

Terms and Conditions for Croma offer on Axis Bank Cards

Validity: Valid from 8th August (00:00 Hours) to 16th August 2026 (23:59 Hours)

Applicable Cards: Axis Bank Credit Cards and Credit Card EMI on RuPay network

Offer Details:

Up to INR 20,000 Instant Discount with Axis Bank Credit Card & Credit Card EMI

Full Swipe offer -the discount is valid only when customers pay the complete bill amount in one single transaction using RuPay credit card

- INR 250 instant discount on transactions of INR 5,000 and above
- INR 500 instant discount on transactions of INR 10,000 and above
- INR 1,000 instant discount on transactions of INR 20,000 and above
- INR 1,250 instant discount on transactions of INR 30,000 and above
- INR 2,000 instant discount on transactions of INR 40,000 and above
- INR 10,000 instant discount on transactions of INR 2,00,000 and above
- INR 20,000 instant discount on transactions of INR 3,00,000 and above

EMI: Instant discount when a customer makes purchases using RuPay credit card at checkout and converts the purchase into EMI

- INR 1,250 instant discount on transactions of INR 20,000 and above
- INR 1,500 instant discount on transactions of INR 30,000 and above
- INR 2,500 instant discount on transactions of INR 40,000 and above

Applicable on:

- Applicable only at Croma Retail Stores for offline channel
- The Offer is valid on purchases made on online sales channels i.e. (i) www.croma.com (ii) Tata Neu app, (iii) www.tataneu.com
- This Offer can be availed only once per card at applicable store / site.

Axis Bank Standard 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 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 T&C:

Terms and Conditions: Offline-In Store

- This Offer is co-sponsored by National Payments Corporation of India, herein referred to as – “NPCI” & Infiniti Retail Limited, herein referred to as – “Croma” and Cardholders’ participation in this offer is voluntary.
- Offer Period: 8-Aug-2026 to 16-Aug-2026
- Offer can be availed on all days during the Offer Period
- Applicable only at Croma Retail Stores
- The offer is applicable on RuPay Credit Card
- POS Full Swipe Transactions where brand offers are not present
- EMI Purchases
- Can be availed only once per RuPay Credit Card during the Offer Period
- Can not be clubbed with other prevailing Offers at Croma
- Pre-discount Order Value, post redemption of any Gift Card / Gift Voucher / Wallet Balance / NeuCoins / etc., at Croma Stores should be minimum INR 5,000
- It is available for all Existing & New RuPay Credit Cardholders (herein referred to as – “Cardholders”).
- Cardholders are required to use their valid RuPay Credit Card(s) in order to avail this Offer.
- Transactions where payments are made with RuPay Credit Cards using any e-wallet will not be eligible for the Offer. Cardholders / Customers understand and agree that transactions / payments made through Mobile Credit Card or Tokenized Credit Card facility offered by RuPay will not be valid for availing the Offer.
- NPCI does not endorse any of the products or brands offered by Croma website and does not provide any warranties or representations of the quality, salability, suitability or availability of products. Any dispute regarding such products must be

addressed in writing by the Cardholder directly to Croma.

- Any disclosure of information made by the Cardholder(s) toward the availability or fulfilment of this Offer to Croma is at the sole discretion of the Cardholder(s) and NPCI shall not be held responsible for any such disclosures. Croma may seek & use the personal information shared by the Cardholder(s) for any other purpose (like marketing etc.) and NPCI will not be held liable for the usage of any such personal information or data.
- This offer is subject to the terms and conditions of NPCI & Croma, and Cardholders are required to refer, read, understand, accept and agree to be bound by them before redeeming the offer.
- NPCI & Croma reserve the right to run the above agreed offer / increase / decrease the customer gratification on specific or all – categories, brands & products, during the Offer Period.
- NPCI and Croma reserve 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 offers with another, whether similar to this offer or not, or to withdraw completely at any point in time. The offer may/may not be extended as mutually agreed by NPCI and Croma.
- Cardholders are advised to check the Offer applicability for any particular transaction and speak with a Croma representative before making payment with their RuPay Credit Card.
- This offer is subject to force majeure clauses.
- Tax liability, if there is any, will be borne by the Cardholder.
- Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST or Inter-State GST, will be levied on the discounted price, as applicable.
- All decisions relating to this offer shall be made at the mutual discretion of NPCI & Croma only and shall be final, binding and non-contestable. Other than the specific entitlements available to the Cardholders under this offer, any other claims with regard to this offer, against NPCI & Croma, are waived.
- NPCI & Croma reserve the right to decide on whether a purchase meets the eligibility criteria listed above.
- Usage of the RuPay Credit Cards is governed by the applicable terms and conditions, as set by NPCI. Cardholders may visit <https://www.rupay.co.in/> & <https://www.website.rupay.co.in/credit-cards> for further details.
- NPCI will not be liable for any direct or indirect loss or damage that may be incurred as a result of the Cardholders' participation in the offer.
- Any disputes arising out of or in connection with this offer shall be subject to the exclusive jurisdiction of courts in Mumbai only. The existence of any dispute shall not, by itself, constitute any claim against NPCI.
- By taking on the offer, Cardholders are assumed to have accepted all the aforementioned terms and conditions in their totality.

Terms and Conditions: Online

- Eligible Card: RuPay Credit Card Full swipe. (Not applicable on EMI transaction)
- The Offer is valid on purchases made on online sales channels i.e. (i) www.croma.com, (ii) Tata Neu app, (iii) www.tataneu.com.
- Offer is not applicable on business, commercial or corporate cards.

- Customer should check the Details tab before selecting the Offers to complete his purchase.
- Offer is valid on selected products only. Offer may differ from one product to another.
- Customer can avail offer on one transaction per card during campaign period.
- No two offers can be clubbed together.
- Customer should select the offer on the payment page under “view all offers” and complete his purchase through Full swipe Payment mode to avail the benefit.
- Cashback amount with final Discounted price for Full swipe credit card transactions; will be applicable on payment selection page.
- Bank Card Account is required to be active and non-delinquent. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for this offer
- Amount billed on the payment method on payment page; must meet the minimum amount criteria for the product otherwise benefit of offer will not be passed to customer.
- If Gift card/voucher is used as a pre-paid mode of payment clubbed with other payment option, then; benefit of offer will not be extended to customer.
- If you have any queries or concerns, please visit our website and navigate to the Help & Support section to submit your request - <https://www.croma.com/helpAndSupport>. You can also reach us via WhatsApp at 9452594525

Termination Clause: Offer can be discontinued, basis Croma and NPCI’s discretion.

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