

**Terms and Conditions:**

**Offer:**

40 Paise better exchange rate offered on card rate for transfer through Click2Remit

**How to avail the offer:**

- Login to Click2Remit
- Go to Send Money
- Select Send Bank account & beneficiary in India
- Select mode of transfer
- Apply the promo code ADD40 & process with the transactions.

**Terms & Conditions**

1. The special offer has been brought to you by Kotak Mahindra Bank Ltd. (hereinafter referred as "Bank") for NRI Customers ("Customer") who transact on [www.click2remit.com](http://www.click2remit.com).
2. The Offer is valid till November 30, 2021 ("Offer Period").
3. To be eligible to avail the Offer the Customer is required to make a transfer of minimum 1000 in respective Foreign Currency.
4. Under this offer, the customer can avail 40 paise more on the existing Click2Remit rate. For Indicative rate transaction, bank will apply 40 paise more on the prevailing exchange rate on the date and time of the conversion of the funds to the transaction.
5. The offer is valid only on successfully completed transactions for INR credits. Rejected, invalid, returned, disputed or fraudulent transactions will not be considered for the offer.
6. The offer cannot be combined with any other ongoing offers from Kotak.
7. This offer is not valid on transfers made towards creation of FCNR deposits.
8. Bank reserves 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/suspend it altogether.
9. Participation in this offer is voluntary.
10. Any Customer availing this offer shall be deemed to have read, understood and accepted these terms and conditions and the general terms and conditions of the Bank in relation to the Offer before availing the Offer.
11. 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.
12. The Bank reserves the right to disqualify 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.

13. 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 courts in Mumbai.
14. 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.
15. For any queries regarding the offer, please contact our customer service by mailing [click2remit@kotak.com](mailto:click2remit@kotak.com)