

Terms and Conditions of Kaun Banega Smart Spender Campaign

Offer period – 1st to 30th September 2022.

Offer: Make a contactless transaction from your Kotak Credit or Debit Card in the month of September 2022 and get a chance to watch **Kaun Banega Crorepati live** by following these simple steps:

What should I do?

- Step 1: Make a contactless transaction from your Kotak Credit or Debit Card in the **month of September'2022**
- Step 2: Write a short story within 50 words, on "Your most profound memory about buying something using Kotak Cards & how it brought joy to you or your loved ones!" The story needs to be submitted by **30th September 2022**

How to avail the offer

To avail this offer, customers have to perform the below 2 simple steps:

Step 1:

- Make a contactless from your Kotak Credit or Debit Card from 1st to 30th September'2022
- **What is a Contactless transaction:** Click on the below link to know more:
<https://www.kotak.com/en/personal-banking/cards/credit-cards/credit-card-services/pay-wave/about.html>
- **To know how to do contactless transactions refer below links:**
Website link:

For Credit Cards click on the link below:

<https://www.kotak.com/en/personal-banking/cards/credit-cards/credit-card-services/pay-wave/how-it-works.html>

For Debit Cards, click on the link below:

<https://youtube.com/shorts/XGowo-dbshk?feature=share>

Step 2:

- Customers who have done contactless transactions between **1st to 30th September 2022** will be eligible to proceed for the next step of story submission
- Customers are required to submit a story on a special memory about buying something using Kotak Cards & how it brought joy to you or your loved ones.
- **The story needs to be within 50 words.**
- This story needs to be submitted on this link by **30th September 2022**.
It should be sent on this link: https://www.kotak.com/en/campaigns/kaun-banega-smart-spender.html?formname=kbc_story_form&source=unica
- Each customer can send a story entry only once

IMPORTANT LINKS:

- **To know how to do contactless transactions:**
<https://www.kotak.com/en/search.html?q=Contactless>
- **To submit your story click on:** https://www.kotak.com/en/campaigns/kaun-banega-smart-spender.html?formname=kbc_story_form&source=unica

What is the exciting reward?

Customer will stand a chance to get a ticket to watch Kaun Banega Crorepati live at the studio in Mumbai.

Customer will be qualified for the ticket satisfying the below criteria's:

- 1.) Doing the contactless transaction between 1st September to 30th September 2022
- 2.) Customer whose story has been selected by our nominated 3rd party agency

Customers who have been declared as qualifiers, will be informed between 7th October to 30th October 2022 on their registered email id/mobile number on how to avail the ticket.

Terms & Conditions:

1. This offer is made to only Kotak Mahindra Bank ("Bank"/ "KMBL") Credit and Debit Card Customers ("Customers").
2. Staff from any of the Kotak Mahindra Group of Companies, are not eligible for this offer.
3. The best stories will be evaluated by an independent agency hired by Bank. Bank reserves the sole right to select agency.
4. The Bank shall not be held responsible for the decision made by the independent agency with regards to the best story. The contactless transaction can happen in any city
5. The stories submitted by customers in Step 2 shall be under the sole property of KMBL who shall have the rights to use the same for KMBL's marketing, promotional or social media related activities.
6. All eligible Customers to watch the KBC shoot live at the studio, shall be communicated with the process of redemption on their registered mobile number or email address with the bank within 30 days from offer end date.
7. Seat is for one person only. It cannot be transferred to any other customer. Valid ID proof to be carried
8. Any person availing the said Offer shall be deemed to have done so voluntarily and accepted all the Terms and Conditions governing the Offer.
9. Customer will have to make their own arrangements of travel to reach the KBC venue. Kotak Bank will not bear any travel or other related expenses
10. In the event the customer closes his/her Credit Card Account/Savings Account on or before 30/09/22 the communication with the ticket details will not be sent to the customer
11. The Bank holds out no warranty and makes no representation with respect to the goods and services offered by the merchants. In case of any dispute/ queries regarding the same shall be resolved by the Customer directly with the merchants without any reference to the Bank whatsoever.

12. Any Customer participating in the Offer shall be deemed to have read, understood and accepted these terms and conditions and the general terms and conditions of the Bank.
13. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by the merchants and the Customer hereby agrees not to hold the Bank responsible or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses that he/she may suffer on account of this offer.
14. This offer cannot be clubbed with any other offer of Kotak Mahindra Bank.
15. Bank reserves the right at any time, without notice, to add/alter/change/or vary any or 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 withdraw it altogether.
16. 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.
17. 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.