

## Terms & Conditions: Reliance Digital Offer

### Offer Period:

- **3<sup>rd</sup> October to 16<sup>th</sup> October 2022**  
Upto Rs. 5000 discount on Kotak Bank Credit / Debit Cards and Credit Card EMI

Transaction Slab	CC Non EMI (full swipe)	CC EMI	DC Non EMI (full swipe)
10,000 to 69,999	10% upto 1,500	10% upto 2,500	10% upto 1500
70,000 & above	Flat 5,000		

### How to Redeem the Offer:

1. Visit Reliance Digital website ([www.reliancedigital.in](http://www.reliancedigital.in)) or JioMart\* ([www.jiomart.com](http://www.jiomart.com) or JioMart Mobile App)
2. Select your products
3. At time of payment, use Kotak Credit/Debit card on minimum transaction value of Rs.10,000, to be eligible for instant discount. Instant discount will be adjusted against the invoice amount at the time of transaction.
4. Offer is once per card per platform for the entire offer period.
5. For Brand EMI transactions, benefit shall be credited as cashback post 90 days of the offer expiry period

### Terms & Conditions:

1. This offer is from Kotak Mahindra Bank Limited ("Bank") under an arrangement with Reliance Retail Limited ("Merchant") and is open to all residents of India holding a valid and current Kotak Debit/Credit Card ("Cardholder").
2. Offer is valid from 3<sup>rd</sup> October to 16<sup>th</sup> October 2022
  - This offer is only applicable on online stores as mentioned above
  - \*Offer valid on [www.jiomart.com](http://www.jiomart.com) only till 13<sup>th</sup> October 2022
  - Offer can be availed on Kotak Bank Credit/Debit Cards and Credit Card EMI
  - The minimum transaction to avail this offer is Rs.10,000
  - 10% instant discount Instant discount for Full Swipe and EMI transactions.
  - Maximum discount to be availed on Credit/Debit Card full swipe transactions is Rs.1,500
  - Maximum discount to be availed on Credit Card EMI is Rs.2,500
  - Flat Rs.5000 off on minimum Rs.70,000 and above spends is applicable to Credit Card and Credit Card EMI transactions only

- Benefit shall be posted as Cashback for Brand EMI transactions and all eligible transactions will be received post 90 days of the campaign expiry date.
- This offer is applicable once per card card
- Offer applicable on [www.reliancedigital.in](http://www.reliancedigital.in) (Reliance digital website) & [www.jiomart.com](http://www.jiomart.com) (JioMart)
- Offer cannot be clubbed with any other OEM offer. In the case of an existing OEM offer, the above offer would not be applicable.

3. Delinquent and over-limit Kotak Credit Card members will not qualify for this Offer.

4. Offer is not valid on B2B and Corporate Credit Cards

5. Participation in this Offer is voluntary.

6. The Offer is non-transferable, non-encashable and non-negotiable.

7. 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.

8. 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.

9. 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.

10. 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.

11. 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 @ 022-4111-7877 or write to help ID [reliancedigital@ril.com](mailto:reliancedigital@ril.com) without any reference to the Bank.

12. 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.

13. 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.

14. Offer is for one time use only and cannot be clubbed with any other Offer.

15. 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.

16. By participating in this Offer, Customers/Cardholders agree to be bound by these terms & conditions and waive any right to claim ambiguity in these terms & conditions. Cardholders agree to release, discharge, indemnify and hold harmless Bank, Reliance, and its directors, officers, employees and agents, from and against any loss, claims, damages or liability resulting in whole or in part, directly or indirectly, from acceptance and/or participation in the Offer.