

Terms and Conditions for LuLu offer on Axis Bank Credit Cards

Validity: 2nd August 2025 to 1st February 2026 (Both days included)

Card's Applicable: Axis Bank Credit and Debit Cards on Mastercard Network

Offer Details:

- 10% Instant Discount **up to INR 750** on Minimum Transaction Value of INR 3,500
- Offer valid only on **Full Swipe & Contactless transactions**
- Offer is valid only on **Saturday & Sunday** during offer period
- Offer valid **only once per card per month** during the offer period

Offer Applicability: Offer applicable on all LuLu owned stores like Hypermarket, Connect, Fashion, Celebrate, Freshmarket, LuLu Daily. Locations - Kochi, Trivandrum, Tripprayar, Bangalore, Lucknow, Coimbatore, Hyderabad, Palakkad, Calicut, Kottayam, Thrissur & Kollam

Exclusions: Offer not valid on Corporate or Commercial Credit cards.

Participating Store List:

Sr.No	Region
1	KOCHI
2	TRIPRAYAR
3	TRIVANDRUM
4	BANGALORE
5	LUCKNOW
6	COIMBATORE
7	HYDERABAD
8	PALAKKAD
9	CALICUT
10	KOTTAYAM
11	LULU DAILY - BLR
12	LULU DAILY - MARADU
13	LULU DAILY - HILITE TCR
14	LULU DAILY - KOTTIYAM
15	LULU DAILY - VR MALL BLR

Axis Bank's Standard Terms and Conditions:

- If you do not have an Axis Bank Credit Card, [Click Here.](#)
- The decision of The Merchant & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.

- 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 Merchant and Axis Bank reserve the right at any time, without notice, to add/alter/change/ or vary any or all 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.
- 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.
- The Merchant & 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.
- Axis Bank only offers discount on purchase of goods and services of The Merchant by using Axis Bank 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. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Credit card.
- Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.
- Nothing contained herein shall constitute or be deemed to constitute an advice, invitation, or solicitation to purchase any products/ services of The Merchant 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.
- The Merchant & Axis Bank reserve 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
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Logos/trademarks used are owned by respective entities. Axis Bank has been authorized to use these logos/trademarks for offer promotion purposes.
- 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.
- Merchant Terms & Conditions applicable
- This offer is valid only for existing cardholders of Axis Bank and is not transferable/applicable to any cards issued by any other bank. To be eligible for this offer, customer is required to only use a valid Axis Bank Credit card to make the qualifying purchase. Purchases made with any other cards, or any other bank credit cards, will not be eligible for this offer.

Partner's Standard Terms and Conditions:

1. The It is open to all legal residents of India holding a valid and current Axis Bank Mastercard Credit & Debit card ("Cardholder")
2. Instant discount will be valid only at the participating LuLu stores.
3. The offer will be starting from **2nd August 2025 (00:00:01)** to **1st February 2026 (23:59:59)**
4. **Offer applicable only on payment through select BINs for Mastercard Axis Bank Credit & Debit Transaction Only.**
5. **Offer Applicable only on Full Swipe & Contactless transactions.**
6. **Offer applicable on minimum purchase of Rs. 3500**
7. **Maximum Discount capped is Rs. 750**
8. **Offer is valid only on Saturday & Sunday during offer period.**
9. Offer valid only once per card per month during the offer period.

10. Offer is applicable on all LuLu owned stores like Hypermarket, Connect, Fashion, Celebrate, Freshmarket, LuLu Daily, @ KOCHI, TRIVANDRUM, TRIPRAYAR, BANGALORE, LUCKNOW, COIMBATORE, HYDERABAD, PALAKKAD, CALICUT, KOTTAYAM, THRISSUR & KOLLAM
11. The offers will be an instant discount on the total bill value on meeting the criteria mentioned above.
12. LuLu, Axis Bank & Mastercard reserves the right to modify/change all or any of the terms applicable to the program without assigning any reasons.
13. Participation in this Offer is voluntary.
14. Under no circumstance will the offer/discount being offered under this Program be settled with cash in lieu by Selected Bins for Mastercard Axis Bank Credit & Debit cards or by LuLu.
15. The Offer is applicable on select card BIN's which are provided by Mastercard.
16. The Offer is available only upon making full payment by a valid and selected BINs for unexpired Axis Bank Mastercard Credit and Debit cards issued in India.
17. Offer is NOT applicable on Corporate and Commercial Cards
18. The Offer is non-negotiable, non-transferable and non-cashable.
19. This offer cannot be clubbed with any other brand offer.
20. The offer is not valid on third-party delivery platforms or any other platforms outside LuLu stores.

Other terms and conditions:

- This Marketing Campaign/Promotion/Offer/Program (will be referred as "Program") is offered by Axis Bank and Mastercard under an arrangement with LuLu International Shopping Malls Pvt Ltd ("LuLu"/Partner).
- The above Offer is by way of a special offer for Axis Bank Mastercard credit and debit cardholders only and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement between Mastercard, Axis Bank and their Cardholders. The terms of the above Program shall be in addition to and not in derogation of the terms contained in the card member agreement. Merchant EMI Terms and Conditions and Rewards Terms & Conditions.
- Transactions made via UPI mode or through payment gateways/wallet using Axis Bank Mastercard Credit & Debit Cards are not eligible for this offer.
- Delinquent and blocked Axis Bank Mastercard credit and/or debit card will not qualify for this Offer.
- In case of full cancellation/return of your order, transaction will not qualify for the Offer under this program. If you cancel a part of your order, you will qualify for the Offer only on the net amount you pay subject to offer terms and conditions.
- Mastercard and Axis Bank does not endorse any of the products or brands being offered under the Program and will not accept any direct liability pertaining to the quality, merchantability, fitness, delivery or after sales service of such products which shall be at the sole liability of the Partner.
- All the existing offers, discounts etc. on select/all products or services that are being offered by partner can be availed by the Cardholders as part of this offer as mentioned in this communication.
- Pictures of products shown in the communication sent to the customer either through mailers, push notifications, social media channels, statements or advertised on the website/mobile app,

are representative only and may not bear a resemblance to the actual products. None of the parties shall under any circumstances be responsible towards the same.

- Products/services offered under this program are subject to availability from the respective participating merchants/sellers of Partner and accordingly Mastercard and Axis Bank in no circumstances shall be liable for non-availability of any of the products/services.
- Mastercard and Axis Bank shall adhere, cater and ensure on best effort basis to perform the agreed terms and conditions of the program.
- Mastercard and Axis Bank will not be liable for any technical or any offer configuration related issue at Partner platform on account of which cardholder is unable to avail the offer. All such concerns need to be taken up directly with the Partner by cardholder for resolution
- Under no circumstances will the offer/cashback being offered under this Program be settled with cash in lieu by Mastercard, Axis Bank or by Partner.
- Returned transactions, disputed transactions (closed in customer favour) or unauthorized/fraudulent transactions will not be considered for the Offer
- Mastercard and Axis Bank will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by Partner/Partner's sellers on products/services made available by it and the same shall be at the sole risk and consequences of Partner/Partner's sellers and without reference to Mastercard and Axis Bank.
- All government Levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Offer was offered.
- This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.
- Mastercard and Axis Bank reserves the right to disqualify the Cardholder(s) 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 said Offer or otherwise by use of the Card subject to intimation to Partner of such disqualification.
- Any person availing this Offer shall be deemed to have accepted these terms and conditions.
- Mastercard, Axis Bank and Partner reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all or some of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
- Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary and the Offer is being made purely on a best effort basis.
- Nothing herein amounts to a commitment by Mastercard and Axis Bank to conduct further, similar or other Offers.
- Mastercard and Axis Bank may engage, hire, use the services of agent(s) and/or any third party(ies) for the purpose of providing marketing or sales related services or any other related services in relation to its products on its behalf and the customer may be required to deal with such agents/third parties/service providers with respect to such product/services

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