

## TERMS & CONDITIONS FOR JOINING FEE WAIVER CAMPAIGN

These terms and conditions ("Terms") shall be applicable to the Axis Bank Credit Cardholders (as defined hereinafter) participating in the "Offer" (as defined hereinafter) who agrees to be bound by the same and shall regulate the provisions of the specified products and services provided by the Axis Bank ("Axis Bank"). Participation in this offer is voluntary. 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:

"Campaign Period/ Offer Period/ Validity" - The period for which the offer is valid.

"Transactions" – any usage on the card which is not a charge/fee/interest levied.

"Merchant" – any establishment where the Axis Bank credit card mentioned in the offer has been used for making a purchase.

The Campaign Period referred to as "Offer Period" or "Validity", used interchangeably, will be the one mentioned in the formal communication received by the cardholder.

### Offer:

- Get additional welcome benefit on achieving target spends as follows –

Table 1.1

Product	Joining Fees (INR)	Existing Welcome benefit*	Additional Benefit
Axis Bank <b>Vistara</b> Credit Card	1,500	Economy Class Ticket voucher on joining fee payment	Joining fee reversed on spends of Rs. 30,000 in first 90 days of card set up
Axis Bank <b>Vistara Signature</b> Credit Card	3,000	Premium Economy Ticket voucher on joining fee payment	Joining fee reversed on spends of Rs. 60,000 in first 90 days of card set up
Axis Bank <b>Vistara Infinite</b> Credit Card	10,000	Business Class Ticket voucher on joining fee payment	Joining fee reversed on spends of Rs. 1,20,000 in first 90 days of card set up

- Offer Period / Validity: **Offer valid on all new Vistara Credit Card applications from 15<sup>th</sup> Nov 2022 – 31<sup>st</sup> Dec 2022.**
- Joining fee reversal fulfillment will be done by 30<sup>th</sup> May 2023 to include all eligible customers.
- Existing Welcome benefit shall be issued as per the existing product T&C. For details on existing product T&C, please visit the respective product page on [axisbank.com](https://axisbank.com).

**Terms of Offer:**

1. The offer can be availed only once.
2. Cards booked/approved only during the offer period will be considered.
3. Offer is applicable subject to credit card application approval. Application approval is at the sole discretion of the Bank.
4. Offer is only applicable for new card acquisitions during the offer period.
5. Offer is **NOT** applicable on card upgrades.
6. There is no restriction on the maximum number of transactions. The cardholder can spend the amount in one or in multiple transactions in the first 90 days of card set up.
7. The transaction should be cardholder initiated only and should be a Purchase transaction (online / offline / point of sale). Cash withdrawal initiated by the cardholder or any fee or financial charge levied by the bank would not be eligible for this campaign. Only the posted transaction value net of any cancellations/refund will be considered eligible for the offer.
8. A maximum cool off period of 60 days will be considered to calculate the spends net of any cancellations and refunds
9. The offer is valid only on the Credit Card accounts mentioned in Table 1.1 and acquired during the offer period. Transaction can be done either on Primary card or Add-on card, however joining fee reversal would be credited only once on the Primary card acquired during the offer period for a transaction done on a Primary or Add-on card or both under the same Credit Card account.
10. Cardholder's eligibility for the offer will be decided by the Bank.
11. All escalations related to this campaign will be valid within 5 months from the end date of the offer period.
12. The offer is not transferable, non-negotiable and cannot be encashed.
13. The Offer cannot be combined with any other offer and cannot be assigned to any other person/cardholder.
14. Incomplete / rejected / invalid / returned / cancelled / refunded/ disputed or unauthorized / fraudulent transactions will not be considered for the offer.
15. The offer is valid only on credit cards mentioned in Table 1.1.
16. This offer is not valid on Corporate Credit Cards.
17. Credit Card holders whose cards are not active, blocked and/or are closed or have a credit freeze at the time of processing of fee reversal will not be eligible for the benefits of the offer. Fee reversal will be given only in the form of credit on the credit card and will not be given in any other mode. Bank's discretion in this regard shall be final.
18. Credit Cardholder/s whose account has been classified as delinquent will not be eligible for the benefits of the offer as per Bank's policy. Bank's discretion in this regards shall be final. 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.

19. Spends will be calculated basis details of the merchant and the transaction date submitted by the Merchant Establishment/Association (i.e. Visa/ MasterCard). Axis Bank will not be responsible if Merchant Establishment submits the transaction date or other details pertaining to the transaction as different from the actual when transaction was done.
20. Axis Bank's computation of spends & eligibility shall be final, conclusive and binding on Card members and will not be liable to disputes, save and except in case of manifest error.
21. Eligible transactions are those which qualify as cardholders' spend and settled by the merchant between the offer start and end dates, both days inclusive.
22. 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.
23. Axis Bank reserves the right to modify / alter 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.
24. 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.
25. 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.
26. 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.
27. 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.
28. 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.
29. The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
30. Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the offer.
31. Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
32. 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.
33. Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
34. General Terms and Conditions on Axis Bank Credit Card are applicable.

35. The terms & conditions of the Offer shall be in addition to & not in substitution/derogation to the rules & regulations governing the use of the Axis Bank credit card and/or the Axis Bank websites as stated above. Payment of fees/service charges/all other amounts due from the Cardholder to Axis Bank from usage of credit cards by the Cardholder under this Offer and/or otherwise will be governed by Axis Bank Terms & Conditions. Cardholder can view the complete terms and conditions on the online portal <http://www.axisbank.com>.