

Terms & Conditions: Instant Discount / Cashback Offer

Offer Period Days:

Offer Period is valid on the below mentioned dates only:

- 3rd to 5th October 2022 (Dussehra)
- 8th and 9th October 2022 (only Croma online)
- 12th October 2022 (offline and online)
- 15th and 16th October 2022 (Saturday & Sunday)
- 22nd to 26th October 2022 (Diwali)

Offer Construct for Credit and Debit EMI

- Customer will be eligible for 10% instant discount up to Rs. 3,500 at Offline Stores and 10% cashback up to Rs.3500 for Online (croma.com); if any product is purchased through select Kotak Credit and Debit EMI cards (CC EMI & DC EMI for Stores, CC EMI for Online)
- For Online transactions on Croma.com, the cashback will be credited in a deferred manner after 90 days from offer expiry period by Kotak Bank.
- Instant discount will be applicable on all available tenure options for Offline Store transactions only.
- Minimum product price should be equal to or more than Rs. 15,000/-
- Maximum Instant Discount/Cashback value per card will be Rs. 3,500/-
- Offer is limited to 1 Transaction per card, per form factor per week.

Offer Construct for Credit and Debit Non EMI

- Customer will be eligible for 10% Instant Discount on using select Kotak Bank Credit and Debit Cards on Minimum transaction value of Rs.15,000 for Offline Stores and 10% Cashback Minimum transaction of Rs.15,000 for Online at (croma.com)
- Maximum Instant Discount/ Cashback value per card will be Rs.3,000/-
- Offer is limited to 1 Transaction per card, per form factor per week.

How to Redeem the Offer: (Offline and Online)

1. Visit any Croma offline stores/website (croma.com)
2. Select your products
3. For Offline Stores, use Kotak Credit and Debit card on minimum transaction value of Rs.15,000 to be eligible for Instant Discount. Instant discount will be adjusted against the invoice amount at the time of transaction.
4. For Online purchase on croma.com, the cashback will be credited post 90 days of the offer expiry period

Terms & Conditions:

This offer is from Kotak Mahindra Bank Limited ("Bank") under an arrangement with Croma ("Merchant") and is open to all residents of India holding a valid and current Kotak Debit/Credit Card ("Cardholder").

1. Offer is valid on specific days during the offer period
2. 3rd, 4th and 5th October 2022 (Dussehra)
3. 8th and 9th October 2022 (only Croma online)
4. 12th October 2022 (offline and online)
5. 15th and 16th October 2022 (Saturday & Sunday)
6. 22nd to 26th October 2022 (Diwali)
7. Offer is valid only if 'Instant Discount' is mentioned on charge slip. Customers are requested to retain charge slip for 180 days post offer end date.
8. Customers availing this Offer shall be eligible for a maximum Instant Discount/cashback of Rs. 3,500/- on EMI transactions. The Instant Discount shall be adjusted to the Customer's final invoice amount at time of transaction. (up to 3,000/- for full swipe transactions)
9. Offer is limited to 1 Transaction per card, per form factor per week
10. Offer is valid on select categories, brands and products and is at the discretion of IRL / Croma
11. Offer is valid on add-on cards
12. DC EMI is not applicable on croma.com
13. Delinquent and over-limit Kotak Credit Card members will not qualify for this Offer.
14. Offer is not valid on B2B and Corporate Credit Cards
15. Participation in this Offer is voluntary.
16. The Offer is non-transferable, non-encashable and non-negotiable.
17. 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 Merchant.
18. The Bank and Merchant, 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.
19. Bank and Merchant reserve 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 shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Merchant, 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.
21. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by Merchant. Any issue, dispute, or claim arising out of or in relation to availing the benefits under the Offer must be resolved by the Customer directly with Merchant by calling @ 1800 102 2777 without any reference to the Bank, or use the link <https://www.croma.com/helpAndSupport> without any reference to the Bank.

22. The decision of the Bank and Merchant 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.
24. Offer is for one time use only and cannot be clubbed with any other Offer.
25. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits of the Offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges.
26. This offer cannot be clubbed with any other ongoing offer from OEM, Brand, Croma or Kotak Bank.