misrepresentation made by the Customer while participating in this Campaign / Offer.

25. Axis Bank makes no representation and disclaims all express, implied, warranties of any kind to the Customer and/or any third party including, without limitation, warranties as to accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose.

26. Axis Bank is not responsible for any errors and/or omissions in the terms and conditions contained herein. All information is provided on "as is" basis without warranty of any kind.

27. In the event of any conflict or inconsistency regarding any instructions and conditions on any advertising or promotional material relating to the Campaign / Offer, these Terms and Conditions shall prevail over all such other instructions and conditions failure by Axis Bank to enforce any of its rights at any stage does not constitute a waiver of those rights.

28. In case of any queries or clarification on the Offer, the customer can contact our customer service desk.