

Axis Bank Silver Linings Program

Axis Bank customers who have a Senior Privilege Savings Account with Axis Bank will be eligible for various offers/benefits of the Silver Linings Program. The terms and conditions applicable for the benefits are mentioned below. This list is not exhaustive, and customers would need to visit the products to see all terms & conditions.

Eligible Accounts:

Customers with the following Axis Bank Savings Account variants will be automatically enrolled into the Silver Linings Program:

- **EASY ACCESS SILVER Savings Account** – SBSPA / SBSPZ
- **LIBERTY SILVER Savings Account** - SBLSN
- **PRESTIGE SILVER Savings Account** - SSPPR
- **PRIORITY SILVER SAVINGS Account** – PBSPA
- **BURGUNDY SILVER SAVINGS Account** – BGSPA
- **Liberty Savings Account CITI** – SBLBC
- **Prestige Savings Account CITI** - SBPRC
- **SB – Priority Banking CITI** – SBPBC

Program Benefits:

The benefits offered under the Silver Linings Program are complimentary to customers and are in addition to the existing product features and pricing benefits customers avail as part of their Savings Account. Customers will be governed by Savings Account Terms and conditions as defined by Axis Bank.

➤ Visit Health

Visit Health Private Limited (“VISIT”) is the author and publisher of the internet resource www.getvisitapp.com, the mobile application ‘VISIT’ and the VISIT Healthcare Chatbot Plugin (includes www.getvisitapp.com and any other partner domains), chatbot (any component of the services offered which automatically interacts and provides health information and wellness recommendations), are hereafter, jointly referred to as “Website”. VISIT owns and operates the services provided through the Website, mobile applications and the Chatbot Plugin.

Nature and Applicability of Terms

Please carefully go through these terms and conditions (“Terms”) and the privacy policy available at <https://www.getvisitapp.com/privacy.html> (“Privacy Policy”) before you decide to access the Website or avail the services made available on the Website by VISIT. These Terms and the Privacy Policy together constitute a legal agreement (“Agreement”) between you and VISIT in connection with your visit to the Website and your use of the Services (as defined below).

The Agreement applies to you whether you are: I. A medical practitioner or healthcare/wellness provider (whether an individual professional or an organisation) or similar institution wishing to be listed, or already listed, and providing healthcare services, on the Website, including designated, authorised associates of such practitioners or institutions (“Practitioner(s)”, “you” or “User”); or II. A patient, availing this service on his/her consent, being or not being sponsored/promoted by any organisation/body to utilise the services through the Website, his/her representatives or affiliates, searching for availing health and medical services through the Website (“End-User”, “you” or “User”); or III. Otherwise a user of the Website (“you” or “User”).

You must be 18 years of age or older to register, use the Services, or visit or use the Website in any manner. By registering, visiting and using the Website or accepting this Agreement, you represent and warrant to VISIT that you are 18 years of age or older, and that you have the right, authority and capacity to use the Website and the Services available through the Website, and agree to and abide by this Agreement.

TERMS OF USE APPLICABLE TO ALL USERS OTHER THAN PRACTITIONERS

The terms in this paragraph 3 are applicable only to Users other than Practitioners.

3.1 END-USER ACCOUNT AND DATA PRIVACY

3.1.1 The terms “personal information” and “sensitive personal data or information” are defined under the SPI Rules, and are reproduced in the Privacy Policy.

3.1.2 VISIT may by its Services, collect information relating to the devices through which you access the Website, and anonymous data of your usage. The collected information will be used only for improving the quality of VISIT’s services and to build new services.

3.1.3 The Website allows VISIT to have access to registered Users’ personal email and/or phone number, for communication purposes so as to provide you a better way of booking appointments and for obtaining feedback in relation to the Practitioners and their practice.

3.1.4 The Privacy Policy sets out:

- I. The type of information collected from Users, including sensitive personal data or information;
- ii. The purpose, means and modes of usage of such information;
- iii. How and to whom VISIT will disclose such information; and,
- iv. Other information mandated by the SPI Rules.

3.1.5 The User is expected to read and understand the Privacy Policy, so as to ensure that he or she has the knowledge of:

- i. The fact that certain information is being collected;
- ii. The purpose for which the information is being collected;
- iii. The intended recipients of the information;
- iv. The nature of collection and retention of the information; and,
- v. The various rights available to such Users in respect of such information.

3.1.6 VISIT shall not be responsible in any manner for the authenticity of the personal information or sensitive personal data or information supplied by the User, or his/her sponsoring/promoting organisation/body, to VISIT or to any other person acting on behalf of VISIT.

3.1.7 The User is responsible for maintaining the confidentiality of the User's account access information and password, if the User is registered on the Website. The User shall be responsible for all usage of the User's account and password, whether or not authorised by the User. The User shall immediately notify VISIT of any actual or suspected unauthorised use of the User's account or password. Although VISIT will not be liable for your losses caused by any unauthorised use of your account, you may be liable for the losses of VISIT or others due to such unauthorised use.

3.1.8 If a User, or his/her sponsoring/promoting organisation/body, provides any information that is untrue, inaccurate, not current or incomplete (or becomes untrue, inaccurate, not current or incomplete), or VISIT has reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, VISIT has the right to discontinue the Services to the User at its sole discretion.

3.1.9 VISIT may use such information collected from the Users from time to time for the purposes of debugging customer support related issues.

3.1.10 Against every Practitioner listed in www.getvisitapp.com, you get an option to 'Book an Appointment'. When you choose this option, you choose to schedule a video/audio/chat session with the doctor through technological services provided by VISIT, and the records of such calls may be recorded and stored in VISIT's servers. Such records are dealt with only in accordance with the terms of the Privacy Policy.

3.1.11 VISIT may use such information collection, including but not limited to Personal information or Sensitive Personal Data or any relevant information regarding the usage or medical consultations and may send such information to the sponsoring/promoting organisation/body.

3.2 LISTING CONTENT AND DISSEMINATING INFORMATION

3.2.1 VISIT collects, directly or indirectly, and displays on the Website, relevant information regarding the profile and practice of the Practitioners listed on the Website, such as their specialisation, qualification, fees, location, visiting hours, and similar details. VISIT takes reasonable efforts to ensure that such information is updated at

frequent intervals. Although VISIT screens and vets the information and photos submitted by the Practitioners, VISIT or your sponsoring/promoting organisation/body, cannot be held liable for any inaccuracies or incompleteness represented from it, despite such reasonable efforts.

3.2.2 The Services provided by VISIT or any of its licensors or service providers/partners are provided on an "as is" and "as available" basis, and without any warranties or conditions (express or implied, including the implied warranties of merchantability, accuracy, fitness for a particular purpose, title and non-infringement, arising by statute or otherwise in law or from a course of dealing or usage or trade). VISIT does not provide or make any representation, warranty or guarantee, express or implied about the Website or the Services. VISIT does not guarantee the accuracy or completeness of any content or information provided by Users on the Website. To the fullest extent permitted by law, VISIT and the sponsoring/promoting organisation/body, disclaims all liability arising out of the User's use or reliance upon the Website, the Services, representations and warranties made by other Users or any content or information provided by the Users on the Website.

3.2.3 The Website may be linked to the website of third parties, affiliates and business partners. VISIT has no control over, and is not liable or responsible for content, accuracy, validity, reliability, quality of such websites or made available by/through our Website. Inclusion of any link on the Website does not imply that VISIT endorses the linked site. Users may use the links and these services at User's own risk.

3.2.4 VISIT and the sponsoring/promoting organisation/body, assume no responsibility, and shall not be liable for, any damages to, or viruses that may infect User's equipment on account of User's access to, use of, or browsing the Website or the downloading of any material, data, text, images, video content, or audio content from the Website. If a User is dissatisfied with the Website, User's sole remedy is to discontinue using the Website.

3.2.5 If VISIT determines that you have provided fraudulent, inaccurate, or incomplete information, including through feedback, VISIT reserves the right to immediately suspend your access to the Website or any of your accounts with VISIT and makes such declaration on the website alongside your name/your clinic's name as determined by VISIT for the protection of its business and in the interests of Users. You shall be liable to indemnify VISIT and all sponsoring/promoting organisations/bodies, for any losses incurred as a result of your misrepresentations or fraudulent feedback that has adversely affected VISIT or its Users.

3.3 APPOINTMENT BOOKING AND INTERACTION WITH PRACTITIONERS

3.3.1 While VISIT will try to ensure a confirmed on-time appointment for an End-User who requested an appointment on the Website, VISIT does not guarantee that a patient will get a confirmed appointment. Further, VISIT and the sponsoring/promoting

organisation/body, has no liability if such appointment is confirmed but later cancelled by Practices or Practitioners, or the Practitioners are not available as per the given appointment time over text, video, audio or in person.

3.3.2 You understand and agree that any interactions and associated issues with other Users including but not limited to your health issues and your experiences is strictly between you and the other Users. You shall not hold VISIT or your sponsoring/promoting organisation/body, responsible for any such interactions and associated issues. For avoidance of doubt, VISIT is not involved in providing any healthcare or medical advice or diagnosis and hence is not responsible for any outcome between you and the Practitioner you interact with, pursuant to any interactions on the Website. Your decision to engage with a Practitioner or chatbot for receiving medical services from him/her is at your own risk. The results of any search you perform on the Website for Practitioners should not be construed as an endorsement by VISIT of any such particular Practitioner. VISIT and your sponsoring/promoting organisation/body, shall not be responsible for any breach of service or service deficiency by any Practitioner/chatbot. We cannot assure nor guarantee the ability or intent of the Practitioner(s) and chatbot (in any manner possible) to fulfil their obligations towards you, although we will take complete measures to ensure your satisfaction with the Practitioner/chatbot. Visit also advises you to perform your own investigation prior to selecting a Practitioner or start the use of chatbot.

3.3.4 Without prejudice to the generality of the above, VISIT and your sponsoring/promoting organisation/body, will not be liable for:

- i) Any wrong medication or treatment quality being given by the Practitioner(s), or any medical negligence on part of the Practitioner(s);
- ii) Any type of inconvenience suffered by the User due to a failure on the part of the Practitioner to provide agreed services or to make himself/herself available at the appointed time, inappropriate treatment, or similar difficulties;
- iii) Cancellation or rescheduling of booked appointment;
- iv) Any medical eventualities that might occur subsequent to using the services of a Practitioner, whom the User has selected on the basis of the information available on the Website or with whom the User has booked an appointment through the Website.

3.3.5 Further, VISIT and your sponsoring/promoting organisation/body, shall not be liable, under any event, for any comments or feedback given by any of the Users in relation to the services provided by another User. The option of Users to give feedback remains at VISIT's sole discretion and may be modified or withdrawn at its sole discretion. VISIT may moderate such feedback at any time. VISIT shall not be obliged to act in any manner to give effect to the content of Users' feedback, such as suggestions for delisting of a particular Practitioner from the Website.

3.4 NO DOCTOR PATIENT RELATIONSHIP FOR EMERGENCY USE

3.4.1 Please note that some of the content, text, data, graphics, images, information, suggestions, guidance, and other material (collectively, "Information") that may be available on the Website (including information provided in direct response to your questions or postings) may be provided by individuals in the medical profession. The provision of such Information does not create a licensed medical professional/patient relationship, between VISIT and you and does not constitute an opinion, medical advice, or diagnosis or treatment of any particular condition, but is only provided to assist you with locating appropriate medical care from a qualified practitioner.

3.4.2 It is hereby expressly clarified that, the Information that you obtain or receive from VISIT, and its employees, contractors, partners, sponsors, advertisers, licensors or otherwise on the Website, including chatbot, is for informational purposes only. We make no guarantees, representations or warranties, whether expressed or implied, with respect to professional qualifications, quality of work, expertise or other information provided on the Website. In no event shall VISIT and your sponsoring/promoting organisation/body, be liable to you or anyone else for any decision made or action taken by you in reliance on such information.

3.4.3 The Services are not intended to be a substitute for getting in touch with emergency healthcare, like suicidal tendencies and severe mental ailments. If you are an End-User facing a medical emergency (either on your or another person's behalf), please contact an ambulance service or hospital directly.

3.5 CONTENT OWNERSHIP AND COPYRIGHT CONDITIONS OF ACCESS

3.5.1 The contents listed on the Website are (i) User generated content, or (ii) belong to VISIT. The information that is collected by VISIT directly or indirectly from the End-Users and the Practitioners shall belong to VISIT. Copying of the copyrighted content published by VISIT on the Website for any commercial purpose or for the purpose of earning profit will be a violation of copyright and VISIT reserves its rights under applicable law accordingly.

3.5.2 VISIT authorises the User to view and access the content available on or from the Website solely for ordering, receiving, delivering and communicating only as per this Agreement. The contents of the Website, information, text, graphics, images, logos, button icons, software code, design, and the collection, arrangement and assembly of content on the Website (collectively, "VISIT Content"), are the property of VISIT and are protected under copyright, trademark and other laws. Users shall not modify the VISIT Content or reproduce, display, publicly perform, distribute, or otherwise use the VISIT Content in any way for any public or commercial purpose or for personal gain.

3.5.3 Users shall not access the Services for purposes of monitoring their availability, performance or functionality, or for any other benchmarking or competitive purposes.

3.6 REVIEWS, FEEDBACK & SERVICES

By using this Website, you agree that any relevant information shared by you with VISIT, your sponsoring/promoting organisation/body, or with any Practitioner will be subject to our Privacy Policy. You are solely responsible for the content that you choose to submit for publication on the Website, including any feedback, ratings, or reviews (“Critical Content”) relating to Practitioners or other healthcare professionals. The role of VISIT in publishing Critical Content is restricted to that of an ‘intermediary’ under the Information Technology Act, 2000. VISIT and your sponsoring/promoting organisation/body, disclaims all responsibility with respect to the content of Critical Content, and its role with respect to such content is restricted to its obligations as an ‘intermediary’ under the said Act. VISIT shall not be liable to pay any consideration to any User for re-publishing any content across any of its platforms.

Your publication of reviews and feedback on the Website is governed by Paragraph 6 of these Terms. Without prejudice to the detailed terms stated in Paragraph 6, you hereby agree not to post or publish any content on the Website that (a) infringes any third-party intellectual property or publicity or privacy rights, or (b) violates any applicable law or regulation, including but not limited to the IG Rules and SPI Rules. VISIT, at its sole discretion, may choose not to publish your reviews and feedback, if so required by applicable law, and in accordance with Paragraph 6 of these Terms.

You agree that VISIT may contact you through telephone, email, SMS, or any other electronic means of communication for the purpose of:

- i. Obtaining feedback in relation to Website or VISIT’s services, including chatbot; and/or
- ii. Obtaining feedback in relation to any Practitioners listed on the Website; and/or
- iii. Connecting for any further details like diagnostics, medicine delivery requests, product redemptions, consultation management, etc.
- iv. Resolving any complaints, information, or queries by Practitioners regarding your Critical Content; and you agree to provide your fullest cooperation further to such communication by VISIT.

VISIT’s Feedback Collection and Fraud Detection Policy, is annexed as the Schedule hereto, and remains subject always to these Terms.

TERMS OF USE PRACTITIONERS

The terms of use for Practitioners are defined under the Practitioners’ terms of use (https://getvisitapp.com/practitioner_terms.html). Practitioners are bound by the terms

defined here and in the Practitioners' terms of use. In case of any clash/discrepancy/conflict, the Practitioner is bound to the terms defined under the Practitioner's terms of use.

VISIT REACH RIGHTS

VISIT reserves the rights to display sponsored ads on the Website. Without prejudice to the status of other content, VISIT will not be liable for the accuracy of information or the claims made in the Sponsored Listings. VISIT does not encourage the Users to visit the Sponsored Listings page or to avail any services from them. VISIT and your sponsoring/promoting organisation/body, will not be liable for the services of the providers of the Sponsored Listings.

You represent and warrant that you will use these Services in accordance with applicable law. Any contravention of applicable law as a result of your use of these Services is your sole responsibility, and VISIT and your sponsoring/promoting organisation/body accept no liability for the same.

RIGHTS AND OBLIGATIONS RELATING TO CONTENT

6.1 As mandated by Regulation 3(2) of the IG Rules, VISIT hereby informs Users that they are not permitted to host, display, upload, modify, publish, transmit, update or share any information that:

- I. belongs to another person and to which the User does not have any right to;
- II. is grossly harmful, harassing, blasphemous, defamatory, obscene, pornographic, pedophilic, libellous, invasive of another's privacy, hateful, or racially, ethnically objectionable, disparaging, relating or encouraging money laundering or gambling, or otherwise unlawful in any manner whatever;
- III. harm minors in any way;
- IV. infringes any patent, trademark, copyright or other proprietary rights;
- V. violates any law for the time being in force;
- VI. deceives or misleads the addressee about the origin of such messages or communicates any information which is grossly offensive or menacing in nature;
- VII. impersonate another person;
- VIII. contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource;
- IX. threatens the unity, integrity, defence, security or sovereignty of India, friendly relations with foreign states, or public order or causes incitement to the commission of any cognisable offence or prevents investigation of any offence or is insulting any other nation.

6.2 Users are also prohibited from:

- I. Violating or attempting to violate the integrity or security of the Website or any VISIT Content;
- II. Transmitting any information (including job posts, messages and hyperlinks) on or through the Website that is disruptive or competitive to the provision of Services by VISIT;
- III. intentionally submitting on the Website any incomplete, false or inaccurate information;
- IV. making any unsolicited communications to other Users;
- V. using any engine, software, tool, agent or other device or mechanism (such as spiders, robots, avatars or intelligent agents) to navigate or search the Website;
- VI. attempting to decipher, decompile, disassemble or reverse engineer any part of the Website;
- VII. copying or duplicating in any manner any of the VISIT Content or other information available from the Website;
- VIII. framing or hot-linking or deep linking any VISIT Content, unless otherwise expressly granted permission.

6.3 VISIT, upon obtaining knowledge by itself or been brought to actual knowledge by an affected person in writing or through email signed with electronic signature about any such information (as mentioned above) generated by Users, or on being notified by the appropriate Government or its agency that the Website is being used by the User to commit any unlawful act and/or is being used in violation of Paragraphs 6.1 and 6.2 above, shall be entitled to remove or disable access to the material or information that is in contravention of this Paragraph 6. VISIT is entitled to act, as required by the IG Rules, within thirty six hours of obtaining such knowledge and, where applicable, work with Users to disable such information that is in contravention of applicable law.

6.4 In case of non-compliance with any applicable laws, rules or regulations, or the Agreement (including the Privacy Policy) by a User, VISIT has the right to immediately terminate the access or usage rights of the User to the Website and Services and to remove non-compliant information from the Website.

6.5 VISIT may disclose or transfer User-generated information to its affiliates or governmental authorities in such manner as permitted or required by applicable law, and you hereby consent to such transfer. VISIT will comply with any duly-issued government or court directions to disable access to the User-generated information, should it be found to be illegal by a competent governmental authority.

TERMINATION

7.1 VISIT reserves the right to suspend or terminate a User's access to the Website, Mobile Application and the Services with or without notice and to exercise any other remedy available under law, in cases where:

- I. Such User breaches any terms and conditions of the Agreement;
- II. A third party reports violation of any of its rights as a result of your use of the Services.
- III. VISIT is unable to verify or authenticate any information provided to VISIT by a User;
- IV. VISIT has reasonable grounds for suspecting any illegal, fraudulent or abusive activity on part of such User; or
- V. VISIT believes in its sole discretion that User's actions may cause legal liability for such User, other Users or for VISIT or are contrary to the interests of the Website.

7.2 Once temporarily suspended, indefinitely suspended or terminated, the User may not continue to use the Website under the same account, a different account or re-register under a new account. On termination of an account due to the reasons mentioned herein, such User shall no longer have access to data, messages, files and other material kept on the Website by such User. The User shall ensure that he/she/it has continuous backup of any medical services the User has rendered in order to comply with the User's record keeping process and practices.

LIMITATION OF LIABILITY

In no event, including but not limited to negligence, shall VISIT, or any of its directors, officers, employees, agents or content or service providers or your sponsoring/promoting organisation/body, (collectively, the "Protected Entities") be liable for any direct, indirect, special, incidental, consequential, exemplary or punitive damages arising from, or directly or indirectly related to, the use of, or the inability to use, the Website or the content, materials and functions related thereto, the Services, User's provision of information via the Website, lost business or lost End-Users, even if such Protected Entity has been advised of the possibility of such damages. In no event shall the Protected Entities be liable for:

- i. Provision of or failure to provide all or any service by Practitioners to End-Users contacted or managed through the Website;
- ii. Any content posted, transmitted, exchanged or received by or on behalf of any User or other person on or through the Website;
- iii. Any unauthorised access to or alteration of your transmissions or data; or
- iv. Any other matter relating to the Website or the Service.

In no event shall the total aggregate liability of the Protected Entities to a User for all damages, losses, and causes of action (whether in contract or tort, including, but not limited to, negligence or otherwise) arising from this Agreement or a User's use of the Website or the Services exceed, in the aggregate Rs. 1000/- (Rupees One Thousand Only).

INDEMNITY

User agrees to indemnify and hold harmless its sponsoring/promoting organisation/body and VISIT, its affiliates, officers, directors, employees, consultants, licensors, agents, and representatives from any and all third party claims, losses, liability, damages, and/or costs (including reasonable attorney fees and costs) arising from User's access to or use of Service, violation of this Agreement, or infringement, or infringement by any other User of his/her/its account, of any intellectual property or other right of any person or entity. VISIT will notify you promptly of any such claim, loss, liability, or demand, and in addition to your foregoing obligations, you agree to provide us with reasonable assistance, at your expense, in defending any such claim, loss, liability, damage, or cost.

APPLICABLE LAW AND DISPUTE SETTLEMENT

10.1 You agree that this Agreement and any contractual obligation between VISIT and User will be governed by the laws of India.

10.2 Any dispute, claim or controversy arising out of or relating to this Agreement, including the determination of the scope or applicability of this Agreement to arbitrate, or your use of the Website or the Services or information to which it gives access, shall be determined by arbitration in India, before a sole arbitrator appointed by VISIT. Arbitration shall be conducted in accordance with the Arbitration and Conciliation Act, 1996. The seat of such arbitration shall be New Delhi. All proceedings of such arbitration, including, without limitation, any awards, shall be in the English language. The award shall be final and binding on the parties to the dispute.

10.3 Subject to the above Paragraph 10.2, the courts at New Delhi, India shall have exclusive jurisdiction over any disputes arising out of or in relation to this Agreement, your use of the Website or the Services or the information to which it gives access.

CONTACT INFORMATION

11.1 If a User has any questions concerning VISIT, the Website, this Agreement, the Services, or anything related to any of the foregoing, VISIT customer support can be reached at the following email address: hello@getvisitapp.com.

11.2 In accordance with the Information Technology Act, 2000, and the rules made there under, if you have any grievance with respect to the Website or the service, including any discrepancies and grievances with respect to processing of information, you can contact:

- **Name:** Anurag Prasad
- **Designation:** Head – Customer Experience
- **Address:** 237, Okhla Industrial Area Phase 3, Okhla Industrial Estate, New Delhi - 110020
- **Email:** corporate@getvisitapp.com

- **Telephone:** +919911668855 (Ask to be connected to the Grievance Officer)

In the event you suffer as a result of access or usage of our Website by any person in violation of Rule 3 of the IG Rules, please address your grievance to the above person.

SEVERABILITY

If any provision of the Agreement is held by a court of competent jurisdiction or arbitral tribunal to be unenforceable under applicable law, then such provision shall be excluded from this Agreement and the remainder of the Agreement shall be interpreted as if such provision were so excluded and shall be enforceable in accordance with its terms; provided however that, in such event, the Agreement shall be interpreted so as to give effect, to the greatest extent consistent with and permitted by applicable law, to the meaning and intention of the excluded provision as determined by such court of competent jurisdiction or arbitral tribunal.

Grievance Officer

In case you are dissatisfied with the resolution from our customer service team or you have not received a response, you can lodge a complaint with our grievance officer:

- **Name:** Aditya Raisinghani
 - **Email:** grievance@getvisitapp.com
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➤ **Apollo, SRL Diagnostics and other partners**

Healthcare Discounts through complimentary Senior Citizen ID Card & Segment Debit Card

- Silver Linings Program customers will be provided special additional healthcare benefits and discounts at Apollo Pharmacies and several Diagnostic Centers. To know more about the benefits and its terms & conditions, please visit Axis Bank Senior Privilege Savings Account.
 - To apply for a complimentary Axis Bank Senior Citizen ID Card, please visit the nearest branch. Discounts on healthcare services can be availed by displaying the Segment Debit Card at specified merchant locations.
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➤ **Antara**

Antara Care Homes & Care at Home

Terms & Conditions – Up to 20% Discount for Axis Bank Customers

Eligibility:

- Offer is applicable only to Axis Bank customers.
- Valid ID proof and Axis Bank card must be presented at the time of booking or admission to avail the discount.

Offer Details:

- Eligible customers will receive up to 20% off on care home services, applicable on:
 - Monthly room rent (Assisted Living, Memory Care, or Transition Care).
- Offer not valid on ancillary services (e.g., diagnostics, pharmacy, doctor consultations, physiotherapy, or any other services).

Redemption Process:

- Discount will be applied only at the time of billing and cannot be applied retrospectively.

Other Terms:

- Offer is non-transferable and cannot be clubbed with any other existing promotions or discounts.
- Offer applicable only to new residents or new bookings. Existing residents are not eligible.
- Antara Care Homes reserves the right to amend, withdraw, or terminate the offer at any time without prior notice.
- In case of cancellation, standard cancellation charges will apply, and the offer stands forfeited.

Dispute Resolution:

- All disputes related to this offer will be governed by the laws of India and fall under the jurisdiction of Delhi courts.

For any query, customers can reach out to:

aacsl.customercare@antaraseniorcare.com

AGEasy

- T&C: Only available on selected Axis bank debit cards
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GetSetUp

GetSetUp India Pvt Ltd, also referred to as "we," offers services via its website, GetSetUp.io and Getsetup.in, and related services such as online small-group classes, one-on-one classes, group trips and memberships for access to the platform collectively referred to as the "Services." By using the Services, you agree to the Terms of Service (the "Terms"), which we may modify at any time, with changes becoming effective no earlier than fourteen days after being posted, unless related to new Service functions or legal reasons. Your continued use of the Services constitutes your acceptance of the updated Terms.

It is important to read the Terms carefully as they contain important information on your legal rights, remedies, and obligations, including an agreement to arbitrate disputes. This agreement requires that you submit claims against us to binding arbitration, with few exceptions, and limits your ability to pursue claims as a plaintiff or class member. You may only seek relief on an individual basis.

Certain Services or aspects of the Services may be subject to additional terms, which are incorporated into these Terms by reference. The Services provide a platform for Teachers (Guides) to offer Classes for purchase. While we strive for high standards, we only facilitate the purchase, sale, and provision of Classes and disclaim all liability for the conduct of Teachers or other Users. Different sections of the Site and Terms affect Teachers and Students differently, so please read the Terms carefully.

Key Terms

- "User" "you" or "your" means a person, organization or entity using the Services, including Students and Teachers.
- "Student" means a person who receives instruction in a Class.
- "Teacher" means a person who teaches classes.
- "Class or Event" means any online or in-person class offered by GetSetUp on the Site.

GetSetUp is a hybrid service that offers classes and events for members to find and book. GetSetUp's role is to provide a platform for selling, purchasing, and conducting events, and to act as a limited agent for accepting payments from members. However, there are risks associated with dealing with other users, including those

who may be acting under false pretenses, and you agree that these risks are your responsibility, not GetSetUp's.

To access certain features of the Service, you must register with GetSetUp and provide accurate and up-to-date information about yourself as prompted by the registration form. You must be at least 18 years old to register and use the Service. Your registration data and other information about you are governed by GetSetUp's Privacy Policy at www.getsetup.io/privacy-policy.

You are responsible for keeping your account information, including your password, confidential and secure. You are fully responsible for any activities that occur under your account or password, and you must notify GetSetUp immediately if you become aware of any unauthorized use or breach of security. GetSetUp will not be liable for any loss or damage arising from your failure to comply with these obligations.

GetSetUp reserves the right to modify or discontinue the Service, or any part of it, with or without notice. You agree that GetSetUp will not be liable to you or any third party for any modification, suspension, or discontinuance of the Service.

GetSetUp may establish general practices and limits on the use and storage of the Service, including the maximum period of time that data or content will be retained, and the maximum storage space allotted on its servers. GetSetUp has no responsibility or liability for the deletion or failure to store any data or content maintained or uploaded by the Service. GetSetUp also reserves the right to terminate accounts that are inactive for an extended period of time and to change its general practices and limits at any time, with or without notice, at its sole discretion.

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between you and the third party, and you understand and agree that GetSetUp is not responsible for any loss or claim arising from such interactions.

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You acknowledge and agree that GetSetUp will not be liable for any indirect, incidental, special, consequential, exemplary damages, or damages for loss of profits, goodwill, use, data, or other intangible losses, resulting from your use or inability to use the Service, the cost of procurement of substitute goods and services, unauthorized access or alteration of your transmissions or data, statements or conduct of any third party on the Service, or any other matter related to the Service.

Some jurisdictions may not allow the disclaimer or exclusion of certain warranties or the limitation or exclusion of liability for incidental or consequential damages. Therefore, some of the above limitations may not apply to you or be enforceable with respect to you. If you are dissatisfied with any portion of the Service or these Terms of Service, your sole and exclusive remedy is to discontinue use of the Service.

You acknowledge and agree that GetSetUp reserves the right to suspend or terminate your account, or any portion thereof, and remove any content within the Service for any reason, at its sole discretion. Such reasons may include, but are not limited to, lack of use or a violation of the terms and conditions outlined in these Terms of Service. Any suspicion of fraudulent, abusive, or illegal activity that may result in termination of your use of the Service may be reported to law enforcement authorities. Additionally, GetSetUp may discontinue providing the Service or any part of it, with or without notice, at its sole discretion.

You further agree that any termination of your access to the Service under these Terms of Service may be effected without prior notice, and that GetSetUp may immediately deactivate or delete your account and any related information or files in your account, and bar any further access to such files or the Service. Furthermore, you agree that GetSetUp will not be liable to you or any third party for any termination of your access to the Service.

Regarding user disputes, you agree that you are solely responsible for any interactions you have with other users in connection with the Service, and that GetSetUp will have no liability or responsibility in this regard. However, GetSetUp reserves the right to become involved in any disputes between you and other users of the Service, if it deems necessary.

These Terms of Service govern your use of the Service and supersede any prior agreements between you and GetSetUp with respect to the Service. You may also be subject to additional terms and conditions when using third-party services, content, or software. If any provision of these Terms of Service is found to be invalid, the parties agree that the court should endeavor to give effect to the parties' intentions as reflected in the provision, and that the other provisions of these Terms of Service remain in full force and effect.

By using the Service, you consent to GetSetUp's collection and use of personal data in accordance with its Privacy Policy. You may not assign these Terms of Service

without GetSetUp's prior written consent, but GetSetUp may assign or transfer these Terms of Service, in whole or in part, without restriction. Notices to you may be made via email or regular mail, and the Service may display notices or links to notices generally on the Service.

You may contact us at: 5TH FLOOR, 5B TECHNOPOLIS KNOWLEDGE PARK
MAHAKALI CAVES ROAD MIDC ANDHERI Mumbai, Maharashtra, 400093 India

➤ Travel Edge

Complimentary TRAVEL EDGE Discount Voucher of Rs. 1500

Silver Linings Program customers who have opened their account on or after 22nd November, 2022 will be eligible for a complimentary TRAVEL EDGE Discount Voucher of Rs. 1500, which can be redeemed against domestic air travel bookings subject to meeting the eligibility criteria as mentioned below:

- Activate their Axis Bank Debit Cards through any spend amount within 45 days of account opening.
- TRAVEL EDGE discount voucher will have a validity of 12 months from receipt and can be redeemed against any Domestic Travel Booking made through Axis Bank TRAVEL EDGE platform for travels within a month (Eg. If ticket booking on 30th October, 2023, then the travel date should be by 1st December, 2023. Tickets post 1st December, 2023 will not be eligible for discounted voucher offer).
- In case of Joint account, activation of the Debit Card of the Primary Account holder will be considered. Eligibility will be considered at an account level.
- Debit Card will be considered as active if customer uses Axis Debit Card to make a transaction, which can be done either online or offline (POS transactions). ATM transactions or withdrawals will not be considered under successful debit card transactions.

Redemption Process of the Voucher:

- Customer will need to call TRAVEL EDGE Concierge Number on 022-6855 4000 and share the TRAVEL EDGE Discount voucher code and other details required for Booking the Travel with the agent (Travel destination, travel dates and Name as per Aadhaar/ Pan card are to be provided). Post flight selection, a payment link which includes the discounted price post application of Voucher code will be sent on the registered or requested Mobile number and registered email ID of the customer. On payment through an Axis Bank Card

only (Debit or Credit card), customer will receive ticket details on their registered email/mobile number.

- Customers will not be able to use Axis Edge Reward Points or Edge Miles for payment of tickets booked using these discounted vouchers.
- Customers will be eligible to earn Edge Points and Edge Miles basis their Card variant for bookings done using this voucher code.
- Only Debit Card activation of card linked to the Senior Savings Account, will be considered. Senior Savings account means accounts under scheme codes SBSPA, SBSPZ, SSPRP, PBSPA, SBLSN, BGSPA, SALBC, SBLBC, SBPRC, SAPRC, SBPBC, SBPCB.
- The rewards will be calculated at an account level & the customer has to be a Senior Savings Account Holder as defined in the above point.
- TRAVEL EDGE Discount Voucher shall be sent to the registered email/mobile number of the Primary account holder within 75 days of Account Opening, subject to the customer meeting qualification criteria.
- Axis Bank reserves the sole right to decide on whether a purchase transaction meets the eligibility criteria as mentioned in the above Terms & Conditions. All decisions with respect to the offers shall be at the sole and exclusive discretion of Axis Bank and the same shall be final, binding and non-contestable.

TRAVEL EDGE Concierge Services:

- TRAVEL EDGE Concierge services will be available for all Axis Bank Silver Linings Program customers as defined in this document to book flight tickets, hotels and other experiences available on the Axis TRAVEL EDGE Platform.
- The Concierge services are available on 022-6855 4000 from 10 am to 10 pm (Monday to Sunday).
- Customers to select “Silver Linings Program” from the IVR option to connect directly with an executive who will help them with their bookings.
- Payment for all bookings made through the TRAVEL EDGE Concierge Service will need to be made through an Axis Debit or Credit Card.

Waiver of Convenience fee and discounts for Senior Citizens on Travel Bookings made through TRAVEL EDGE:

- All Axis Silver Linings Program customers will be eligible for waiver of convenience fee for flight tickets booked through TRAVEL EDGE Platform/Concierge.
- Additionally, Silver Lining customers will also be able to avail special pricing on TRAVEL EDGE platform for domestic flight tickets. Special Pricing is dependent on flight sectors and airlines selected and is subject to change on a daily basis.

Common Terms & Conditions for TRAVEL EDGE offer & services:

- Axis Bank reserves the right to add, alter, modify, change or vary all or any 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 withdraw it altogether at any point in time by providing appropriate notice to customers.

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- Axis Bank will not be responsible or liable, in any manner whatsoever, in case the above offers are not configured or could not be availed due to any restrictions including DNC/ NDNC or any delay, congestion on any telephone network or line or issues related to computer on-line system, servers or providers, website or mobile app or any other reason beyond the control of Axis Bank.
 - In case of any issues relating to the above offers including any dispute or discrepancy or non-receipt of TRAVEL EDGE Discount Voucher / discounted fares or on the eligibility, Axis Bank's decision shall be final and binding in all respects and the same shall not be disputed by the customer.
 - All issues pertaining to this offer to be raised to Axis Bank within 90 days from the last day of fulfilment/qualification.
 - The terms and conditions governing the offer shall be in addition to and not in substitution/derogation to the existing Primary Terms and Conditions governing the Axis Savings Account and Debit Card.
 - The above T&Cs are in addition to the Edge Travel Program T&Cs mentioned herein: Edge Travel Program T&Cs.
 - The participation in the offer is entirely voluntary and it is understood, that the participation by the customer shall be deemed to have been made on a voluntary basis.
 - For more details on Axis TRAVEL EDGE its services/benefits/terms & conditions visit: Axis TRAVEL EDGE.
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➤ **Amazon Prime Membershio**

Complimentary 3-month Amazon Prime Membership

OFFER

- This offer is applicable only to Burgundy (Twice a year), Priority (Twice a year) & Prestige customer (Once a year)
- The customer needs to maintain the respective program eligibility criteria and be MB/IB active in the calendar quarter.
- Eligible customers can claim their Amazon Prime voucher online by visiting <https://www.gyfr.com/rewards/axisbanksilverlinings/>

- Eligible members can claim their Amazon Prime membership voucher within 3 months from the first eligibility SMS
- Terms & Conditions: These terms and conditions apply to the Amazon Prime Voucher issued by Pine Labs Private Limited (Pine Labs) under the brand name of Qwikcilver and co-branded with Amazon Pay (India) Private Limited ("Voucher").
- An Amazon Prime Voucher is a prepaid payment instrument that can be used to purchase Amazon Prime memberships (3-months, 12-months, Prime Shopping edition or Prime Lite plan) or Amazon Pay Anytime Gift cards (inactive zero value gift card) from Amazon.in. An Amazon Prime Voucher has an expiry of 12 months from the date of activation, subject to applicable terms.
- An Amazon Prime Voucher cannot be transferred or cancelled once it is issued (please reach out to the issuer (Pine Labs) for any assistance in this regard). Additionally, as per Amazon business guidelines, Amazon Prime Vouchers cannot be claimed on Amazon Business accounts.
- Credit and Debit Cards issued outside India cannot be used to purchase Amazon Prime Voucher.
- Amazon Prime Voucher cannot be used to purchase any other physical or digital product on Amazon.in including but not limited to: (i) products on 'Global Store' on Amazon.in, recharges, all kinds of bill payments, all kinds of ticket bookings and financial products on Amazon.in. (ii) purchase Amazon Pay gift cards (pre-loaded) on Amazon.in (iii) pay for mixed item order if the order has at least one non-eligible item.
- Amazon Prime Voucher cannot be used to purchase Prime membership plans if customer has telecom provider (Airtel, VI, Jio etc.) activated Prime membership on the same Amazon account.
- Existing Amazon Prime members who purchased Amazon Prime/Prime Lite membership via Google Play are not eligible to redeem Amazon Prime Voucher for extending/upgrading the Amazon Prime membership.
- Beneficiary of the Amazon Prime Voucher can apply the 13-digit numeric code on <https://www.amazon.in/vouchersand> and add the voucher balance in his/her Amazon.in account.
- Customers can add a maximum balance of INR 1799/- to their Amazon Prime voucher balance.
- Amazon Prime membership activated via Amazon Prime voucher can't be cancelled and is non-refundable.
- Amazon Prime Voucher can be claimed/redeemed only once per customer
- Amazon Prime Voucher cannot be transferred for value or redeemed for the cash.
- Pine Labs, Amazon, or their affiliates are not responsible if a voucher is lost, stolen, destroyed, or used without permission.
- Amazon.in logo/trademark is an IP of Amazon, or its affiliates and the Pine Labs trademark/logo is an IP of Pine Labs.

- Pine Labs reserves the right to change these Voucher terms and conditions from time to time in its discretion and without prior notice to you. All terms and conditions are applicable to the extent permitted by law.
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➤ **Axis Direct**

Special Offer on SmartEdge - AI Subscription through Axis Direct

OFFER

- This offer is applicable only to Axis Bank Silver Linings Program customers- Senior Privilege Savings Account (SBSPA), Prestige Senior Savings Account (SSPRP), Senior Privilege Priority Account (PBSPA), Burgundy Senior Privilege Account (BGSPA).
 - Customers can get a 50% refund of charges for subscribing to SmartEdge AI, a broking offering with Research backed stock investment ideas of Axis Direct. Axis Direct is brand of Axis Securities Limited, a subsidiary of Axis Bank.
 - Please refer to the detailed Terms & Conditions of SmartEdge AI before subscribing. To know more about SmartEdge AI visit: [SmartEdge AI](#).
 - The maximum refund is restricted to Rs. 2,499 per customer.
 - The offer is applicable for SmartEdge AI subscription received during the offer period of 22nd November, 2022, to 31st March, 2024.
 - The fee charged will be refunded up to the eligible amount by T+1 month (T being the month of SmartEdge AI amount debit).
 - The offer cannot be clubbed with any other offer and if a customer has received multiple offers from Axis Direct, the subscription fee reversal from all the offers will be limited to 50% of the actual fee received during this offer period.
 - The above offer is not applicable for NRIs.
 - The offer is non-transferable and is exclusively for whom it is intended.
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➤ **Instant Will Creation Service through QuikDox**

- Get Flat 50% off on QuikDox for online Will making services, when you use Axis Bank Credit/Debit cards.

- Visit: QuikDox with Axis Bank.
 - Use Coupon Code: AXIS50 during checkout.
 - Offer can be availed only 2 times per card in a month.
 - Offer Valid till 31st March 2026.
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➤ **Dedicated Relationship Manager**

- On maintaining the Program eligibility criteria, Burgundy & Priority Silver Linings Program customers will be provided an Axis Bank official (Dedicated Relationship Manager) to help with all banking & service requirements.
 - On maintaining the eligibility criteria, Prestige Silver Linings Program customers will be provided a Digital Relationship Manager
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➤ **GENERAL TERMS & CONDITIONS APPLICABLE**

The below Terms and conditions are in addition to T&Cs of respective offers, if any.

- In case of any dispute pertaining to the offers, Axis Bank's decision shall be final and binding on customers.
- Any dispute relating to the Offer or the Terms and Conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- The offers above are not transferable and non-negotiable.
- Axis Bank holds out no warranty or makes no representation about the quality, delivery of the services offered by the Alliance Partner. Any dispute or claim regarding the services must be resolved by the customer with the Alliance Partner directly without any reference to Axis Bank. The existence of a dispute, if any, regarding the services shall not constitute a claim against Axis Bank.
- Axis Bank reserves the right to disqualify any customer 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 Axis Bank Savings account, Debit Card or Credit 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 customer and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- Campaigns/Offer is subject to applicable law and regulations and would be modified/discontinued by Axis Bank 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. Any changes to these Terms and Conditions of Use or any terms posted on www.axisbank.com site apply as soon as they are posted. 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. By continuing to use the card after any changes are posted, customers are indicating their acceptance of those changes.

- Any person taking the advantage of the above-mentioned offers shall be deemed to have read, understood and accepted these terms and conditions.
- Termination of Offer: Axis Bank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel these offers, without assigning any reasons thereof. In case of any dispute or discretion, Axis Bank's decision shall be binding and final.
- 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.
- 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 concerned brands and partner and 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.
- Axis Bank shall not be liable in any manner whatsoever for any loss/damage/claim that may arise out of use of any services availed of by the Account Holder/s under the Program.
- 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 partners or any third party and is not intended to create any rights and obligations.
- Axis Bank or the brand partners retain the right to change or discontinue the offers at any time during the promotion period.
- Brand partners & Axis Bank reserve the right to disqualify any customer 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.
- Axis Bank shall not be obliged to make any public announcements to intimate the successful customers about the discount/benefits under the offers.

- The offers are 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.
 - Terms & conditions of the respective partners apply.
 - For any complaints and escalations pertaining to the offer write to us on axisbank.com/support.
 - Participation in the offers is entirely voluntary and it is understood, that the participation by the customer shall be deemed to have been made on a voluntary basis.
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