

Terms and Conditions

- The benefits offered under Salary Account is subject to regular salary/pension credit.
- In case salary is not credited for six consecutive months, you will be re-classified in to chargeable savings accounts variant where you will be required to maintain requisite AMB, failing which applicable charges will be levied. For further details you may refer to [GSFC](#) on [kotak.com](#).
- Family Savings account with zero maintenance charges, subject to primary account holder crediting salary/pension free for immediate family members which includes Parents, Spouse and Kids above 18 years. Family savings account will be opened with an initial payment cheque of Rs.10,000.
- W.e.f. Jun 13, 2022, daily balances in Savings Account above Rs. 50 lakhs will earn 4% interest p.a. Daily balances in Savings Account up to Rs. 50 lakhs will continue to earn 3.50% interest p.a. These interest rates are applicable for Resident Accounts only. For latest interest rates, please visit: <https://www.kotak.com/en/rates/interest-rates.html>
- One free locker to primary salary account holder, subject to availability and regular salary/pension credit.
- All loans, over-drafts and credit card are subject to complete documentation and at sole discretion of bank. Bank may engage the services of marketing agents for the purpose of securing loan assets. The aforementioned benefits will be available till such time there are salary credits in the primary account.
- Family savings accounts (3 accounts) with Zero account maintenance charges. Initial payment cheque of Rs.10000 will be required at the time of account opening.
- Reimbursement Account is offered as part of the Salary Account. Reimbursement Account shall be closed in case the Salary Account is closed or moved to any other scheme code.
- ActivMoney is an exciting combination that gives you the benefit of high FD-wala interest up to 7%* p.a. and the flexibility to access your funds anytime. For detail Terms and Condition for ActivMoment please visit <https://www.kotak.com/en/personal-banking/accounts/savings-account/activ-money-savings-account.html>
- Kotak Cherry: T&C apply. Mutual fund investments are subject to market risks, read all scheme-related documents carefully. Kotak Mahindra Bank Limited, AMFI Registered Mutual Fund Distributor, AMFI Registration Number (ARN) 1390. Cherry is an execution platform of Kotak Investment Advisors Ltd (KIAL) which is a sub-distributor of KMBL
- Online trading account is provided by Kotak Securities, a Kotak Group Company. The offering and rates of products are liable to get revised from time to time and is guided by the regulatory guidelines and bank policy. The charges and fees will be updated under GSFC for various products on www.kotak.com.
- The offers on Debit Card are subject to change as per Bank's discretion without any prior communication. To know the latest offers, visit <https://www.kotak.com/en/offers/view-all-offers/all-offers.html>
- Kotak Forex Card is available in 13 currencies. It is accepted worldwide at all Visa accepting merchant outlets and ATMs. For more details related to eligibility criteria and benefits please visit <https://www.kotak.com/en/personal-banking/cards/prepaid-card/forex-card/forex-card-features.html>

Insurance Benefits related Terms and Conditions

Salary Account Personal Accident Insurance cover of Rs.50 Lakh**

(Rs.40 Lakh**for all types of accidents including on-duty incidents and training. Additional Rs.10 Lakhs is applicable in case of death due to terrorist attack while on duty).

- Above Coverage's are subject to claimant having a salary account with Kotak Mahindra Bank Limited
- Above Coverage's are subject to at least one Salary / Pension credit received (in Kotak Mahindra Bank's Salary account) in last 6 Months from the date of accident .However, the coverage will start only after the first salary credit. In case of Defence trainees, undergoing training, the cover shall be applicable from the date of account opening for the first 6 months, post which salary credit is required for the cover to be applicable.
- **PA Cover of Rs.40 Lacs is applicable for primary account holder . The cover will start 30 days after first salary credit and subject to last month salary / pension credit . No pos condition .Claim should be intimated within 90days to the bank helpdesk mail id servicehelpdesk.psu@kotakmahindra bank or to the nearest branch and final documents should be submitted within 180 days of the death.
- Air Accident Cover is eligible if travel by Defence Aircraft/ Air ticket is provided by respective department /ticket is purchased from Salary AC (excepts personnel travelling in fighter jets)

- Uniformed personnel Police / Defence Etc. for Accidental Death due to Naxal / Mob / Terrorist Attacks are covered. The policy covers death / disability due to Wild animal attack, snake bite or any other accident while guarding Forests or any other property or even otherwise.
- For defence personnel under salary segment, death due to cross border firing is covered.
- Any death during training is covered
- Any death where insured personnel was deputed on high altitude is covered, and includes death due to accidents in high altitude and difficult terrain (like Siachen) including EQ, Flood & Terrorism.
- Any death, during rescue operation, riot like situation, civil commotion, Naxal combat, Terrorism attack, guarding important premises Or within respective camps is covered.
- For Child Education and Girl Child Benefit Age Criteria is Age 0 to 24 years old.
- All other terms and conditions as per standard Group Personal Accident Insurance Policy
- Claim document submission TAT is 180 Days from the date of accident / death/ loss
- WAR is excluded from the scope of the policy.

**Personal Accident Death Insurance, Partial Disability & Permanent Disability Cover is applicable for Uniformed personnel having salary account with KMBL with at least one salary credit in last 6 months. The Cover includes all on Duty and Off Duty accidents .There's no condition of POS transaction to avail the cover.

Eligibility criteria for availing below insurance cover benefit

Coverage of Partial /Total Permanent Disability (as certified by a Govt. Hospital)

1. Permanent Partial Disability Cover

Sr. No	Type of Permanent Partial Disability	Percentage of Capital Sum Insured
1	Loss of toes - all	20%
	Great - both phalanges	5%
	Great - one phalanx	2%
	Other than great, if more than one toe lost each	1%
2	Loss of hearing - both ears	75%
3	Loss or hearing - one ear	30%
4	Loss of four fingers and thumb of one hand	40%
5	Loss of four fingers	35%
6	Loss of thumb - both phalanges	25%
7	Loss of thumb - one phalanx	10%
8	Loss of Index Finger	10%
	Two phalanges or one phalanx	
	Three phalanges	
9	Loss of Middle Finger	6%
	Two phalanges or one phalanx	
	Three phalanges	

10	Loss of Ring Finger	5%
	Two phalanges or one phalanx	
	Three phalanges	
11	Loss of Little Finger	4%
	Two phalanges or one phalanx	
	Three phalanges	
12	Loss of metacarpals	3%
	First or second	
	Third, fourth or fifth (additional)	
13	Any other permanent partial disablement	Percentage as assessed by the Company's Panel Doctor

Please note that the Insurance Company remains the final authority for approval for any claims.

2. Permanent Total Disability Cover

Total Permanent Disability coverage under following condition:

-	Type of Permanent Total Disability	Coverage Percentage
Permanent Total Disability	Loss of Both Limbs	100%
	Loss of Both Eyes	100%
	Loss of 1 Limb & 1 Eye	100%
	Loss of either 1 Limb or 1 Eye	50%
	Permanent Total Disablement other than above e.g. paralysis due to an accident	100%

Personal Accident Death Insurance on Debit Card

This feature covers our Debit Card customers for loss of life due to accident. Personal Accident cover provides you financial assistance in case you suffer an accident, which leads to death. This policy pays your beneficiary/ legal heir a fixed amount of cover as per the card held by you and on meeting the eligibility criteria.

The personal Accidental death cover of up to Rs. 15 lakhs is offered on Kotak Debit Cards. T&C apply.

For more details, please visit <https://www.kotak.com/en/personal-banking/cards/debit-cards/debit-card-services/insurance-on-debit-card/terms-and-conditions.html>

Defence

Personal Accident Cover terms & conditions:-

Eligibility: - Cover for Kotak Salary or pension account holder subject to at least 1 salary/ pension getting credited in the last 6 months before the date of death/ accident. Claim should be intimated within 90days to the bank helpdesk mail id servicehelpdesk.psu@kotakmahindra bank or to the nearest branch and final documents should be submitted within 180 days of the death . No pos condition

Personal Accident Cover including following incidents:-

- Coverage for Accidental Death due to Naxal / Mob / Terrorist Attacks etc.
- The policy covers death / disability due to Wild animal attack, snake bite, Insect Bite or any other accident while guarding Forests or any other property or even otherwise.
- Any accidental death during air time, sea time, and training
- Any accidental death where insured personnel was deputed is covered and includes death due to accidents in high altitude and difficult terrain (like Siachen) EQ, Flood & Terrorism.
- Death during rescue operation, riot like situation, civil commotion, Naxal combat, Terrorism attack, guarding important premises Or within respective camps
- Mishap during Testing of Flights/ Equipment's etc
- Accidental Death or Permanent total Disablement while the account holder is On-duty and off duty
- Accidental death arising out travelling / flying Military aircraft, Commercial Aircraft, Civil Aircraft

Policy Terms

- All above covers offered under said policy is for both On Duty & Off Duty for all salary/pension segments
- Counter Insurgency, Counter Terrorist, Counter Infiltration, and Cross border firing is covered
- In case of missing body, the claim to be processed under certificate from the respective HQ. The time period to intimate / submit the claim documents in such case to be extended to 12 months from the date of loss
- All other terms and conditions as per standard Group Personal Accident Insurance Policy Claim .Document submission TAT is 180 Days from the date of accident/ death/ loss
- WAR is excluded from the scope of the policy
- Claim Intimation to be made within 90 days from the date of death/disablement.
- Any One Accident Limit – INR 5 Cr

PERSONAL ACCIDENT INSURANCE POLICY FOR COVERING SALARY / PENSION ACCOUNT HOLDERS

Permanent Total Disability

- Loss of the sight of both eyes.
- Physical separation of or the loss of ability to use both hands and/ or both feet
- Physical separation of or the loss of ability to use one hand and one foot
- Loss of sight of one eye and the physical separation of or the loss of ability to use either one hand or one foot

CHILDREN EDUCATION GRANT: (Age from 0-24 yrs.) - Max 1 Dependent Children

Per Account Sum Insured: As per Annexure/Schedule

Coverage:

In the event of death of the Insured person due to an accident as defined, the Policy shall pay as education grant for maximum 1 dependent children as below:

- If the Insured Person has one dependent children upto to the age of 24 years an amount equal to INR 5,00,000/- will be payable on upfront basis.
- This amount shall be paid provided the Personal Accident claim has been admitted.

GIRL CHILD BENEFIT (Age from 0 - 24 yrs) - Maximum 1 Girl Child

Per Account Sum Insured: As per Annexure/Schedule

Cover:

In the event of death of the Insured person due to an accident as defined, the Policy shall pay as Girl Child Benefit for the dependent Girl Child as below.

- If the Insured Person has one dependent girl children between 0-24 years an amount equal to maximum of INR 5,00,000/- for girl child will be payable on upfront basis.

- This amount shall be paid provided the Personal Accident Claim has been admitted.
- Maximum Sum Insured is INR 5,00,000 Lakhs (max one Girl Child)

Permanent Total Disability:

- The insurer will pay 100% of the sum assured if account holder meets with Accidental Bodily Injury during the policy period that cause Permanent Total Disability.
- Sight of both eyes, or of the actual loss by "physical separation" of two entire hands or two entire feet, or of one entire hand and one entire foot, or of such loss of sight of one eye and such loss of sight of one eye and such loss of one entire hand or one entire foot, the Capital Sum Insured stated in the Schedule herein applicable to such Insured person.
- Use of two hands or two feet, or of one hand and one foot, or of such loss of sight of one eye and such loss of use of one hand or one-foot, the Capital Sum Insured stated in the Schedule hereto, applicable to such Insured person.
- Sight of one eye, or of the actual loss by physical separation of one entire hand or of one entire foot, fifty percent (50%) of the Capital Sum Insured stated in the Schedule hereto, applicable to such Insured person.
- Total and irrecoverable loss of use of a hand or a foot without physical separation, fifty percent (50%) of the Capital Sum Insured stated in the Schedule hereto, applicable to such Insured person.
- If the Insured was suffering from any permanent disability prior to the date upon which Accidental Bodily Injury was sustained, then the Insurer's liability to make payment hereunder shall be reduced by the extent of the same, as advised by the Insurer's medical advisors.

Permanent Partial Disablement

Disability to be adjudged by Government / Defence Doctors and certification as per their process. Insurance Company to process the claim basis that.

Air Accident Cover of Rs.1 Cr:

Coverage is only for those account holders for which salary / pension is credited as per above condition. Air Accident Cover is eligible even if flight ticket is booked through self/ employer/ travelling through official or Defence carrier

PA cover of Rs.10 Lacs for Death in case of Terrorist Attack / Naxalite attack

- Additional Personal Accident Sum Insured of INR 10 Lacs as per the condition mentioned in the schedule.
- In Case of Death Due to Terrorism only which has been declared by the Government of India as an act of Terrorism in the Indian Territory only.
- Additional sum insured will be payable over & above the salary/pension segment PA sum insured subject to following conditions.
 - Death is due to terrorism which has to be declared by the government of India as an act of terrorism
 - The additional sum insured will be payable only if, Salary/Pension segment PA claim is admissible.
- This additional sum insured is to be availed along with salary/pension segment PA claim only.
- Claim intimation & other time lines will be as per Salary/pension segment PA.

Exclusion under Personal Accident Insurance:

- The Cover becomes operational only after the conditions laid out in the policy schedule are fulfilled.
- No indemnity is available hereunder and no payment will be made by the Insurer for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:
 - Whilst under the influence of intoxicating liquor or drugs
 - Any deliberate or intentional, unlawful or criminal act, error, or omission of the Insured
 - Any consequential losses of any kind, and/or any actual or alleged legal liability of the Insured
 - Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger of a motor vehicle during motor racing.

- Curative treatments or interventions that the Insured performs or has had performed on his body
- Venereal or sexually transmitted disease
- HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.
- Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing.
- All other exclusions as per Standard National Group Personnel Accident Policy.

Insurance Benefits on Debit Card

Personal Accident Death Insurance on Platinum Debit Card

This feature covers our Debit Card customers for loss of life due to accident. Personal Accident cover provides you financial assistance in case you suffer an accident, which leads to death. This policy pays your beneficiary/ legal heir a fixed amount of cover as per the card held by you and on meeting the eligibility criteria.

The personal Accidental death cover of up to Rs. 15 lakhs is offered on Kotak Debit Cards.

T&C apply. For more details, please visit <https://www.kotak.com/en/personal-banking/cards/debit-cards/debit-card-services/insurnace-on-debit-card/terms-and-conditions.html>

The policy covers Accidental Death due to Rail or Road Accidents only.

Gold / Platinum / Privy Platinum / Signature and Infinite Debit Card :

Insurance Cover	Policy Term
Base Cover: 5 lakhs	Minimum 2 POS / ECOM transactions of Rs. 500 each in last 30 days
Enhance Cover: 15 lakhs	Minimum 6 POS / ECOM transactions of Rs. 500 each in last 60 days

Purchase Protection

To cover loss of goods up to 60 days from the date of purchase as per the limits if the goods were purchased using Kotak Debit Card. Purchase Protection cover up to 1.5 lakh. T&C apply

For more details, please visit <https://www.kotak.com/en/personal-banking/cards/debit-cards/debit-card-services/insurnace-on-debit-card/terms-and-conditions.html>

Lost Baggage Insurance

To cover loss of baggage when travelling (where the travel ticket is purchased using Kotak Debit Card). Lost Baggage cover up to 1 lakh. T&C apply.

For more details, please visit <https://www.kotak.com/en/personal-banking/cards/debit-cards/debit-card-services/insurnace-on-debit-card/terms-and-conditions.html>

The above benefits & offers are subject to review and change from time to time. Kindly visit our website www.kotak.com for details

List of Service Requests serviced by CEC for 48 hour response guarantee:

Ref Type	Ref Description
Block/Unblock	Customer request for blocking / unblocking the debit card Customer may request to block the Debit card Phone banking for various reason like Security Issue. Do not want to use it for temporary period etc.
PB: Pin Generation/ regeneration	Customer is requesting for regeneration of Phone banking channel PIN
Register / Revoke	Customer is requesting for registering or revoking Phone banking channel
PB FATCA Declaration	This SR is to be created only by CCC officers for activating the FATCA flag for the customers based on verification at Phone banking. No physical document required.
PB ActivMoney Registration Update	This SR is created by CCC for activating/de-activating and modifying the ActivMoney facility for the customer. No physical document required.
PB Change TD Maturity Instruction	This SR is created by CCC for changing the maturity instructions for TD from Redeem to Renew. No physical document required.
PB Register for Statement	This SR is created by CCC to register customer for Physical or E-Statement. No physical document required.
PB Upgrade of Debit Card	Upgrade of Platinum Debit Card request taken by CCC.
CCC/CCU-Service Issue	Complain for CCC in specific. Please mention the Name of the CCC officer and complete details to be mentioned. In case the complaint is for contactability - ensure you mention which number customer tried, which no. he was calling from & the date of call.
PB Home Banking Registration	This SR is created by CCC for accepting Home Banking registration. No physical document required.
PB MMID Gen or Reinstation	This SR is created by CCC for generating MMID for the customer or re-instate MMID. No physical document required.
PB Payment Gateway Registration	This SR is created by CCC for registering customers for Payment Gateway. No Physical doc required.
PB Link-Delink acct. for DC	This SR is created by CCC for linking and de-linking customers account to his debit card. No physical document required.
PB MB Registration - Deregistration	This SR is created by CCC for registration or de-registration of Mobile Banking. No physical document required.
PB TD-RD Opening	This SR is created by CCC for TD/RD booking for current, savings, HUF and minors. No physical document required.
PB Activate-deactivate Alerts	This SR is created by CCC for activating and de-activating alerts for the customer. No physical document required.
Book Kotak Cyber Insurance Policy	Ref to be created when customer has applied Kotak Cyber Insurance policy through Secured Digital channel - MB/NB.
PAN Updated-Unfreeze A/c-CEC	Ref ID to be created by CEC when customer has updated his PAN however freeze has not removed from A/c and Freeze reason in No PAN updated.
CCC For Records	This SR type has to be captured for pasting td format and any other issues where a record purpose SR is required.
OCC-Email sent to customer	The OCC RM has sent an e-mail communication to the customer
Documents submitted at branch.	Query regarding requested submitted at Branch
Incorrect alerts received-RL	SR to be raised by CEC when Customers complain regarding receipt of incorrect alerts which pertains to other customer due to wrong updation of the Mobile no/Email.

Terms & Conditions of Taj Epicure Membership (For Privy Black Corporate Salary Customers)

- Customer is eligible if he meets program eligibility criteria ie salary credit of >=3 lacs per month and does a minimum transaction of Rs 500 on his Debit card (POS / E-commerce) within the first 3 months of account opening
- This offer has been made solely and entirely by The Indian Hotels Company Limited (IHCL) to the eligible Customers of Kotak Mahindra Bank
- Eligible customers will need to activate the membership on IHCL site by signing up for the same with the voucher code provided within 2 months of receiving the same.
- The membership will be valid for 1 year from the date the customer activates his/her membership
- This offer cannot be combined with any other offers.
- The Offer is non-negotiable, non-transferrable and non-cashable.
- Participation in this Offer is voluntary.
- Any Customer eligible for the offer shall be deemed to have read, understood and accepted these terms and conditions of the offer available at the website of IHCL before availing the offer. Kotak Mahindra Bank merely facilitates its Customers to avail the offer and it is in no way concerned or connected with the terms and conditions and services provided by IHCL.
- Kotak Mahindra Bank and IHCL reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all 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 extend or withdraw it altogether.
- Kotak Mahindra Bank and IHCL reserve the right to revoke the offer if at any time it is believed that the same is being misused or offer terms and conditions are being violated.
- Kotak Mahindra Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by IHCL its agents or representatives in connection with the offer and the Customer hereby understands, acknowledges and agrees not to hold the Bank responsible or liable for, any losses, damages, costs, charges, expenses, claims (whether direct or indirect), actions or demands suffered by the Customer in relation to availing the benefits under the Offer.
- Kotak Mahindra Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by IHCL.
- Any issue or dispute or claim arising out of or in relation to availing the benefits under the offer must be resolved by the Customer directly with IHCL by contacting IHCL call centre at 1-800-111-825
- The decision of Kotak Mahindra Bank and IHCL in all matters in connection with and incidental to this offer is final and shall be binding on all persons.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits of the Offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges
- The Bank reserves the right to disqualify any Customer from the benefits of the Offer if any fraudulent or suspicious activity is identified as being carried out for the purpose of availing the benefits under the Offer.
- Disputes, if any, arising out of or in connection with or as a result of above Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai
- The features/benefits of the Epicure corporate membership availed as part of Kotak Mahindra Bank offer will differ from the features/benefits of the Epicure retail membership as availed directly through IHCL, or via other channels
- These terms and conditions are in addition to the Terms and conditions of the Privy Program and Debit Card

To check list of participating hotels visit <https://www.tajhotels.com/en-in/epicureprogram/participating-hotels/>

Terms & Conditions of Shopping Vouchers (For NationBuilder Privy Platinum Salary Customers)

*Privileges will be offered post first salary credit of >=1 lac per month in account and Debit Card activation on Point of Sale or E-Commerce. Terms & Condition Apply. For more details please visit www.kotak.com

- Gift voucher may only be redeemed toward the purchase of eligible products on Amazon.in and any other third party merchants that are enabled to accept the Gift voucher.
- Gift voucher expire within 3 months from the date of issuance.
- Gift voucher cannot be reloaded, resold, transferred for value or redeemed for cash.
- Unused Gift voucher balances may not be transferred to another users account.

Offer:

Welcome benefit of ₹3000 e-voucher for salaried professional customers who have credited their salary into the account and does a minimum transaction of Rs 500 on his Debit card (POS / E-commerce) within the first 3 months of account opening

Steps for redemption:

1. Click on the link & enter your "Unique promo code"
2. Select from the given brand and enter the requisite details
3. After entering requisite details, click on "Send OTP"
4. You will receive an OTP on your mentioned mobile number, enter the OTP & click on "Submit"
5. That's it! Selected brand voucher will be sent to your delivery details within 10 minutes

Terms & Conditions of Shopping Vouchers (For NationBuilder Salary Account Base variant)

- Voucher will be issued based on salary credit within 3 months post account opening.
- Voucher details will be communicated through email in the subsequent month based on qualification. This will be issued once in a month.
- This offer is applicable only to New to Bank customers.
- Account should be NationBuilder Salary account variant (scheme code CSGDP)

Steps for redeeming your Voucher:

1. Click on the link & enter your "Unique promo code"
2. Select from the given brand and enter the requisite details
3. After entering requisite details, click on "Send OTP"
4. You will receive an OTP on your mentioned mobile number, enter the OTP & click on "Submit"
5. That's it! Selected brand voucher will be sent to your delivery details within 10 minutes

Offer:

Welcome benefit of ₹250 e-voucher for NationBuilder Salary Account who have credited their salary of >=25,000 per month into the account within 3 months of account opening.

Steps for redemption:

1. Click on the link & enter your "Unique promo code"
2. Select from the given brand and enter the requisite details
3. After entering requisite details, click on "Send OTP"
4. You will receive an OTP on your mentioned mobile number, enter the OTP & click on "Submit"
5. That's it! Selected brand voucher will be sent to your delivery details within 10 minutes

Vouchagram TnC:

1.This Offer is made solely and entirely by Vouchagram India Private Ltd. ("Merchant Name") to the customers of Kotak Mahindra Bank ("Bank") holding Kotak Debit Card or Kotak Credit Card or availing Net Banking facilities of the Bank ("Customers").

2. Participation in this Offer is voluntary.

3. The Offer is non-transferable, non-encashable and non-negotiable.

4. Any Customer eligible for the Offer shall be deemed to have read, understood and accepted these terms and conditions, general terms and conditions of the Bank and terms and conditions of the Merchant in relation to the Offer before availing the Offer. Bank merely facilitates its Customers to avail the Offer and it is in no way concerned or connected in respect of the terms and conditions of Vouchagram India Private Ltd.

5. The Bank and Vouchagram India Private Ltd., reserve the right to disqualify any Customer from the benefits of the Offer if any fraudulent activity is identified as being carried out for availing the benefits under the Offer.

6. Bank and Vouchagram India Private Ltd. reserve the right, at any time, without prior notice and without assigning any reason whatsoever, 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 extend or withdraw this Offer altogether.

7. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Vouchagram India Private Ltd. its agents or representatives and the Customer hereby understands, acknowledges and agrees not to hold the Bank responsible or liable for, any losses, damages, costs, charges, expenses, claims (whether direct or indirect), actions or demands suffered by the Customer in relation to availing the benefits under the Offer.

8. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by Vouchagram India Private Ltd. Any issue or dispute or claim arising out of or in relation to availing the benefits under the Offer must be resolved by the Customer directly with Vouchagram India Private Ltd. by writing to www.qwiksilver.com without any reference to the Bank.

9. The decision of the Bank and Vouchagram India Private Ltd. in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.

10. Disputes, if any, arising out of or in connection with or as a result of above Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai.

11. Offer is for one time use only and cannot be clubbed with any other Offer

12. Customers who fail to enter the promo code or using the wrong promo code shall not be eligible to avail the Offer. Bank shall, in no way, be liable in the event the Customer fails to enter the promo code or uses the wrong promo code resulting in Customer becoming ineligible to avail the Offer.

13. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits of the Offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges.

Customers shall be issued Lafayette/EazyDiner/MMT Black Gold membership vouchers post DC activation via POS/ECommerce. For customer to be eligible for these vouchers, DC activation should happen within first 90 days of card issuance date.

How to avail the benefits

For MMT, EazyDiner & Lafayette

- Existing Customer needs to upgrade to the new Debit Card. New to Bank customers will get the New Debit Card by default

- Customer needs to activate Debit Card within 3 months of receiving the same (e-commerce / POS transaction)
- Only Key customers are eligible to avail the membership and can avail this only once in the year
- Eligible Customers will get voucher code & steps to redeem
 - For MMT & EazyDiner customer needs to go on app, sign up for membership & validate with voucher
 - For Lafayette customer has to call helpline and register

For Swiggy

- Discounts are available on the new Debit Card
- Customer just has to select the respective Privy League Debit card to avail discount
 - Platinum – 15% discount - upto Rs. 250 per order for 10 orders in the year. Total Benefit – Rs. 2500
 - Black – 20% discount - upto Rs. 300 per order for 10 orders in the year. Total Benefit – Rs. 3000

Swiggy Offer

This Offer is made solely and entirely by Bundl Technologies Pvt. Ltd. ("Swiggy" or "Merchant") to the eligible customers of Kotak Mahindra Bank ("Bank") holding Kotak Privy League Debit Card

- Participation in this Offer is voluntary.
- The Offer is non-transferable, non-encashable and non-negotiable.
- Any Customer eligible for the Offer shall be deemed to have read, understood and accepted these terms and conditions, general terms and conditions of the Bank and terms and conditions of the Merchant in relation to the Offer before availing the Offer. Bank merely facilitates its customers to avail the Offer and it is in no way concerned or connected in respect of the terms and conditions of Swiggy
- Offer valid on a single restaurant bill value only.
- Taxes, Restaurant packing charges, delivery charges are not covered in the coupon code and will need to be borne by the customer.
- In case the order is cancelled due to the restaurant/item unavailable, the coupon will be reinstated.
- The Bank and Swiggy, 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
- Bank and Swiggy reserve the right, at any time, without prior notice and without assigning any reason whatsoever, 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 extend or withdraw this Offer altogether
- The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Swiggy its agents or representatives and the Customer hereby understands, acknowledges and agrees not to hold the Bank responsible or liable for, any losses, damages, costs, charges, expenses, claims (whether direct or indirect), actions or demands suffered by the Customer in relation to availing the benefits under the Offer
- The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by Swiggy. Any issue or dispute or claim arising out of or in relation to availing the benefits under the Offer must be resolved by the Customer directly with Swiggy by writing to support@swiggy.in without any reference to the Bank.
- The decision of the Bank and Swiggy in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.
- Disputes, if any, arising out of or in connection with or as a result of above Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits of the Offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges.
- Other terms and conditions are applicable
- The services shall be governed by the terms and conditions set out in <http://www.swiggy.com/termsand-condition>(incorporated by reference)
- Customer do not need to enter any coupon code to avail the swiggy offer, applicable discounts shall be automatically applied once customer chooses to pay with his New Kotak Privy Debit card. Bank shall in no way be liable in the event the Customer fails to pay with his New Kotak Privy Debit card and becomes ineligible to avail the Offer. For Privy League Neon customers on paying with the Kotak Neon Debit Card: Instant Discount of 10% on a minimum order value of Rs 200. Maximum discount per order

Rs 150. Offer is valid 10 times per user during the campaign period (1st May 2023 till 31st October 2024). Offer valid only on Kotak Neon Debit Card.

- For Privy League Platinum customers on paying with the Kotak Platinum Debit Card: Instant Discount of 15% on a minimum order value of Rs 200. Maximum discount per order Rs 250. Offer valid only on Kotak Platinum Debit Card.
- For Privy League Black customers on paying with the Kotak Black Debit Card: Instant Discount of 20% on a minimum order value of Rs 200. Maximum discount per order Rs 300. Offer is valid 10 times per user during the campaign period. Offer valid only on Kotak Black Debit Card.
- In case of any query regarding the Offer, customer to connect with Swiggy directly via email at support@swiggy.in

Lafayette Luxury Concierge Offer

Below terms and conditions are over and above the terms and conditions of Lafayette Luxury Concierge. Please refer to the website for detailed Terms and Conditions <https://www.lafayetteluxury.club/terms-andcondition.php>

Offer is only for eligible KEY customers at CRN level (first and single point of contact for the group) who sign up for Kotak Privy League Black Program and who activate the Privy League Black Debit Card within 3 months of the card issuance date (via POS / E-commerce transaction only). Existing customers will need to apply for the new debit card.

- This offer has been made solely and entirely by Lafayette Luxury to the eligible Customers of Kotak Mahindra Bank
- Eligible customers will need to activate the membership via Lafayette by calling +91 7776057057 and +91 7020609461 and providing required details along with the voucher code provided within 3 months of receiving the same. Registration time – Monday to Friday – 10 AM to 8 PM & Saturday 10 AM to 3PM. Registration lines will be closed on All Sundays & Public Holidays
- The membership will be valid for 1 year from the date the customer activates his/her membership
- Membership only entails access of the concierge services – customer will have to pay for the end service that they avail via the concierge and the service charges levied via the concierge
- This offer cannot be combined with any other offers.
- The Offer is non-negotiable, non-transferrable and non-cashable.
- Participation in this Offer is voluntary.
- Any Customer eligible for the offer shall be deemed to have read, understood and accepted these terms and conditions of Lafayette Luxury Concierge before availing the offer. Kotak Mahindra Bank merely facilitates its Customers to avail the offer and it is in no way concerned or connected with the terms and conditions and services provided by Lafayette
- Kotak Mahindra Bank and Lafayette reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all 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 extend or withdraw it altogether
- Kotak Mahindra Bank and Lafayette reserve the right to revoke the offer if at any time it is believed that the same is being misused or offer terms and conditions are being violated.
- Kotak Mahindra Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Lafayette its agents or representatives in connection with the offer and the Customer hereby understands, acknowledges and agrees not to hold the Bank responsible or liable for, any losses, damages, costs, charges, expenses, claims (whether direct or indirect), actions or demands suffered by the Customer in relation to availing the benefits under the Offer
- Kotak Mahindra Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by Lafayette Luxury Concierge
- Any issue or dispute or claim arising out of or in relation to availing the benefits under the offer must be resolved by the Customer directly with Lafayette by contacting Lafayette customer help desk +91 7776 057 057 and +91 7020609461
- The decision of Kotak Mahindra Bank and Lafayette in all matters in connection with and incidental to this offer is final and shall be binding on all persons.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits of the Offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges
- The Bank reserves the right to disqualify any Customer from the benefits of the Offer if any fraudulent or suspicious activity is identified as being carried out for the purpose of availing the benefits under the Offer.

- Disputes, if any, arising out of or in connection with or as a result of above Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai

MakeMyTrip Black Gold Membership Offer

General terms and conditions and details governing the MMT Black Vouchers.

Terms and Conditions of MMTBLACK loyalty program: The MMTBLACK loyalty program comprises of three tiers:

- MMTBLACK Gold
- MMTBLACK Platinum

Tier Eligibility: Based on your spends, you are chosen for the tier in the MMTBLACK loyalty program.

Details below:

- If your travel spends in the last 12 months are less than ₹ 50,000 to ₹2,00,000 & 4+ Transactions, you will become a member of the Gold Tier.
- If your travel spends in the last 12 months are greater than ₹2,00,000 & 4+ Transactions, you will become a member of the Platinum Tier.

Gold Tier is being offered to eligible Privy League Black customers.

Offer is only for eligible KEY customers at CRN level (first and single point of contact for the group) who sign up for Kotak Privy League Black Program and who activate the Privy League Black Debit Card within 3 months of the card issuance date (via POS / E-commerce transaction only).

Existing customers will need to apply for the new debit card. Offer applicable from 1st May 2023 till 31st October 2024. The customer needs to activate the membership within 3 months of receiving the voucher code. The membership will be valid for 1 year from the day of activation.

MMTBLACK Gold members get:

10% additional discount on select hotels, applicable over & above other discounts.

- MMTBLACK Hotel Privileges such as free room upgrades, early check-ins, and hotel specific discounts on food, beverages, spas and other offerings (subject to availability).
- Flat 20% off on F&B/SPA

Monetary Rewards My Cash earned will have the below usage conversion: 1 unit of My Cash = INR 1. Currently, the upper capping on spends per annum for which My Cash will get credited, is INR 25 lakhs. MakeMyTrip reserves the right to revise this number basis customer profile and business requirements.

Legal Terms and Conditions

- The MMTBLACK loyalty program and its benefits are applicable only for MMTBLACK members making bookings exclusively through MakeMyTrip's official website, android, IOS mobile apps and mobile web services ("Mweb"), that are operating from/on an Indian domain and/or region and are not applicable for bookings made by MMTBLACK members from Gulf Cooperation Council ("GCC") or any other international domain or region. .
- My cash ("MyCash") credit benefits (applicable to all the three MMTBLACK tiers) can only be availed by MMTBLACK members, if their bookings are made exclusively through MakeMyTrip's official website, android, IOS mobile apps and Mweb, that are operating from/on an Indian domain and/or region and are not applicable to any other international domain or region. Further, MyCash credits benefits are not applicable for bookings made by MMTBLACK members through any offline mode (i.e., bookings made via MMT's call centres e.t.c).

The aggregate amount of spending towards bookings remitted by MMTBLACK members within a period of 12 months, will only be added against their ("Black Spends") if the bookings are made exclusively through MakeMyTrip's official website, android, IOS mobile apps and Mweb, that are operating from/on an Indian domain and/or region. The members cannot accumulate their Black Spends through bookings made by any other mode, other than the modes specified hereinabove.

- Any and all kinds of offline bookings (i.e., bookings made via MMT's call centres etc.) made by MMTBLACK members or any non-members will not be covered under the MMTBLACK loyalty program, and therefore no benefits shall be applicable on such bookings.
- MMTBLACK loyalty program benefits (as applicable to the MMTBLACK tier of the member) can only be availed by a MMTBLACK member by making bookings through 1 (one) registered account. The MMTBLACK benefits accruing on bookings made through one account of a member, shall not be merged with other accounts of the same member (applicable in case a MMTBLACK member holds and makes bookings from more than 1 (one) account with MMT).
- In the event of any dispute, the parties agree to exclusive jurisdiction of courts of New Delhi.
- MakeMyTrip and Kotak reserves the right, at any time, without prior notice and liability and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace or discontinue, wholly or in part, this program by another program, whether similar to this program or not, or to extend or withdraw it altogether.

MakeMyTrip and Kotak shall not be liable for any loss or damage arising due to force majeure event.

- MakeMyTrip and Kotak are the final authority on the interpretation of these Terms and Conditions.
- MakeMyTrip and Kotak shall not be liable to, for any indirect, punitive, special, incidental or consequential damages arising out of or in connection with the program. In no event the liability of MakeMyTrip and Kotak for any claims under this MMTBLACK program shall exceed the value of My Cash credited for a particular milestone or utilized for making a booking/ obtaining a voucher by the MMTBLACK member.
- User Agreement, Privacy Policy and My Wallet terms and conditions on the MakeMyTrip website shall be applicable.
- By participating in the MMTBLACK program, the MMTBLACK member gives MakeMyTrip permission to use the MMTBLACK member's name, image and any other details or information available on the MMTBLACK member's social media profiles, in any manner, to promote MMTBLACK or MakeMyTrip brand name or services.
- MakeMyTrip may share your personal Information with a third party or business partners in respect to MMTBLACK loyalty program.
- By participating in the MMTBLACK program, the MMTBLACK member releases and holds harmless MakeMyTrip and Kotak, and any of their employees from all liability, loss, injury or damage to property or person, including death, and reasonable attorney's fees and court costs, even if caused or contributed to by MakeMyTrip's and Kotak's negligence

Failure by MakeMyTrip and Kotak to enforce any of their rights at any stage does not constitute a waiver of those rights.

Kotak Bank's Terms & Conditions pertaining to MMT offer

- The Offer is only applicable to customers who are a part of Privy League Black Programme
- Participation in this Offer is voluntary
- The Offer is non-transferable, non-encashable and non-negotiable
- Any Customer eligible for the Offer shall be deemed to have read, understood and accepted these terms and conditions and the general terms and conditions of the Bank.
- The 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.
- In the event of any misuse or abuse of the offer, Bank reserves the right to deny the offer to the customers.

- Bank reserve the right, at any time, without prior notice & liability and without assigning any reason whatsoever, 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 extend or withdraw this Offer altogether.
- The decision of the Bank in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.
- The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by MakeMyTrip & its agents or representatives and the Customer hereby understands, acknowledges and agrees not to hold the Bank responsible or liable for, any losses, damages, costs, charges, expenses, claims (whether direct or indirect), actions or demands suffered by the Customer in relation to availing the benefits under the Offer.
- The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by MakeMyTrip. Any issue or dispute or claim arising out of or in relation to availing the benefits under the Offer must be resolved by the Customer directly with MakeMyTrip by reaching through in chat option.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits of the Offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges.
- Disputes, if any, arising out of or in connection with or as a result of above Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in New Delhi.

EazyDiner Prime Membership Offer

Offer is only for eligible KEY customers at CRN level (first and single point of contact for the group) who sign up for Kotak Privy League Black / Platinum Program and who activate the Privy League Black / Platinum Debit Card within 3 months of the card issuance date (via POS / E-commerce transaction only).

Existing customers will need to apply for the new debit card. The customer needs to activate the membership within 3 months of receiving the voucher code. Customer will also need to validate the same with a Rs 2 transaction using the Kotak Black / Platinum Debit Card. The membership will be valid for 1 year from the day of activation.

- Prime membership purchased under the campaign cannot be cancelled or refunded.
- The EazyDiner Prime deal will be clearly identified on the restaurant screen. All EazyDiner Prime deals will have a minimum of 25% discount as specified in the deal.
- Not all restaurants bookable on EazyDiner will have prime deals. Some restaurants may also have non-prime deals. All discounts are mentioned clearly against each deal for all restaurants bookable on EazyDiner.
- The restaurants and the offers are dynamic to constantly improve the product, hence the offers at restaurants may change without any prior notice. In case there are any concerns, please call the EazyDiner Prime hotline at 786 100 4400
- All 1+1 deals are valid for a minimum of 2 guests. Example - In case of 3 guests, 2 guests will be charged, and 1 guest will eat for free, in case of 5 guests, 3 guests will be charged, and 2 guests will eat for free.

Please inform the restaurant about your reservation through EazyDiner upon your arrival at the restaurant to have a hassle-free experience

- EazyDiner shall not be liable for the experience at the partner restaurant as we only assist in fulfilling the reservations with the special offers.

EazyDiner shall not be liable if any restaurant is temporarily or permanently shut. In case there are any concerns, please call the EazyDiner Prime hotline at 786 100 4400

- The fee chargeable for the membership plan shall be predetermined and may be revised by EazyDiner at its sole discretion, from time to time. Any revision of the membership fee shall be notified to the members fifteen (15) days prior to implementing such revision
- Participation in this offer is voluntary. Any person availing of this offer shall be deemed to have read understood and accepted these Terms and Conditions
- The Bank and EazyDiner reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change/ discontinue or vary all 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 extend or withdraw it altogether
- Customers are advised to read and understand the terms and conditions of EazyDiner, before availing the benefits of the offer. The Bank merely facilitates its Customers to avail the benefits of the offer and is in no way concerned or connected with the terms and conditions of EazyDiner
- The Bank and EazyDiner, 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 by use of the Card
- The Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered by EazyDiner. Any issue or dispute or claim regarding the goods and services must be resolved by the Customer with EazyDiner directly without any reference to the Bank
- The Offer shall be non-negotiable, non-encashable, non-transferrable and is for one time use, which cannot be clubbed with any other Offer
- The Bank reserves the right to change the terms and conditions of the Offer, including, extending, withdrawing or discontinuing the same without any notice at its sole discretion
- Any Customer eligible for the Offer and placing an order shall be deemed to have read, understood and accepted these terms and conditions of this offer and also the general terms and conditions of the EazyDiner before placing an order. Bank merely facilitates its Customers to avail the Offer and it is in no way concerned or connected with the terms and conditions of EazyDiner
- Any issue or dispute or claim arising out of or in relation to availing the benefits under the Offer must be resolved by the Customer directly with EazyDiner by calling 7861004444 or writing to booking@eazydiner.com without any reference to the Bank.

The decision of the Bank and EazyDiner in all matters in connection with and incidental to this offer is final and shall be binding on all persons.

- Customers who fail to enter the Promo code or using the wrong Promo code shall not be eligible to avail the Offer. Bank shall, in no way be liable in the event that the Customer fails to enter the promo code or uses the wrong coupon code resulting in Customer becoming ineligible to avail the Offer
- The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by EazyDiner its agents or representatives and the Customer hereby understands, acknowledges and agrees not to hold the Bank responsible or liable for, any losses, damages, costs, charges, expenses, claims (whether direct or indirect), actions or demands suffered by the Customer in relation to availing the benefits under the Offer
- Disputes, if any, arising out of or in connection with or as a result of above Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai.