

### **DMart Ready Offer TnCs**

1. 5% cashback on net purchase value of minimum Rs.2500 at [www.dmart.in](http://www.dmart.in) (Online – DMart Ready). DMart Ready Pick Up Points and DMart Minimax. Offer is not applicable on large format DMart offline stores. (maximum Rs.350 Cashback for Kotak Bank Credit Card & Kotak Bank Debit Card)
2. Offer validity – 1<sup>st</sup> February to 7<sup>th</sup> February 2022 (both days inclusive)
3. The maximum amount of Cashback that a customer is eligible to receive from Kotak Bank during the entire duration of the offer shall be once every month on each Kotak Bank Credit Card & each Kotak Bank Debit Card upto Rs.350 maximum (Single or Multiple Invoices)
4. Cashback will reflect on Kotak Credit Card statement / bank account and not on DMart Ready Invoice. Kotak Bank will process the cashback within 90 days from date of the transaction.
5. Offer is sole responsibility of Kotak Bank: Avenue Ecommerce Ltd (DMart Ready) is not liable for the same.
6. Offer is applicable only on Retail credit cards and not applicable on Business, Commercial and Corporate Credit Cards.
7. This offer cannot be clubbed with other debit/credit card promotions at DMart Ready.
8. Participation in this Offer is voluntary.
9. The Offer is non-transferable, non-encashable and non-negotiable.
10. 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 DMart
11. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by DMart, 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.
12. The Bank and DMart 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.
13. The Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered by DMart. Any issue or dispute or claim regarding the goods and services must be resolved by the Customer with DMart directly without any reference to the Bank.
14. The Offer shall be non-negotiable, non-encashable, non-transferrable and is for one time use, which cannot be clubbed with any other Offer.
15. The decision of the Bank and DMart in all matters in connection with and incidental to this offer is final and shall be binding on all persons.
16. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the cardholder and DMart will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
17. If a card member has more than 1 (one) Kotak Mahindra Bank Debit or Credit Card, spends on the cards cannot be clubbed by the card member to qualify for the said offer.

18. 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.

Note: All Kotak Bank Cashback offers shall be subject to terms and conditions. For any grievances related to Kotak Bank cashback offers, call customer care number mentioned on the reverse of your Credit or Debit Card.