

Offer:

Get 250 Reward Points on Tap & Pay transactions on minimum spend of INR 500 & above on your Kotak Credit Card (Offer valid for first time users only)

Maximum Reward points per customer: 250

Offer Period:

01st August 2021 to 31st August 2021

How to Redeem the Offer:

1. Complete one tap & pay transaction of INR 500 and above with your Kotak Credit Card.
2. Reward Points will be credited to your account within 90 days post offer completion date.

Terms and Conditions:

1. The Offer is valid only for selected Credit Cardholders ("Customer") of Kotak Mahindra Bank ("Bank"). Bank reserves the right to offer the Offer to any of its Cardholders at its sole discretion. The offer is only for the Customers who have received communication from Bank.
2. Offer valid for mentioned Cards – Kotak Privy League Signature Credit Card, Kotak Zen Signature Credit Card, Kotak Royale Signature Credit Card, Signature Select Credit Card, Kotak League Platinum Credit Card, Kotak Mojo Platinum Credit Card, Kotak Essentia Platinum Credit Card, Kotak Urbane Gold Credit Card and 811 Dream Different Credit Card.
3. The Offer is valid for tap & pay transactions made using Credit Card done between 01st August 2021 to 31st August 2021 ("Offer Period") both days inclusive.
4. Cash transactions and balance transfer transactions are not eligible. Transactions that are reversed or cancelled will also not be considered.
5. Reward point is offered on transactions undertaken at only those Merchant Establishments which are classified under the "Retail" Merchant Category Code (MCC) as defined by VISA.
6. Eligible Cardholders will earn **additional 250 reward points on Transactions** made during the Offer Period which is over and above the regular reward point structure during the Offer Period on a minimum Tap & Pay transaction of Rs. 500. For this Offer, only the base structure will be considered on spends & acceleration of reward point feature will not be considered. Other spends will continue to earn reward points at the existing reward point structure. To know the Reward Points structure for your card [visit www.kotak.com](http://www.kotak.com)
7. Maximum 250 extra Reward Points can be earned by the Cardholder during the Offer Period.
8. Please note that reward points are subject to merchant settlement of transactions. Hence, only transactions settled by merchants within the Offer Period will attract the higher reward point structure.
9. Customer can avail the offer once during the offer period.
10. Both Primary and Add-On Cards will be eligible for the Offer.

11. The extra reward points earned will be credited to Cardholders account within 90 days post the Offer end date.
12. Offer is not valid on Corporate and B2B Credit Cards.
13. This Offer cannot be clubbed with any other Offer.
14. This Offer is not valid on credit card payments made in foreign exchange in Nepal & Bhutan.
15. Cardholders classified as delinquent will not be eligible for this Offer.
16. The Offer is non-transferable, non-encashable and non-negotiable.
17. Participation in this Offer is voluntary.
18. Any person availing of this Offer shall be deemed to have read, understood and accepted these Terms and Conditions and the general terms and conditions of the Bank.
19. 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.
20. The Bank reserves the right to disqualify any Cardholder from the benefits of the Offer, if any fraudulent activity is observed as being carried out for the purpose of availing the benefits of the Offer.
21. 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.
22. 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.
23. 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.