Priority Banking Program Terms & Conditions

Axis Bank Priority Savings Account customers will be eligible for various offers / benefits of the Priority Banking Program, the terms and conditions applicable for the benefits are mentioned below, the same is not exhaustive and customer would need to visit the relevant sections of other products to see all terms & conditions.

Complimentary Epicure Membership

For Priority Savings Account customers who have opened their account on or after 1st April, 2024 will be eligible for a complimentary one year Epicure membership subject to meeting the eligibility criteria as mentioned below

- Customers would need to do a minimum of 15 transactions (select online & POS transactions considered) of INR 5,000 or more each on Priority Debit Card and also maintain Priority Program eligibility criteria in the defined period to qualify. Both conditions need to be met for the customer to qualify.
- Customers will need to meet the defined milestone within the first 3 months post account opening to be eligible for the offer (account opening month will not be considered).
- Customers who qualify will receive a voucher / code through SMS / Email within 90 days post end of the campaign. The customer would need to redeem the voucher / code within the period defined to avail the membership, details will be shared with voucher communication. In case the customer does not redeem the same within the timeframe stipulated, the offer will expire and this will not be re-instated.
- This offer is applicable only for accounts opened till 31st Mar'26, however accounts opened in Q4 (1st Jan'26 - 31st Mar'26) will have 3 months post account opening month post Q4 FY'26 to qualify.

Common terms and conditions for Epicure membership

- This offer is open to all Priority Domestic & NR customers. However, to become eligible for the reward, customers must make spends on their Priority Debit Card which is linked to their Priority account. For the purpose of this offer, 'Debit Card' means and includes only the Debit Cards with the following BINs - 450503, 536610, 652189 and Priority account means accounts under scheme codes SBPBG, SBPBS, PBSPA, DMPBG, DMPBS, SLPBG, PBSTF, DBPBG, NRPBS, PBNRE, PSNRE, PBNRO, PSNRO, PRBMA, PBFRN
- Debit Card spends can be done either online or offline (POS transactions). Only successful debit card transactions will be considered and reversals on any transactions will not be considered as successful debit card transactions. ATM transactions or withdrawals will not be considered under successful debit card transactions. Additionally, spends/transactions done using the card at following merchants shall not be considered while calculating the eligibility for Epicure membership:
    - Cash Withdrawals (6010,6011)
    - Insurance/Financial Institutions/Wallet Load +Top-up (4829, 6012, 6050, 6051, 6211, 6300, 6381, 6399, 6531, 6532, 6533, 6534, 6535, 6611, 6760, 7276)
    - Education (8211, 8220, 8241, 8244, 8249, 8299, 8493, 8494)
    - Fuel (5172, 5541, 5542, 5983)
    - Government Services (8111, 9211, 9222, 9223, 9311, 9312, 9313, 9314, 9399, 9402, 9405, 9411)
    - Jewellery (5094, 5944)
    - Telecom (4812, 4814)

- Visa (9700, 9701, 9702)
- Charities (8398)
- Utility (4814, 4816, 4899, 4900)
- Rent (6513)

- Both criteria i.e. Debit card transactions with spends & Priority Program Eligibility criteria requirement during the defined period should be met by the customer. Failure to meet any one condition will result in customer not qualifying for the Epicure membership
- Qualification for Epicure membership will be calculated at an account level and the customer will need to have a Priority Savings Account & Priority Debit card for the entire campaign duration to qualify.
- Only spends of the Primary / first holder of the account on his own debit card will be considered. Offer will not be applicable for Priority Current Account customers.
- The Priority Program eligibility criteria will be considered at a Family level, however only 1 Taj membership will be given per family, so incase a customer qualifies in multiple accounts or other members of the family also qualify, only 1 membership per family / account will be given. In case of multiple persons / accounts qualifying in the same family for the campaign, the following logic will be used to identify the winner (i) Customer / account with the highest number of transactions on Priority Debit card during the campaign period will be awarded with the membership (ii) In case the number of transactions are also equal, the customer / account with the highest spends on the Priority Debit Card in terms of value will be considered for the membership.
- In case customer is not under any family/group, and the customer has multiple Priority accounts where he is the first holder under a customer ID, only 1 membership per customer id will be given as per the logic mentioned in the point above
- Customer needs to be a Priority customer for the entire duration of the campaign period to be eligible for complimentary Epicure membership. Complimentary Epicure membership offer is not eligible for customers whose account has been upgraded to Priority account from any other variant or down migrated from Priority Savings account to any other variant during the campaign period.
- Customer would need to be a Priority Customer till the voucher is received by the customer. In case the customer is downgraded to other account variant, or the account is closed, the customer will not be eligible for the voucher.
- Redemption details of Epicure membership would be sent on SMS / Email and the Bank will not be responsible or liable in case the above offer is 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 Offer including any dispute or discrepancy or non-receipt of voucher 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
- In case of any dispute in relation to customer consent for Epicure membership not received by Bank due to any reasons which are not under Bank’s control, customer should share proof of consent shared with the Bank for availing the membership
- 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 Priority Savings Account & Debit Card issued by Axis Bank.
- All issues pertaining to this offer to be raised within 90 days from the last day of vouchers fulfillment / eligibility.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the account holders shall be deemed to have been made on a voluntary basis

- 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 the account holders.
- Features/benefits of Epicure membership provided by Axis Bank may differ from the features/benefits of the Epicure membership as availed directly through IHCL, or via other channels. Customers who have been provided a Complimentary Epicure membership basis the campaign shall be eligible for the below benefits only:
    - 25% discount on Food & Beverage (Dine-in & Take-away – max 10 persons)
    - 20% discount on Food & Beverage at Banquets (max. 30 persons)
    - 20% Discount on Food deliveries ordered on Qmin mobile application
    - 20% discount on Spa treatments
    - 20% discount on Salon experiences
    - 20% discount on best available rate on room/suites at participating hotels (max. 5 nights, via one time stay voucher only)
    - 20% discount on best available rate at Taj Palaces on Rooms/Suites (max. 5 nights, via one time stay voucher only)
    - 20% discount on best available rate at Taj Safaris on Rooms/Suites (max. 5 nights, via one time stay voucher only)
- For details on Epicure Membership offer, its features / benefits / terms & conditions, please visit [Epicure - Luxury F&B and Hotel Membership Program | IHCL]
- This offer is applicable for both domestic & NR Priority customers.

Comprehensive Health Insurance from Aditya Birla Health Insurance Co. Limited

Curated exclusively for Axis Bank customers with upto Rs 1 Cr sum insured at an attractive premium & comprehensive cover.

^T&C Apply. Aditya Birla Group Activ Health Insurance is not a default product feature under Priority Program. The Customers may choose to enroll voluntarily into the Group plan taken by the Axis Bank as per their interest/ needs. The purchase made by bank's customer of any insurance products is not linked directly or indirectly to availment of any other facility from the bank. The enrolment into the plan and the Benefits offers are as per the terms and conditions of the Policy issued by ABHIC. Premium is to be borne by the customer and coverage of the plan is available only within India (including for NRIs). This group policy has been issued by Aditya Birla Health Insurance Co. Limited for benefit of the customers of AXIS Bank Ltd. For more information, please contact nearest branch or visit Axis Bank Website.

For more details on risk factors, terms and conditions please read terms and conditions carefully before seeking enrolment into the Group Policy. For more details on terms and conditions on policy features and benefits available, kindly visit the Axis Bank Website at axisbank.com/abhi. Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677. Product Name: Group Activ Health, Product UIN – ADIHLGP21134V022021. Address: 9th Floor, Tower 1, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. Email: care.healthinsurance@adityabirlacapital.com, Website:

adityabirlahealthinsurance.com, Telephone: 1800 270 7000. Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private

Limited and Trademark/logo HealthReturns, Healthy Heart Score and Active Dayz are owned by Momentum Metropolitan Life Limited (Formerly known as MMI Group Limited). These trademarks/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s). AXIS Bank (IRDAI Reg. No: CA0069) is a Corporate Agent of Aditya Birla Health Insurance Co. Limited.

Please note, the benefits of this offer, premium and terms and conditions are subject to change.

Benefits up to Rs. 2000 per quarter via EDGE REWARD Points

- This is a quarterly milestone based offer for Priority Savings Account customers (Domestic+NR customers).
- The customer will need to do 10 Debit card transactions (select online & POS transactions considered) in a quarter with a minimum transaction size of INR 2,000 or more each to qualify.
- The amount of EDGE REWARD Points the customer earns depend on his relationship with the Bank in the previous quarter i.e Savings Account AMB (average monthly balance) of Rs 2 lakhs to Rs 3 lakhs will earn EDGE REWARD Points worth INR 250; Savings Account AMB of Rs 3 lakhs to Rs 5 lakhs will earn EDGE REWARD Points worth INR 750; Savings Account AMB of >= Rs 5 lakhs will earn EDGE REWARD Points worth INR 2000
- This offer will be applicable for Priority customers on a quarterly basis and would be applicable only those customers who had maintained minimum INR 2 lakhs in their Priority Account every month in the previous quarter. Priority Current Accounts will be excluded from the offer.
- This offer will be applicable for Priority customers on a quarterly basis. Calendar quarters (Apr – June, July – Sep, Oct – Dec, Jan–Mar) will be followed for identifying qualified customers basis debit card transactions & AMB maintained as mentioned above.
- The offer will start from 1st April 2024 and will be applicable till 31st March 2026, for customers who open the account on or before 31st March 2026.
- For new accounts sourced on or after 1st April 2024, account opening quarter will not be considered and customer will be able to avail the offer only from the next quarter onwards, provided AMB of Rs. 2 lakhs is maintained every month in account opening quarter. This offer will be applicable till 31st March 2026. Accounts opened in Q4 (Jan'26-Mar'26), will be able to avail the offer only for one quarter (Apr'26- Jun'26).
- Debit Card spends can be done either online or offline (POS transactions). Only successful debit card transactions will be considered and reversals on any transactions will not be considered as successful debit card transactions. ATM transactions or withdrawals will not be considered under successful debit card transactions. Additionally, spends/transactions done using the card at following merchants shall not be considered while calculating the eligibility:
    - Cash Withdrawals (6010,6011)
    - Insurance/Financial Institutions/Wallet Load + Top-up (4829, 6012, 6050, 6051, 6211, 6300, 6381, 6399, 6531, 6532, 6533, 6534, 6535, 6611, 6760, 7276)
    - Education (8211, 8220, 8241, 8244, 8249, 8299, 8493, 8494)
    - Fuel (5172, 5541, 5542, 5983)
    - Government Services (8111, 9211, 9222, 9223, 9311, 9312, 9313, 9314, 9399, 9402, 9405, 9411)
    - Jewelry (5094, 5944)
    - Telecom (4812, 4814)
    - Visa (9700, 9701, 9702)

- Charities (8398)
- Utility (4814, 4816, 4899, 4900)
- Rent (6513)

- Only spends done on a Priority Debit Card which is linked to a Priority Savings Account, will be considered (Debit Card BIN (first six digit number) 450503, 536610, 652189, 222819 only will be considered). Priority account means accounts under scheme codes SBPBG, SBPBS, PBSPA, DMPBG, DMPBS, SLPBG, PBSTF, DBPBG, NRPBS, PBNRE, PSNRE, PBRNO, PRBMA, PBFRN
- Customers need to maintain average monthly balance of minimum INR 2 lakhs in his/her Priority Savings Account to qualify for the offer in the next quarter. Customer who fails to maintain the required balance shall not be eligible for the offer.
- Failure to meet any one of the above conditions will result in customer not qualifying for the EDGE REWARD Points.
- The rewards will be calculated at an account level & the customer has to be a Priority Savings Account holder with a Priority debit card for the entire quarter to be eligible for the EDGE REWARD Points. If a customer is upgraded to Priority Savings scheme during a particular quarter, customer will be eligible for the EDGE REWARD Points only from the next quarter onwards. Any downgrade from Priority Savings Account to any other Savings Account variant would lead the Customer not being eligible for the offer. Customer would need to be a Priority Customer at the time of crediting the EDGE REWARD Points also.
- In case of joint account, all transactions done using the Priority Debit card by only the Primary account holder (on his own card) will be considered. The EDGE REWARD Points shall only be credited to the EDGE REWARDS account of Primary account holder
- EDGE REWARD Points will be credited to the customer's edge account within 90 days of end of quarter.
- EDGE REWARD Points earned by the customer can be used to choose vouchers across wide range of brands available on the EDGE REWARDS platform. EDGE REWARD Points earned by the customer cannot be encashed

  Axis Bank reserves the sole right to decide on whether a purchase transaction meets the eligibility criteria as mentioned in the terms & conditions. All decisions with respect to the offers shall be at the sole discretion of Axis Bank and the same shall be final, binding and non-contestable.
- 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 the account holders. Bank will not be responsible or liable in case the above offer is 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 reasons beyond the control of Axis Bank.
- In case of any issues relating to the above Offer including any dispute or discrepancy or non-receipt of EDGE REWARD Points 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 within 90 days from the last day of fulfillment / qualification.
- 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 Priority Savings Account, Debit Card, EDGE Reward Points.
- EDGE REWARD Points will expire as per the terms and conditions of the EDGE loyalty Rewards Program. The above T&Cs are in addition to the EDGE REWARDS program T&Cs mentioned herein: https://edgerewards.axis.bank.in/ms/conditions

- The participation in the offer is entirely voluntary and it is understood, that the participation by the account holders shall be deemed to have been made on a voluntary basis.
- For more details on EDGE REWARD Points its features / benefits / term & conditions visit https://edgerewards.axisbank.co.in/ms/

Strengthened Privilege Credit Card

With effect from 20th April '24, following revisions will be applicable on your **Axis Bank *PRIVILEGE* Credit Card**:

Revision of *EDGE REWARD* Points and Miles transfer benefits

In addition to the current exclusions, Gold/Jewellery transactions will not be eligible for earning ***EDGE REWARD*** Points.

Category	Merchant Category Code (MCC)
Gold/Jewellery	5094, 5944

- All existing Miles transfer partners will be divided in two groups (Group A & Group B). For redemption through Miles Transfer Program, the customer will be able to transfer maximum of 1 lakh EDGE REWARD Points cumulatively to Group A partners and maximum of 4 lakh EDGE REWARD Points cumulatively to Group B partners in a calendar year.
- For the current calendar year, this capping will be applicable from 20th Apr'24 to 31st Dec'24. From next calendar year onwards, capping will be applicable from 1st Jan'25 to 31st Dec'25.
- Following is a detailed list of airline and hotel loyalty partners with Axis Bank classified in two groups:

Group A	Group B
Accor Hotels (Accor Live Limitless)	Air France-KLM (Flying Blue)
Air Canada (Aeroplan)	Air India (Flying Returns)
Ethiopian Airlines	Air Asia
Etihad (Etihad Guest)	ITC
Japan Airlines (JAL Mileage Bank)	IHG® Hotels & Resorts (IHG One Rewards)
Marriott International (Marriott Bonvoy)	Qantas Airways (Qantas Frequent Flyer)

Qatar Airways	SpiceJet
Singapore Airlines (Krisflyer)	Vistara (TATA SIA Airlines Ltd)
Turkish Airlines	
Thai Airways (Royal Orchid Plus)	
United Airlines (MileagePlus)	
Wyndham Hotels (Wyndham Rewards)	

Revision of Transaction MCC considered for Milestone achievement and Annual fee waiver calculation:

• In addition to current exclusions, spends done on government services, utilities, gold/jewellery, rent, wallet, insurance, fuel and educational services merchants will not be eligible for milestone achievement and annual fee waiver calculation.

Category Description	Merchant Category Codes (MCC)
Gold/ Jewellery	5094, 5944
Rent	6513
Wallet	6540
Insurance	6300, 6381, 5960, 6012, 6051
Government services	9222, 9311, 9399, 9402
Utilities	4814, 4816, 4899, 4900
Fuel	5541, 5542, 5983
Educational services	8299, 8211, 8241, 8244, 8249

Revision of milestone benefit:

• Customers achieving milestone spends of Rs. 2.5 lakh in a card anniversary year will be eligible for additional 10,000 EDGE REWARD Points worth Rs 2,000.

Revision of annual fee waiver threshold:

• Customers on-boarded from 20th April 2024, will receive fee waiver of Rs. 1500 on the spends of Rs. 5 lakhs in the preceding card anniversary year.
• For customers on-boarded before 20th April 2024, annual fee waiver will be applicable on cumulative spends of Rs. 2.5 lakhs in preceding card anniversary year. However, for such customers, on card anniversary dates after 20th April 2025, fee waiver will be applicable on cumulative spends of Rs. 5 lakhs in the preceding card anniversary year

Following Privilege credit card features will be discontinued:

• 24*7 complimentary concierge service will be discontinued
• Multi Brand vouchers at double redemption value on achieving milestone spends of every 2.5 Lakhs will be discontinued

Revision of Domestic lounge program (with effect from 1st May'24):

The domestic airport lounge benefits on your Axis Bank ***PRIVILEGE*** Credit Card will undergo the following changes:

• Your lounge access benefits will be based on your Axis Bank ***PRIVILEGE*** Credit Card spends in the previous 3 calendar months
• To access complimentary lounge from 1st May 2024, minimum spends required will be as follows-

Credit Card	Min. spends (Rs.)	Min. spend period
Axis Bank Privilege Credit Card	50,000	Previous 3 calendar months

• In case of a newly issued card*, the minimum spend criteria is waived for the month of card issuance as well as for the following 3 calendar months.
• For example, if card issuance date is 20th Mar 2024, you will be able to access lounge for the period 20th Mar to 30th Jun 2024, without any minimum spends. But if you want to avail lounge access after this period (in this case July 2024), then you will be able to do so only by spending Rs. 50,000 from 1st Apr to 30th Jun 2024 (preceding 3 calendar months)

Card Name	Card Issuance Date	Lounge Usage Period	Min Spends Required	Min Spends period
Axis Bank	20th March	20th March to 30th June 2024	NA	NA

PRIVILEGE Credit Card	2024	1st to 31st July 2024	Rs. 50,000	1st April to 30th June 2024
		1st to 31st August 2024	Rs. 50,000	1st May to 31st July 2024

*Upgrade to a different Credit Card product will not be considered as new Credit Card issuance. However, a Credit Card issuance, in addition to the Credit Card you hold, will be considered as new Credit Card issuance.

Click here to know more about Credit Card based lounge program

Please visit mitc-credit-cards.pdf to view updated MITC

Discount on annual Locker Rent

Priority customers (domestic & NR) will be eligible for a lifetime discount of 50% on small and medium size lockers and 25% on large and extra-large size lockers as long as customer is Priority and is maintaining Program level eligibility.

Discount will be applicable only if the first holder in account & primary hirer in locker is the same.

The new pricing structure will be applicable from FY'22 onwards.

To know more on the terms & conditions for lockers visit https://www.axisbank.com/retail/accounts/safedeposit-locker

Business Solutions

Priority customers (only for Priority Domestic Customers) can also avail comprehensive business solutions through our range of current accounts & group them with Savings Account to collectively maintain required relationship value basis Program eligibility criteria. For details, please visit https://www.axis.bank.in/important-links/accounts/family-banking

Exclusive benefits of Axis Direct

To know more about Axis Direct, its products, terms & conditions visit https://simplehai.axisdirect.in/

Connecting to an agent at Phone Banking

To know more about Phone Banking visit https://www.axisbank.com/bank-smart/phone-banking/personalphone-banking

Complimentary Priority Debit Card

Priority Debit card will be issued complementary Priority customers. Annual fees (Rs. 750 plus taxes) on

Debit card will be waived off for Priority customers as long as customer is part of the Priority program. To know about various benefits and offers applicable on Priority Debit Card and its terms & conditions, please visit https://www.axis.bank.in/cards/debit-card/priority-debit-card

Benefits for Senior Citizens

Senior citizens will be provided special additional benefits. To know more about the benefits and its terms & conditions, please visit https://www.axis.bank.in/banking-programs/silver-linings-program

Family Banking

Priority Family Banking program allows you to extend the benefits of the Priority Program by grouping your family members savings accounts & collectively maintaining the program eligibility criteria across the family. Family members can also avail a few additional benefits.

To know more about the Family Banking program, please visit www.axisbank.com/familybanking

Fees and charges

For details on full list of fees & charges, please visit https://application.axis.bank.in/FeesAndChargeMaster/FeesAndCharges.aspx?

Please refer https://www.axis.bank.in/fees-and-charges for NRI customers

General Terms & Conditions:

- The below Terms and conditions are in addition to T&C's 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 or otherwise of the goods and services offered by the Merchants/Partners with whom the customer transacts. Any dispute or claim regarding the goods and services must be resolved by the customer/s with the Merchant directly without any reference to Axis Bank.
- 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 Customer under the offers.
- 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/Offers mentioned in the document are subject to applicable law and regulations and would be modified / discontinued based on the prevailing law / regulation at any point of time and neither party shall be under any liability or obligation to 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. 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
- 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 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.
- 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 authorised 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 from axisbank.com/support
- Participation in the offers is entirely voluntary and it is understood, that the participation by the account holders shall be deemed to have been made on a voluntary basis