



CRED Pay Terms & Conditions

Offer:

Get 20% Cashback on CRED Pay with Kotak Credit Cards. Maximum cashback is Rs.100 on every transaction.

Offer Period: 1st August, 2021 to 30th September, 2021

How to make payment on CRED Pay with Kotak Credit Card?

- Visit any of your favourite Merchants listed below:
SuprDaily, Dunzo, FirstCry, Fresh2Home, Vodafone, Boat, Dineout, Pizza Hut, ixigo, Curefit, Meatigo, Gaana, Chai Point.
- On the merchant's payment checkout page, Select CRED Pay as your payment mode & proceed
- Click on the displayed CRED offer banner for Kotak Credit Cards to avail 20% cashback on every transaction.
- Make payment with your Kotak Credit Card saved on CRED Pay. If card has not been saved previously, then add & save your Kotak Credit Card details before making the payment
- Upon successful transaction, you can avail your applicable cashback from the rewards section on the CRED app. Your cashback will be credited directly in your Kotak Credit Card by CRED

Terms & Conditions:

1. This offer has been made solely and entirely by CRED ("CRED") to the customers of Kotak Mahindra Bank ("Bank") having Kotak Credit Cards("Customers"). Bank reserves the right to offer the Offer to any of its Cardholders at its sole discretion.
2. The offer is valid for every transaction made on CRED Pay using Kotak Credit Cards.
3. Offer Valid from 1st August 2021 to 30th September 2021 ("Offer Period").
4. To avail the benefit of the Offer, the Eligible Customer shall follow the above steps.
5. The offer and its fulfilment shall be done by CRED.
6. The Customer should be a Kotak Bank Credit Card Customer.
7. To download the CRED application, Customer shall visit Play Store for Android Smart phones and Apple Store for Iphone.
8. Customers shall make payment through CRED Pay with Kotak Credit Card for receiving the cashback.
9. Offer is not valid on Corporate and B2B Credit Cards.
10. Maximum cashback of INR 100 can be earned by the Cardholder during the Offer Period on every transaction.
11. The Customer can avail this offer on every transaction during the Offer Period.

12. Both Primary and Add-On Cards will be eligible for the Offer.
13. Upon successful transaction, customer can avail cashback from the rewards section on the CRED app. The cashback earned will be credited directly to Kotak Cardholders credit card account.
14. This Offer cannot be clubbed with any other Offer.
15. This Offer is not valid on credit card transactions made in foreign exchange in Nepal & Bhutan.
16. Cardholders classified as delinquent will not be eligible for this Offer.
17. The Offer is non-transferable, non-encashable and non-negotiable.
18. Participation in this Offer is voluntary.
19. 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 CRED 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 with the terms and conditions of CRED.
20. The Bank and CRED 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.
21. The Bank reserves the right to disqualify any Customer from the benefits of the Offer if any fraudulent activity is observed as being carried out for the purpose of availing the benefits under the Offer.
22. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by CRED. 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 CRED by using the 'Support' section in the CRED app without any reference to the Bank.
23. The decision of the Bank and CRED in all matters in connection with and incidental to this offer is final and shall be binding on all persons.
24. The terms of the above Offer shall be in addition to and not in derogation of the terms and conditions contained in the Cardholder Agreement.
25. 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.