

Offer:

Spend USD 2023 or more on international transactions (Should be equivalent to \$2023 if spending in any other currency) and get a flat cashback of Rs.2023. Offer valid on Visa Credit Cards only.

Offer Period:

13th June 2023 to 13th September 2023.

Terms and Conditions:

1. The Offer is valid only for Visa Credit Card holders (“Customer/Cardholder”) of Kotak Mahindra Bank (“Bank”). The bank reserves the right to provide the offer to any of its customers at its sole discretion. The offer is only for the Customers who have been intimated about the said offer.
2. The Offer is valid only on international transactions done using the Credit Card from 13th June 2023 to 13th September 2023, both days inclusive.
3. If payment is done in currency other than USD, the amount will be calculated on the basis of Global currency exchange rate at the time of settlement of transaction.
4. The transactions done in INR will not be considered for the offer
5. Cash transactions, balance transfer transactions and the transactions which are reversed or cancelled are not eligible for cashback.
6. The cashback is subject to merchant settlement of transactions.
7. Maximum Rs.2023 cashback 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.
8. The transactions done using the add-on credit card will be considered but a maximum cashback of Rs2023 will be credited to the credit card account associated with the primary/add-on credit card(s).
9. If a customer holds multiple Kotak Credit Cards, the offer will be valid only on the credit card for which the offer is communicated to the customer.
10. Cardholders classified as delinquent will not be eligible for this Offer.
11. The Offer is non-transferable, non-cashable and non-negotiable.
12. Participation in this Offer is voluntary.
13. 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.
14. 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.

15. The Bank reserves the right to disqualify any Cardholder from the benefits of the Offer, if any fraudulent activity is observed for the purpose of availing the benefits of the Offer.
16. 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.
17. 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.
18. 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.