

### **Axis Bank Shoppers Stop Credit Card Member Terms and Conditions**

These terms and conditions (“Terms”) shall be applicable to the Credit Cardholders (as defined hereinafter) and shall regulate the provisions of the specified products, services and offers provided by the Axis Bank (“Axis Bank”). Any Cardholder availing the Credit Card (as defined hereinafter) shall be deemed to have read, understood and accepted these Terms and the same shall be in addition to and not in derogation of any 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:

“Month” - Statement month i.e. monthly billing cycle of your Credit Card.

“Credit Card” or “Card” refers to Axis Bank Shoppers Stop Credit Card;

“Credit Cardholders” – A person who is holding the retail Axis Bank Shoppers Stop Credit Card . Also to be referred as “Customer” or “Cardmember” or “Cardholder” or “you”/“your”/“him”/“her” or similar such pronouns as per the context admit.

“Campaign Period” or “Offer Period” or “Validity” - The Campaign Period referred to as “Offer Period” or “Validity”, used interchangeably, will be the one mentioned in the communication received by Customer. It refers to the period for which the offer is valid.

“Transactions” – any usage on the Card which is not a charge/fee/interest levied.

“Target spend” – The exact amount that the customer needs to spend on his credit card to be eligible for the offer.

“Activation”– the first Transaction done on the Credit Card is considered as Activation and the date of the first transaction is considered as ‘Activation date’.

“Merchant” – any establishment where the Credit Card mentioned in the offer has been used for making a purchase.

“MCC: Merchant Category Code”- A Merchant Category Code (MCC) is a four-digit number assigned to a merchant/business by the merchant’s acquiring Bank. The acquiring Bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity.

“Communication”- SMS/Email/Mobile App Push Notification sent by Axis Bank to the customer’s registered mobile number/email ID mentioning the offer is referred to as “communication”. Only those customers who receive the offer communication are eligible.

“First Citizen Account” refers to loyalty account of Customers maintained by Shoppers Stop.

## 1. Credit Card application Tracking:

The customer has to follow the given steps to track their Credit Card application status:

- Click on the following link: <https://www.axisbank.com/application-tracker>
- Click on Credit Card
- Input mobile number and application ID or PAN Number
- Status of the Card will be provided
- Tracking option will be available to customers who have applied for a new Credit Card on or after 01st May 2024 through Axis Bank platform.

## 2. Card Activation:

- The Cardholder can activate the Credit Card in various ways. They are as follows:
  - The Cardholder has to login to Axis Mobile/Internet Banking and navigate to the control center. To activate the card, input the 6-digit activation code/CVV, set the Credit Card PIN, and enable & set limits of online and contactless usage for domestic and international transactions.
  - Call 1860 419 5555/ 1860 500 5555 to activate the Credit Card by providing personal details and 6-digit activation code.
- The details to activate the Credit Card are mentioned in the welcome letter.

## 3. Joining and Annual Card Fee:

- There is a joining fee of INR 500 + GST ("Joining Fee") along with an annual card fee of INR 500 + GST ("Annual Card Fee") to be levied on the Card.
- Annual Card Fee to be billed on the first statement date, post-completion of the Card anniversary year. A Cardmember shall be exempted from the said Annual Card Fee if the Cardmember spends INR 1 Lakh or more on the Card during the anniversary year. The aforementioned condition is applicable to Cardholders who have been issued the Credit Card on or after 01st May 2024 and onboarded through Axis Bank platform.
- All the Transactions will be considered as on settlement date.
- Rent (6513) and Wallet (6540) MCCs will be excluded from the Target spends calculated for the Annual Card Fee waiver.

## 4. Welcome Benefits

- First Citizen Reward Points worth INR 300 shall be awarded to the Cardholder on the first Transaction within 30 days of Card issuance.
- These First Citizen Reward Points will be auto-credited post first Transaction.
- 3 Shoppers Stop vouchers of INR 500 each redeemable at Shoppers Stop & Homestop will be awarded and redeemable on a minimum Target spend of INR 5000 at Shoppers Stop and/or Homestop stores.
- 1 Shoppers Stop voucher of INR 500 will be awarded and can be redeemed at Shoppers Stop outlets against a minimum spend of INR 2500 on Shoppers stop Exclusive Brands only (*Refer annexure for Shoppers Stop Exclusive brands*).
- ShoppersStop online voucher will be redeemable on <https://www.shoppersstop.com/> for savings of INR 250 on any purchase made using the Credit Card. Please refer to the Annexure for further details.
- The vouchers in the afore mentioned offers will be available in the welcome kit along with the welcome letter and the physical card.

- Refer to Annexure 1 for details Terms & Conditions related to Welcome Voucher.
- The Cardholder will also become eligible for a complimentary Golden Glow Membership post first Transaction after Card issuance.
- Any welcome benefit once credited will not be reversed even if there are reversals of Transactions.
- The offers and vouchers described in this category will be available to Customers who have been issued the Credit Card on or after 01st May 2024 and onboarded through Axis Bank platform.
- Welcome benefit is not applicable to customers who have been swapped / migrated to the Axis Bank Shoppers Stop Credit Card from another Credit Card prior to 31 Jul 2024.

#### **5. Earn First Citizen Reward Points:**

Please note: FC is First Citizen

##### **2 FC reward points on every INR 200 spent (Base points) :**

- Cardmember shall earn 2 FC Points on every INR 200 spent for all other spends apart from spends at Shoppers Stop (in-store, website or mobile app), Homestop, Arcelia, MAC, Clinique, Estee Lauder, Bobbi Brown, Jo Malone & Smashbox on the Credit Card.
- For purchases made under this category, 2 FC reward points shall be transferred to your First Citizen Account with Shoppers Stop after every statement cycle and will reflect in the First Citizen Account by the 10th of the subsequent month.

##### **20 FC Reward Points per INR 200 spent on Shoppers Stop Exclusive Brands:**

- Card member shall earn 20 FC reward points on every INR 200 spent on Shoppers Stop Exclusive Brands (in-store, website or mobile app) via their Credit Card. For purchases made under this category, points will be credited in a split of 12 points from Shoppers Stop + 8 points from Axis Bank.
- 12 FC reward Points shall reflect in your First Citizen Account within 48 Hours (as per Shoppers Stop policy) and 8 First Citizen Reward Points shall be transferred to your First Citizen Account with Shoppers Stop after every statement cycle and will reflect in the First Citizen Account by 10th of the subsequent month.
- Identification of Shoppers Stop Transactions at the Bank's end for the Bank's share of credit points is done based on the MIDs allotted to the shops and subject to the Merchant details (including MID) provided by Shoppers Stop to Axis Bank.

##### **12 FC Reward Points per INR 200 spent on other Shoppers Brands:**

- Cardmember shall earn 12 FC reward points on every INR 200 spent at Shoppers Stop (in-store, website or mobile app) for other brands on the Credit Card.
- For purchases made under this category, points will be credited in a split of 4 points from Shoppers Stop + 8 points from Axis Bank.
- 4 First Citizen Reward Points shall reflect in your First Citizen Account within 48 Hours (as per Shoppers Stop policy) and 8 First Citizen Reward Points shall be transferred to your First Citizen Account with Shoppers Stop after every statement cycle and will reflect in the First Citizen Account by 10th of the subsequent month. Identification of Shoppers Stop Transactions at the Bank's end for the Bank's share of credit points is done based on the MIDs allotted

to the shops and subject to the Merchant details (including MID) provided by Shoppers Stop to Axis Bank.

- First Citizen Reward Points will only be provided on Transactions done on the standalone stores run & operated by Shoppers Stop Limited in India for Homestop, Arcelia, MAC, Clinique, Estee Lauder, Bobbi Brown, Jo Malone & Smashbox.
- Purchase transactions performed on these Merchant Category Codes (MCC) as allotted by Mastercard® & Visa shall not earn FC Reward Points:

Excluded MCCs
<ul style="list-style-type: none"> <li>• Transportation &amp; Tolls (4111, 4121, 4131,4784)</li> <li>• Utilities (4814,4816,4899,4900)</li> <li>• Insurance (6300,6381,5960,6012,6051)</li> <li>• Educational Institutions (8211,8241,8244,8249,8299)</li> <li>• Govt. Institutions (9211,9222,9311,9399,9402,9405,8220)</li> <li>• Wallet (6540)</li> <li>• Rent (6513)</li> <li>• Fuel (5541,5542,5983)</li> </ul>

#### Reversals:

- For reversal for any Transaction, the share of points credited by the Bank gets reversed by the 10<sup>th</sup> of the next month
- Summary of **FC Reward Points** earned for every INR 200 spent:

Posting Date	Transaction	Type	Amount	Rewards Category	FC by Shoppers	FC by Axis Bank	Total FC
11 <sup>th</sup> Nov	Shoppers Stop (Exclusive Brands)	Purchase	10,000	20 FC/Rs 200	+600	+400	+1000
12 <sup>th</sup> Nov	Shoppers Stop (Other Brand)	Purchase	12000	12 FC/Rs 200	+480	+240	+720
13 <sup>th</sup> Nov	Airline	Purchase	4000	2 FC/Rs 200	-	+40	+40
15 <sup>th</sup> Nov	Grocery Store	Purchase	2000	2 FC/Rs 200	-	+20	+20
17 <sup>th</sup> Nov	Airline	Reversal	1000	2FC/Rs 200	-	-10	-10
21 <sup>st</sup> Nov	Fuel	Purchase	10,000	-	-	-	-

## 6. Redemption of FC Reward Points:

FC Reward Points can be redeemed instantly in the following ways:

### Shoppers Stop In-Store

- You can redeem your First Citizen Points instantly against purchases made at Shoppers Stop, Homestop, Arcelia, MAC, Clinique, Estee Lauder, Bobbi Brown, Jo Malone & Smashbox. Your points can be used to make full payment and part payments too.
- Redeem them at any Shoppers Stop, Homestop, Arcelia, MAC, Clinique, Estee Lauder, Bobbi Brown, Jo Malone & Smashbox .
- It is recommended you inform the billing staff about your intention to redeem points before your bill is prepared.

### **Shoppers Stop website /app**

- You also have the option to redeem your points online on <https://www.shoppersstop.com> & Shoppers Stop Mobile App.

### **7. Other Benefits:**

- Enjoy exclusive access to two end of season sale and one festive sale per year at Shoppers Stop. This offer will be renewed every calendar year. Offers of one calendar year cannot be carried over to the next calendar year.
- Extended exchange period of 45 days at all Shoppers Stop outlets upon payment made using Credit Card.
- Flat 15% off on birthday and anniversary month on Transactions made on Exclusive brands-apparel category using Credit Card.
- Free home delivery for in-store or online purchase upon payment made using Credit Card. The in-store delivery is done only for locations within city limits. Please visit the First Citizen Desk at Shoppers Stop stores or <https://www.shoppersstop.com> to know about these In-Store privileges and applicable terms & conditions.

### **8. Fuel Surcharge:**

- 1% fuel surcharge waiver on all fuel Transactions between INR 400 to INR 5000, with a max cap of INR 400 on wavier in the statement Month.
- GST charged on fuel surcharge is non-refundable.

### **9. Other Terms and Conditions:**

- Qualifying purchase value or Target spend will exclude all EMIs about Loan on credit card, Dial an EMI, Balance conversion and Balance transfer programs, cash withdrawals, fees, charges and Goods and Services Tax (GST). Any disputed transaction will not be considered for qualifying purchase value computation. Merchant refunds/reversals will be considered as a negative adjustment in the qualifying purchase value computation.
- First Citizen Reward Points earned for any purchase Transaction which is subsequently reversed, will be adjusted in the month of reversal, and not in the month of purchase (unless they are in the same month).
- If a Card member's Card is terminated at any time for any reason, whether by the primary cardholder or the Bank, the primary Cardholder will forthwith be disqualified from earning First Citizen Reward Points and First Citizen Reward Points accrued till termination shall be transferred to the First Citizen Loyalty Account at Shoppers Stop after statement cycle and will reflect in the First Citizen Account by 10th of next month i.e. if the Card member's card is terminated in November statement cycle, then all accrued points till termination shall be transferred by 10th December. All such points transferred to the First Citizen Account maintained at Shoppers Stop can still be used for redemption only at Shoppers Stop (in-store, website or mobile app), Homestop, Arcelia, MAC, Clinique, Estee Lauder, Bobbi Brown, Jo Malone & Smashbox.
- Swap/upgrade option to other specified cards to be available without the transfer/swap of **FC Reward Points** currency to the other card.
- The facility of an 'add-on' card(s) will be terminated in case of termination of Card membership of Primary Cardmember.

- Cardmember cannot transfer any **FC Reward Points** to another person or combine the **FC Reward Points** of his / her other credit cards except for add-on card(s) that are issued to him/her with the Card.
- Axis Bank accepts no liability in respect of any income or other tax liability of Cardmembers arising from the redemption of **FC Reward Points**
- Axis Bank's computation of Bank's share of **FC Reward Points** shall be final, conclusive and binding on card-members and will not be liable to be disputed or questioned, save and except in case of manifest error.
- Axis Bank reserves the right to extend or terminate any/all offers provided with the Card from time to time with prior notice.
- Axis Bank reserves the right at any time, with prior notice, to add/alter/modify/change or vary all of these terms & conditions or to replace wholly, or in part, the offer(s) provided with the Card from time to time by another offer(s), whether similar to the modified/deleted offer or not, or to withdraw the said offer(s) altogether.
- Shoppers Stop reserves the right at any time, with prior notice, to add/alter/modify/change or vary the terms & conditions or to replace wholly, or in part, the offer(s) provided as part of the First Citizen Loyalty Program from time to time by another offer(s), whether similar to the modified/deleted offer or not, or to withdraw the said offer(s) altogether. Axis Bank accepts no liability in respect of any such changes made by Shoppers Stop.
- All disputes if any, arising out of or in conjunction with or as a result of this offer(s) provided with the Card from time to time or otherwise relating to the Card shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.
- **FC Reward Points** have a lifetime validity starting from the day of the month on which the **FC Reward Points** are earned till the time the Axis Bank Shoppers Stop Credit Card is active.
- Post the closure of the Axis Bank Shoppers Stop Credit Card, the **FC Reward Points** will also expire in a period of 365 days.
- The Terms and Payment of fees/service charges/all other amounts due from the Cardmember to Axis Bank from usage of the Card by the Card-member under various offers provided on the Card and/or otherwise related to the Card shall be governed by and should be read in conjunction with the detailed Axis Bank Cardmember Agreement and Most Important Terms & Conditions (MITC) available on [axisbank.com](http://axisbank.com)

#### **Annexure 1:**

#### ***Get INR 500 OFF on purchases of INR 5000 or more at Shoppers Stop & Homestop stores. Offer not valid during Shoppers Stop End of Season Sale***

1. The Customer (Card Member) applying for an Axis Bank Shoppers Stop Credit Card has been entitled to get this discount voucher of INR 500 (voucher) under becoming a Card Member. To redeem the voucher, the Card Member needs to purchase merchandise worth at least INR 5000 (INR Five Thousand only) or more during the validity period in a single cash memo and on handing over the voucher the Card Member will receive a discount of INR 500 (voucher), on such cash memo (scheme).

2. Purchase of merchandise will have to be from any Shoppers Stop Stores situated across India including Shoppers Stop Airport Stores, Homestop stores/Home section of Shoppers Stop Limited (SSL/Shoppers Stop). Purchase shall have to be worth INR 5000 and more, wherein, a minimum of INR 4500 or more has to be paid using Credit Card and only then will the Card Member be eligible to receive a discount of INR 500 on the single cash memo, on producing this voucher at the billing counter at the said stores.

3. Axis Bank shall stamp each voucher with the validity date and the Card Member shall have to redeem the voucher within two (2) months of the issuance date (scheme period).
  4. The voucher cannot be redeemed at shoppersstop.com, SSbeauty.com, SSbeauty App, SS App.
  5. No claims for redemption shall be entertained after the completion of the validity period and the voucher shall be deemed to have lapsed.
  6. In the event of the non-happening of the scheme for reasons beyond anybody's control or due to the act of God, then neither SSL nor its directors, managers, staff, employees, agents, sponsors nor their agents, successors or assigns shall be liable to all or any of the customers.
  7. This scheme cannot be clubbed with any other ongoing offers/schemes at the said stores. Two or more vouchers under the scheme cannot be redeemed in a single cash memo. This voucher is non-transferable and non-refundable.
  8. SSL shall not accept damaged, duplicate, or defaced voucher for redemption. In case of loss of voucher before redemption, SSL shall not be responsible for the same and no duplicate voucher will be issued.
  9. The Voucher cannot be encashed/exchanged/substituted for cash, either wholly or in part and can only be redeemed on a single invoice/bill/cash memo.
  10. This voucher is not valid on purchase of mobiles, mobile accessories, laptops, laptop accessories, MP3/MP4 players, iPods, pure gold jewellery, gold coins, Titan Eye+, Nebula, GIVA Gold, Limelight, Fiona, SSL Gift Vouchers/Gift Cards/Electronic-Gift Vouchers, First Citizen Club membership card/renewal and certain categories of merchandise at SSL.
  11. SSL and Axis Bank reserve their right at any time, with notice, to add/alter/change/or vary any or all of these terms and conditions or to replace, wholly or in part, this scheme with another scheme, whether similar to this offer or not, or to withdraw it altogether, without assigning any reasons.
  12. Any disputes as regards delivery, quality, merchantability, or suitability of products/services availed of under this offer/the Voucher must be addressed by the Card Member in writing to Shoppers Stop directly and Axis Bank will not entertain any communication in this regard.
  13. Any disputes/ queries as regards to the use, loss, fraudulent use or any other reason relating to the Axis Bank Shoppers Stop Credit Card must be addressed by the Card Member in writing to Axis Bank.
- Axis Bank and Shoppers Stop Limited undertake to inform each other promptly about the causes of any complaints and sources of any faults and the remedies provided to the Cardholders, in an appropriate manner, as may be applicable to them.
14. Axis Bank or SSL shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a Card Member, directly or indirectly, under this scheme/the Voucher. All disputes arising out of the scheme shall be submitted to the exclusive jurisdiction of the courts of Mumbai only.

***Get INR 500 OFF on purchase of INR 2500 or more only at Exclusive Brands at Shoppers Stop. Offer not valid during Shoppers Stop End of Season Sale.***

1. The Customer (Card Member) applying for an Axis Bank Shoppers Stop Credit Card has been entitled to get this discount voucher of INR 500 (voucher) after becoming a Card Member. To redeem the voucher, the Card Member needs to purchase merchandise worth at least INR 2,500 (INR Two Thousand Five Hundred only) or more during the validity period in a single cash memo and on handing over the voucher the Card Member will receive a discount of INR 500 (voucher), on such cash memo (scheme).

2. Purchase of merchandise will have to be from any Shoppers Stop Limited Stores situated across India including Airport Stores (said stores). Purchase shall have to be worth INR 2,500 and more, wherein, a minimum of INR 2000 or more has to be paid using Axis Bank Shoppers Stop Credit Card and only then will the Card Member be eligible to receive a discount of INR 500 on the single cash memo, on producing this voucher at the billing counter at the said stores.

3. The Voucher is to be redeemed on purchase of APPARELS worth INR 2,500 or more, only from Shoppers Stop Exclusive Brands viz., Altlife, Bandeya, Elliza Donatein, Fratini, Haute Curry, Insense, Karrot, Kashish, Life, STOP, U R YOU, Infuse.

4. Axis Bank shall stamp each voucher with the validity date and the Card Member shall have to redeem the voucher within two (2) months of the issuance date (scheme period).

5. The voucher cannot be redeemed at [www.shoppersstop.com](http://www.shoppersstop.com), [SSbeauty.com](http://SSbeauty.com), SSbeauty App, SS App and only be redeemed at physical stores of Shoppers Stop.

6. No claims for redemption shall be entertained after the completion of the validity period and the voucher shall be deemed to have lapsed.

7. In the event of non-happening of the scheme for reasons beyond anybody's control or due to the act of God, then neither SSL and Axis Bank, nor its directors, managers, staff, employees, agents, sponsors nor their agents, successors' or assigns shall be liable to all or any of the customers.

8. This scheme cannot be clubbed with any other ongoing offers/ schemes at the said stores. Two or more vouchers under the scheme cannot be redeemed in a single cash memo. This voucher is non-transferable and non-refundable.

9. SSL shall not accept damaged, duplicate or defaced voucher for redemption. In case of loss of voucher before redemption, SSL shall not be responsible for the same and no duplicate voucher will be issued.

10. The Voucher cannot be encashed/exchanged substituted for cash, either wholly or in part and can only be redeemed on a single invoice bill cash memo.

11. This voucher is not valid on purchase of mobiles, mobile accessories, laptops, laptop accessories, MP3/MP4 players, iPods, pure gold jewellery, gold coins, Titan Eye+, Nebula, Giva Gold, Limelight, Fiona, SSL Gift Vouchers/ Gift Cards/ Electronic-Gift Vouchers, First Citizen Club membership card/renewal and certain categories of merchandise at SSL.

12. SSL and Axis Bank reserve their right at any time, with notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, wholly or in part, this scheme with another scheme, whether similar to this offer or not, or to withdraw it altogether, without assigning any reasons.

13. Any disputes as regards delivery, quality, merchantability or suitability of products/services availed under this offer, the Voucher must be addressed by the Card Member in writing to Shoppers Stop directly and Axis Bank will not entertain any communication in this regard.

14. Any disputes/ queries as regards to the use, loss, fraudulent use or any other reason relating to the Axis Bank Shoppers Stop Credit Card must be addressed by the Card Member in writing to Axis Bank.

Axis Bank and Shoppers Stop Limited undertake to inform each other promptly about the causes of any complaints and sources of any faults and the remedies provided to the Cardholders, in an appropriate manner, as may be applicable to them.

15. Axis Bank or SSL shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a Card Member, directly or indirectly, under this scheme/the Voucher.



All disputes arising out of the scheme shall be submitted to the exclusive jurisdiction of the courts of Mumbai only.

***Get INR 250 OFF on purchases made on ShoppersStop.com***

The offer is valid only for online orders placed on shoppersstop.com. To avail of this discount, please type the coupon code in the 'Coupon Code' box provided on the shopping bag page during checkout. The Discount will not be applicable on Jockey, Nars, Nebula, Intune Giva Gold, Limelight, Fiona, Gold Coins, Gift Vouchers/Cards/Topups, E-Gift Voucher, First Citizen membership card/renewal.

The offer is valid only for successful/approved transactions. No two offers can be available simultaneously. The Offer of INR 250 off is applicable on any purchases (no minimum purchase required) made at www.shoppersstop.com. Offer expiry date will be as mentioned on the voucher. Offer can be availed only one time per user. Offer not applicable during End of Season Sale.

Standard shoppersstop.com/term-condition Terms & Conditions apply. The discount offer cannot be combined or exchanged with any other offer provided by shoppersstop.com/term-condition. The approval of the order is at the sole discretion of shoppersstop.com. Shoppers Stop Limited do not return or exchange Gift Vouchers, Fine Jewellery, Gold Jewellery, Gold Coins, Undergarments, Altered Garments, Cosmetics and Perfumes, Sunglasses, First Citizen Cards, Maxit Products, Electronic Products and Watches for hygiene and other reasons. Shoppers Stop Ltd. reserves the right at any time, with notice, to add/alter/change/or vary any or all of these terms and conditions or to replace, entirely or in part, this offer with another offer, whether similar to this offer or not, or to withdraw it altogether. In the event of non-happening, cancellation or partial happening of the offer for reasons beyond anybody's control or Act of God, neither Shoppers Stop nor their agent, sponsors nor their agent, successors or assigns shall be liable to any of the customers participating in the offer. By participating in the promotional offer, the Customers shall be deemed to have accepted these Terms and Conditions