

## Referral Program – Kotak 811 Digital Savings Account

**Program Details:** Refer your friends and family to open a Kotak 811 Savings Account, once they spend Rs. 500 or more, both referrer and referred get Woohoo voucher worth Rs. 125 each

### How to Refer

1. Sign up for the referral program with your Name, Email id & Mobile number.
2. Invite your friends and family via E-mail, Facebook, WhatsApp or Twitter etc. to open a Kotak 811 account.
3. You & Your friends both get a Woohoo voucher worth Rs. 125 when they open Kotak 811 account and spend min Rs. 500
4. Successfully refer up to 4 people to get free vouchers worth up to Rs. 250

### Terms and Conditions:

1. This offer is made by Kotak Mahindra Bank Ltd. ("Bank") to the customers having an 811 account with the Bank ("Customer/s").
2. Both Referrer & Referred will get the voucher(s) as a token of appreciation, when referred opens the account and spends minimum Rs. 500 through the newly opened Kotak 811 account, to be eligible for the program
3. Spend is defined as purchase of any goods or service through any online website or merchant establishment. Transactions like, Fund Transfer, ATM Withdrawal, Deposit to Wallet, etc. does not constitute as Spends
4. The spends needs to be completed within 7 days of opening the account
5. Referred should not be an existing Kotak account holder.
6. Referrer & Referred will get Woohoo voucher worth Rs.125 within 30 days on their registered email id once the spend of min Rs. 500 done.
7. The referrer can refer any number of people to open and fund accounts but he will be only eligible for maximum 2 vouchers worth Rs. 125 each. For up to 2 completed referral, referrer will get voucher worth Rs. 125. Similarly for up to 4 completed referrals, referrer will get 2 voucher worth Rs. 125 each, total voucher worth Rs. 250
8. Referrer can see how many people has converted after signing in from the link.
9. The referrer can refer via any social media platform – Facebook, WhatsApp, Twitter, Email etc. using the link created
10. Referred needs to open the new account either through the link shared or by entering the referrer's unique code that the time of opening the account
11. If the referred fails to open the account from the link shared, neither the referrer nor the referred will receive any vouchers
12. Participating in this program is voluntary.
13. Anyone can open Kotak 811 account without participating in the referral program and enjoy the benefits and services of the account.
14. Any person participating in this offer shall be deemed to have read, understood and accepted these terms and conditions and the general terms and conditions of the Bank.
15. The Bank reserves 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
16. The Referred shall receive the voucher within 30 days of the Offer Period end date.
17. The Voucher code shall be sent to the email id registered with the Bank.
18. Bank reserves 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
16. 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.

Refer below illustrations to know how many vouchers a referrer & referred will get:

**Scenario 1:**

Referrer Refers 5 people – A, B, C, D, E

A, B, C open the account and spend Rs. 500 each

D opens the account but doesn't spend any money

- Referrer will get 2 vouchers worth Rs. 125 each adding to total voucher worth Rs. 250
- A, B, C will get voucher worth Rs. 125 each
- D & E will not get anything.

**Scenario 2:**

Referrer Refers 7 people – A, B, C, D, E, F, G, H

A, B, C, D, E, F open the account and spend Rs. 500 each

G opens the account but doesn't spend any money

- Even though there are 6 account opens with spend, the Referrer will get benefit for only 4 completed referrals. Referrer will get 2 vouchers worth Rs. 125 each adding to total voucher worth Rs. 250
- A, B, C, D, E, F will get voucher worth Rs. 125 each
- G & H will not get anything

**Scenario 3:**

Referrer Refers 3 people – A, B, C

A, B, C, open the account and spend Rs. 500 each

- Referrer will get 2 vouchers worth Rs. 125 each adding to total voucher worth Rs. 250
- A, B, C, will get voucher worth Rs. 125 each

**Scenario 4:**

Referrer Refers 3 people – A, B, C

A opens the account and spend Rs. 500 each

- Referrer will get a voucher worth Rs. 125
- A will get voucher worth Rs. 125 each