

Terms and Conditions for Apple Reseller offer on Axis Bank RuPay Credit Cards

Validity: Valid from 22nd July 2026 till 30th August 2026

Applicable Cards: Axis Bank RuPay Credit Card EMI

Offer Details:

- Offer Valid only on EMI transactions made using Axis Bank Credit Card on RuPay network.
- Offer will be available on Pine Labs offline network.
- Offer applicable across all Mono-brand stores enabled by Pine Labs (Please refer to the store list for your reference).
- Eligible Stock Keeping Units (SKU): Select iPhone, Mac, iPad, Apple Watch & AirPods.
- Customers can avail the offer once per card per SKU during the offer period.
- Total transaction amount (Loan amount) will be converted into equated monthly instalments of up to 24-month tenure.
- Monthly interest on reducing balance shall be applicable on the overall transaction amount.
- Customers can avail this offer, where the monthly interest charged by the Bank from the start of the chosen loan tenure will be refunded as cashback equivalent to the total interest amount.
- Cashback will be credited into an open & active Axis Bank RuPay Credit Card account within 130 days from the end of the transaction month, subject to fulfilment of the offer eligibility conditions.
- Cashback will not be credited where the EMI is cancelled, refunded, reversed or disputed.
- Please refer to communication received from the Bank for all fees related to Merchant EMI.
- Processing fees, GST, foreclosure/pre-closure charges and other applicable charges, if any, shall continue to be borne by the customer and shall not form part of the cashback amount.
- Goods and Services Tax will be applicable on processing fee, interest and foreclosure charges.
- In case of foreclosure, pre-closure or cancellation of Merchant EMI, cashback eligibility shall be governed by Axis Bank's prevailing Merchant EMI policy available on useful links on [Credit Card Services](#)

Illustrative Example:

Details	Amount
Transaction Amount	70000
EMI Tenure (Months)	12
Applicable Interest Rate (ROI)	12%
Processing Fee (1% of loan amount or Rs. 100, whichever is higher)	700
Total Amount Payable Through EMI	74632
Total Interest Charged by Bank	4632
Cashback Amount	4,632
Cashback Credit Timeline	Within 130 days from the end of the transaction month

Exclusions:

- Offer is not valid on Axis Bank RuPay Credit Card transactions done Via UPI
- Offer is not applicable on Axis Bank Corporate or Commercial cards
- Offer not applicable on transactions made by any other mode other than EMI transactions on RuPay Credit Cards

Product wise discount:

Product	22 nd Jul – 30 th Aug	
	EMI Tenures (in months)	Instore Discount (Rs)
iPhone 17 Pro Max	12, 18, 24	-
iPhone 17 Pro	12, 18, 24	-
iPhone Air	12, 18, 24	18,000
iPhone 17	12, 18, 24	-
iPhone 16 Plus	12, 18, 24	-
iPhone 16	12, 18, 24	-
iPhone 17e	12, 18, 24	-
iPad Mini	12, 18, 24	-
iPad	12, 18, 24	-
iPad Pro	12, 18, 24	-
iPad Air	12, 18, 24	-
Mac mini	12, 18, 24	-
iMac	12, 18, 24	-
MacBook Pro	12, 18, 24	-
MacBook Air	12, 18, 24	-
MacBook Neo	12, 18, 24	-
		-
	12, 18, 24	-
Apple Watch Ultra 3		
Apple Watch Series 11	12, 18, 24	-
Apple Watch SE 3	12, 18, 24	-
AirPods 4	12, 18, 24	-
AirPods 4 with Active Noise Cancellation	12, 18, 24	-
AirPods Pro 3	12, 18, 24	-

Other Terms and Conditions:

- 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 encashed.
- 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. Any cashback benefit 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 retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of The Merchant & 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.
- 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/Debit Card issued by Axis Bank
- Axis Bank shall not be obliged to make any public announcements to intimate the eligible 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, customers are 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 or debit cards, will not be eligible for this offer.

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