



### **Axis Pay UPI app- Rs. 50 Credit offer on first transaction**

These terms and conditions (“Terms”) shall be applicable to the User (as defined hereinafter) participating in the offer who agrees to be bound by the same and shall regulate the provisions of the specified products and services provided by the Axis Bank (“Bank”) through the Axis Pay UPI app channel . Any User participating in the Offer shall be deemed to have read, understood and accepted these terms and conditions and these Terms shall be in addition to and not in derogation of 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:

**“Axis Bank’s UPI app-Axis Pay”** shall mean and include the UPI services offered by Axis Bank to customers of the Axis bank and other banks who download the app, register on it and create VPA which is linked to a bank account and set mPIN against that account.

**“User”** shall mean a person (Axis Bank Account holder as well Non-Axis Account holder) who will download, register, create a new VPA or use bank created VPA on Axis Pay UPI app is eligible to participate in this offer. The person might not have received official communication from Axis Bank with respect to the captioned Offer by email on their email id and/or by SMS on their mobile number registered with Axis Pay app as the offer would be available on play store page, Facebook, twitter, axis bank website, Promotions at Big Bazaar( 50+ stores) etc.

**“Axis Bank’s Axis Pay App Registration”** shall mean the first time successful download done by the user from the play-store for Axis Pay Application and successful registration therein.

**“First transaction “shall mean the below mentioned performed by the user during the offer period**

1. User should have done first debit transaction within the period of the Campaign.
2. User should have send money for the first time to a VPA contact or an IFSC contact.
3. User should have send money for the first time to a VPA linked to either an Axis account or non-Axis account.
4. User should have send money only from the VPA which consists of @axisbank handle.

**“Offer”** All those users who successfully downloads, registers and creates the VPA or is able to see the default VPA created from back end (the later will apply in case of Axis Account holders only) and does first transaction during the period of the campaign will be eligible for the following:

**Offer:**

All those users of Axis Pay who downloads ,registers and sends money using Axis Pay for the first time would get Rs. 50.

A user shall not receive more than one 'credit' for transaction per mobile number. At any point of time, maximum credit that a user can receive would be Rs.50 irrespective of number of transactions done per mobile number.

**Offer Period: 21<sup>st</sup> January, 2017 to 21<sup>st</sup> February, 2017** (both days inclusive)

**Terms of Offer:**

1. The Offer is valid for all Axis Pay new users who would download, register and create VPA on the app. The user base includes Axis and Non-Axis account customers who would be in the eligible base and were sent the official communication with respect of the offer by email/SMS.
2. The Axis Mobile banking active user base and Internet banking active user base would be in the eligible base basis the official communication with respect of the offer by email/SMS.
3. User is required to download, register, login and create the VPA on Axis Pay followed by linking of an account to that VPA and verifying the account during the offer period in order to be eligible for the offer.
4. The user should have done his first transaction from his VPA linked to Axis Pay within 21<sup>st</sup> Jan, 2017 to 21<sup>st</sup> Feb,2017. Any transaction done before and after the campaign date wouldn't be eligible.
5. Only first transaction from the user's app would be eligible for the offer. If the user is already registered and has done transactions before, such user wouldn't be eligible.

If the user is already registered but performs his first transaction during the campaign period, such user would be eligible.

6. This offer is non-transferrable to any other person and cannot be exchange with any other offer.
7. The Eligible User would be coming across the offer at Google Play store page, Facebook, Twitter etc.
8. Credit would be given to the users within a month after the campaign completion as per the campaign data which would include those users who have done his/her first transaction during the offer period.

9. In all matters relating to the offer and these terms & conditions, the decision taken by Axis Bank will be the final decision, which will be binding on the User.
10. This offer cannot be clubbed with any other offer
11. The Terms and Conditions of the Campaign/Offer shall be in addition to and not in substitution/ derogation to the primary terms and conditions governing the usage of the services offered by Axis Bank.
12. Any Customer participating in this Campaign/Offer shall be deemed to have read, understood and accepted these Terms & conditions.
13. The participation in the offer is entirely voluntary and it is understood, that the participation by the User shall be deemed to have been made on a voluntary basis.
14. 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, mobile handset, computer equipment, software, or website. User cannot claim any loss, cost or damages from Axis Bank which may arise due to these technical reasons.
15. Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions and VPA will not be considered for the offer.
16. 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 offer.
17. 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
18. 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 also reserves the right to discontinue the Contest/Offer without assigning any reasons or without any prior intimation 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 Offer or discontinuation of it.
19. For any queries the User should get in touch with Axis bank call centre: 1800-209-5577

20. The Offer is not available wherever prohibited and/or on products/services for which such offers cannot be made available for any reason whatsoever. The Campaign / Offer is void where prohibited by law.
21. Axis Bank reserves the right to disqualify the User 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
22. User/s whose account has been classified as delinquent before or during the currency of the offer period will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final.
23. This Campaign/ Offer is subject to applicable law and regulations and would be modified / discontinued based on the prevailing law / regulation at any point of time and neither party shall be under any liability or obligation or continue implementation of the said Campaign/Offer till such time the terms are modified by the Parties as per the prevailing/ amended law at that point of time. In the event, that the Campaign/Offer cannot be continued without total compliance of the prevailing law at any point of time, this Campaign/Offer shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the Campaign/Offer comes into force
24. 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. 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.
25. 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.
26. 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 and failure by Axis Bank to enforce any of its rights at any stage does not constitute a waiver of those rights.