

Axis Bank – Terms & Conditions for Axis Bank Digital Vault Customer Engagement.

## 1. Organizer

This digital activity (“Activity”) is conducted by Axis Bank Limited (“Axis Bank / Bank”).

## 2. Eligibility & Participation

Participation in this Activity is voluntary and open to individuals aged 18 years and above. By participating, the customer (“Participant”) confirms that the information provided is true, correct, and complete.

## 3. Consent for Data Collection

By participating in this Activity and submitting personal information, the Participant explicitly consents to Axis Bank collecting, storing, processing, and using the submitted information.

## 4. Purpose of Data Usage

The information collected may be used by Axis Bank for the following purposes:

- To contact the Participant regarding Axis Bank’s products, services, offers, schemes, and campaigns
- For marketing, promotional, research, analytics, and customer engagement purposes
- For internal business analysis and regulatory reporting, where required

## 5. Modes of Communication

The Participant agrees that Axis Bank may contact them via calls, SMS, WhatsApp, email, notifications, or any other communication channel, even if the mobile number is registered under DND, unless the Participant opts out as per applicable laws.

## 6. Data Sharing & Security

- Axis Bank may share the collected information with its group companies, authorised service providers, vendors, and partners, strictly on a need to know basis and in accordance with applicable laws.
- Axis Bank follows reasonable security practices to protect customer data as per its internal data protection and information security policies.

## 7. Opt Out & Withdrawal of Consent

The Participant may withdraw consent or opt out of future communications at any time by following the unsubscribe/opt out instructions shared by Axis Bank or by contacting Axis Bank through its official customer support channels.

## 8. No Obligation / No Guarantee

Participation in this Activity does not create any obligation on Axis Bank to offer any product, service, benefit, or approval. All products and services are subject to separate eligibility criteria, documentation, and applicable terms.

## 9. Limitation of Liability

Axis Bank shall not be responsible for:

- o Any technical issues, network failures, or system errors during participation
- o Any loss arising from incorrect information provided by the Participant

## 10. Intellectual Property

All content, trademarks, logos, and materials used in the Activity are the property of Axis Bank and may not be used without prior written consent.

## 11. Right to Modify / Withdraw

Axis Bank reserves the right to modify, suspend, or withdraw this Activity and/or these Terms & Conditions at any time without prior notice.

## 12. Governing Law

These Terms & Conditions shall be governed by and construed in accordance with the laws of India, and courts in Mumbai shall have exclusive jurisdiction.