

Terms and Conditions for Axis Bank Apple Offer on Axis Bank Credit Cards

(April to June, 2017)

Offer Terms and Conditions:

- **Offer:** Cashback on Axis bank Credit cards on **EMI transactions only** using Brand EMI option on Pine Labs terminals at select stores
 - On iPhone 6S, 6S Plus: **Rs. 6,000 cashback**
 - On iPhone 7, 7Plus: **Rs. 7,000 cashback**
 - On MacBook **Rs. 8,000 cashback**
- **The cashback is applicable on:**
 - For iPhone 6S, 6S Plus: 2 EMI purchase transactions per card
 - For iPhone 7, 7 Plus: 2 EMI purchase transactions per card
 - For MacBooks: 1 EMI purchase transaction per card
- The offer is valid for EMI transactions of tenures 6 months and 12 months only.
- Cashback is applicable on all models of MacBook, MacBook Air and MacBook Pro except MacBook Pro Model: MD101)
- Initial Down-payment (Rs. 9,990 for iPhones, Rs19,990 for MacBook) is mandatory for each transaction, post which EMI will be calculated on the remaining amount.
- The cashback on eligible transactions will be processed within 90 days after the end of promotional period on best effort basis.
- For the list of stores, visit <https://indiaistore.com/store-locator/>
- **Offer period:**
 - **For iPhone:** 1st April 2017 to 30th June 2017 (both days inclusive)
 - **For MacBook:** 10th April 2017 to 10th June 2017 (both days inclusive)
- Cashback is applicable on all eligible EMI transactions only.
- This Offer is valid on all active Axis Bank Retail Credit Cards. This offer is not valid on Corporate Credit Cards.
- 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 the charge slip and 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.

- Credit Cardholder/s whose account has been classified as delinquent before or during the currency of the offer will not be eligible for the benefits of the offer. Bank's discretion in this regard shall be final
- Card account holders whose accounts are not active and/or are closed or have a credit freeze at the time of processing of cash back will not be eligible for the benefits of the offer. Cash back will be given only in the form of account credit. Cash back will not be given in any other mode. Bank's discretion in this regard shall be final.
- Axis Bank only offers cashback on purchase of goods and services of the Merchant by using Axis Bank Retail Credit Card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchant. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with the Merchant directly without any reference to Axis Bank. Cashback offered by the Bank is solely for promoting usage of Axis Bank Retail Credit card.
- 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 Apple 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.
- Axis Bank retains the right to change or discontinue the Offer at any time during the Promotion Period. The decision of 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.
- 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.
- 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 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.
- 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

EMI Terms & Conditions

- The value of the credit card transaction should be INR 2,500 or more to be eligible for conversion of transaction to EMI. Other debit transactions like cash withdrawals, Balance Transfer and card fees will not be eligible for this facility.
- You have the option of converting your transaction into EMIs & choose tenures of 6 months and 12 months

Extra Cashback is applicable on all EMI Transaction of 6 months and 12 months. The cashback will be posted to your card account within 90 days after the end of promotional period.

- Below Illustration is for additional cashback on EMI Transaction. Actual cashback amount will differ.

Variant	Illustrative Price *(Rs)	Down payment (Rs)	Tenure(mths)	EMI **(Rs)	Extra Cashback on EMI (Rs)	Axis Bank Cashback (Rs)
iPhone 6s	50000	9990	12	3599	2873	6000
iPhone 7	60000	9990	12	4499	3591	7000
MacBook	80000	19990	12	5399	4309	8000

*Prices mentioned are for illustration only. Actual prices may differ.

**Indicative EMI rounded to the nearest multiple of 100 net of 1

- Customer will get cash back on EMI transaction from Apple in lieu of the incremental cost paid for EMI conversion to the Bank.
- Cashback on Axis bank Credit cards on EMI transactions only using Brand EMI option on Pine Labs terminals at select outlets
- The Equated Monthly Installment (EMI) amount will be billed to the credit card every month on the same date as the first installment date.
- The entire EMI amount will be included in calculation of Minimum Amount Due payable by the cardholder.
- On availing the EMI facility the reward points if any that have been accrued on the Original transaction shall be reversed.
- During the running period of EMI's the cardholder cannot close the Axis Bank credit card. However if he does so, before all installments have been posted, the outstanding EMI Principal amount will be debited to the card account as one consolidated amount and regular interest applicable to credit card shall be charged.
- 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 reserves the right to foreclose the loan and debit the entire outstanding amount to customer's credit card statement if the customer defaults on payment of two consecutive EMIs.
- Any requests by add-on cardholders will be billed to the primary card.
- No request for changes in the billing cycle shall be entertained during the entire loan period. The loan period is defined as the loan tenure selected by the cardholder at the time of request.
- Service Tax will be applicable on interest amount and will be billed in the same statement in which the above charges are levied.
- Axis Bank reserves the right at any time without previous notice to add, alter, modify, change or vary all or any of these Terms and Conditions or to replace, wholly or in part, this scheme by another scheme, whether similar to this scheme or not, or to withdraw it altogether. Which if done shall be binding on the cardholder and the cardholder shall abide by the said rules. If withdrawn, those who have opted shall continue to get the right to pay through EMIs for the already approved conversion.
- The Bank may at its sole discretion accept or reject the EMI conversion request without assigning any reason whatsoever.
- Request for conversion of transaction into EMI will be processed only if the request for the same is received within 30 days from the date of purchase
- The participants will not hold Axis Bank responsible for or liable for, any actions, claims, demands, losses, damages, costs, charges, and expenses that a participant may suffer, sustain or incur by way of this scheme.
- All and any disputes arising from the EMI facility shall be subject to the exclusive jurisdiction of the courts of Mumbai.

- Jewelry/Gold transaction are not eligible for EMI conversion.
- EMI facility is not available for Corporate Cards.
- 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