

Kotak Working Capital Referral Programme

Programme Criteria:

- This programme is applicable only to existing customers having a Working Capital limit running with Kotak Mahindra Bank
- Under this programme, customer (referrer) will refer Working Capital solutions to their friends/family member (referee)
- Only on sharing valid referrals and successful disbursement, the customer will be eligible for a reward

Reward details:

- Upon sharing up to 5 referrals, the customer will be eligible for Rs.100 Amazon voucher
- Once a friend/family member's (referee) loan is disbursed, the customer will be eligible for a waiver on the renewal processing fee of a maximum of up to ₹ 10,000 or 50%, whichever is lower

How does it work?

- Step 1 – Click on Start Referring Now tab/link, and you will be redirected to a landing page
- Step 2 – Provide your personal details
- Step 3 – Share contact details of your friend/family member you choose to refer, submit the details and get an Amazon gift voucher of Rs.100
- Step 4 – Once a friend/family member's (referee) loan is disbursed, you will be eligible for a waiver on your processing fee

Terms and Conditions:

- I. At a time, each customer can refer only up to 5 referrals
- II. On submitting valid referrals (up to 5), customers will be eligible for Rs.100 Amazon voucher
- III. This voucher will be sent to the existing Working Capital customer's registered email id within one day of submitting the referral details
- IV. Only existing Working Capital customer is eligible for a waiver on renewal processing fee of a maximum of up to ₹ 10,000 or 50%, whichever is lower
- V. Renewal processing fee waiver will be considered once the disbursement is done
- VI. Discount on Renewal Processing Fee will be calculated from the backend and shall be communicated to the existing Working Capital customer through the registered email id.
- VII. If more than one customer refers the same referral, the first one to make that referral will be entitled to the reward. In the event of a dispute, Kotak Mahindra Bank shall have the sole and final discretion in deciding who the first referrer is
- VIII. Customers cannot refer themselves, their spouse, father, mother, siblings and children
- IX. The referrer authorizes Kotak Mahindra Bank and/or its associates/subsidiaries/affiliates to contact him/her. At the time of making a referral under the programme, the referrer will need to specifically declare and undertake that due consent has been obtained from the referred customer (prospective customer) to refer his/her contact details to Kotak Mahindra Bank., and that Kotak Mahindra Bank, may contact the referred customer to offer its range of banking services and products
- X. All payments are subject to the completeness and authenticity of the information provided in the Referral Form

XI. Kotak Mahindra Bank reserves the right to vary, delete or add to these terms and conditions or withdraw the programme, at any time or from time to time, at its discretion and without prior notice