

Terms and Conditions for Second Medical Opinion on Axis Bank RESERVE Credit Card

About the benefit:

- All cardholders of Reserve Credit Card get referral-based service for second medical opinion to reputed international hospitals, listed below:
 - Massachusetts General Hospital
 - The Brigham and Women's Hospital
 - Dana-Farber Cancer Institute
 - The Spaulding Rehabilitation Hospital
 - Massachusetts Eye and Ear Infirmary
 - McLean Hospital (Psychiatric services)
- This is an access-based service and Axis Bank is not be responsible for the cost of providing the second medical opinion service, including incidental costs, for example, report charges, radiological study, pathological slide review, telephone consultation with reviewing physician, courier charges etc.
- The final decision to avail the service upon referral lies with the cardholder.

Benefit applicability: All active Reserve credit cardholders can avail this service.

How to avail:

To avail the benefit customers can directly call our concierge desk @ 1800 103 4962 or @ at AxisBankConcierge@aspirelifestyles.com

Scope of service:

- File Review Preparation
- Dispatch for File Review
- Receive File Review
- Facilitate Telephone Consult
- Appointment Arrangement with Panel Member
- Transportation Arrangement to location of Panel Member

Please note: A coordination fee of US\$300 per case will be charged to facilitate the above.

Detailed terms and conditions:

1. The benefit is applicable only to cardholders of Axis Bank Reserve Credit Card.
2. The above benefit will be delivered to the customer by Axis Bank Concierge
3. The decision of Axis Bank Concierge will be final and binding on all matters and any correspondence in this regard will not be entertained.

4. Axis Bank Concierge reserve the right to disqualify any participant/s from the benefits of the offer under reasonable grounds. In case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the Offer.
5. Axis Bank reserve the right at any time, without notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, entire or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether.
6. Axis Bank also reserve the right to discontinue the Offer without assigning any reason or without any prior intimation, whatsoever.
7. Cardholders whose accounts are not active and/or are closed or have a credit freeze will not be eligible for membership renewal.
8. The decision of Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
9. Axis Bank will not be responsible or liable in case the benefit 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.
10. The participation in the benefit is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
11. In case of all matters relating to the benefit including any dispute or discrepancy relating to the benefit or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
12. Benefit provided by Axis Bank is solely for promoting usage of Axis Bank Reserve Credit card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services solicited via the Axis Bank Concierge. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with service provider directly.
13. The terms and conditions governing the benefit shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card issued by Axis Bank
14. Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.
15. 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.
16. 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.
17. Axis Bank may use the services of agents for sales / marketing of the products/services. Copy Rights of Axis Bank Limited. All rights are reserved
18. 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 benefit.
19. 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 benefit.

20. Axis Bank reserves the right to disqualify any cardholder from the benefits of the benefit if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the benefit or otherwise by use of the Card.
21. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the benefit 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.
22. The benefit is not available wherever prohibited and products/ services for which such programs cannot be benefited for any reason whatsoever.
23. Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the benefit.
24. Any dispute relating to the benefit or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
25. Any person taking the advantage of this benefit shall be deemed to have read, understood and accepted these terms and conditions.
26. The decision of Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.