

**Deal On Deal Offer:**

10% cashback – Maximum Up to Rs.1500 on online spends of Rs. 5000 or more (one time transaction only) during offer period using Kotak Credit Cards.

**Offer Period:**

18<sup>th</sup> September – 29<sup>th</sup> September 2022 (both days inclusive)

**Terms and Conditions:**

1. The Offer is valid only for selected Credit Cardholders (“Customer/Cardholder”) of Kotak Mahindra Bank (“Bank”). Bank reserves the right to provide the Offer to any of its Cardholders at its sole discretion.
2. This offer is valid only for Eligible customers who make Qualified transactions the definition of which is provided below.

**Eligible Customers** - Only those Kotak Mahindra Bank Credit Cardholders who receive SMS/Email/WhatsApp communication about this offer & have subscribed for are Eligible for the offer.

**Qualified Transaction** – One online transaction of Rs. 5000 or more between 18<sup>th</sup> September 2022 to 29<sup>th</sup> September 2022. In case of multiple online transactions during the offer period, highest online transaction amount shall be considered for cashback maximum up to Rs. 1500.

3. Kotak Mahindra Bank Credit Cardholders are not bound in any way to participate in this offer. Any participation is voluntary and the offer is being made purely on a 'best effort' basis.
4. Offer is not valid on cash withdrawal, wallet load & rent payment through credit card, loan products like - Balance Transfer, Balance Transfer on EMI, Personal Loan on Credit Card etc.
5. Eligible Cardholders achieving the spend threshold (for the net total online spent excluding cancellation and refunds) will qualify for offer.
6. The offer is valid on transactions made at online merchants and marketplaces. In case the Cardholder cancels any transaction/s due to which he/she has qualified for the offer, then the Cardholder is not eligible for the offer. For partial refunds in case customer's remaining balance does not qualify for the required benchmark amount then customer will no longer be eligible for the offer.
7. Returned purchases, disputed or unauthorized/fraudulent transactions and card membership fees will not be considered for this offer.
8. Please note that cash back is subject to merchant settlement of transactions. Hence, only transactions settled by merchants within the Offer Period will be eligible for the cash back.
9. Maximum Rs.1500 cash back can be earned by the Cardholder during the Offer Period. The cash back earned will be credited to Cardholders account within 90 days post the Offer end date.

10. Only Primary Cards will be eligible for the Offer.
11. Cash back is eligible only once per card during offer period.
12. Offer is not valid on Corporate, Travel and B2B Credit Cards.
13. This Offer is not valid on credit card payments made in foreign exchange in Nepal & Bhutan.
14. Cardholders classified as delinquent will not be eligible for this Offer.
15. The Offer is non-transferable, non-cashable and non-negotiable.
16. 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.
17. 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.
18. 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.
19. 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.
20. This offer Valid for Indian Citizens and residents only.
21. 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.
22. 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.
23. All queries with regards to the Offer will be valid/open for escalation only up to 60 days from the offer fulfilment date – post which the Bank will not entertain any queries.
24. Kotak Mahindra Bank Credit Card transactions done on merchants dealing in Gaming, Betting and Gambling will not be considered eligible for this offer