

Big Diwali Sale

Frequently Asked Questions

What is the offer?

- 10% Instant Discount with Kotak Bank Credit Cards (including EMI transactions) on purchase of select products across sitewide categories.

What is the offer duration?

- Main Sale: 11th October 2022 (00:00 Hours) to 16th October 2022 (23:59 Hours)
- For Flipkart Plus members, sale will begin from 10th October 2022 (00:00 Hrs) to 16th October 2022 (23:59 Hrs)

What other conditions should apply to avail the offer?

Minimum Transaction Value:

- Grocery: Rs. 2000
- All Other Categories: Rs. 5000

Maximum Discount per Credit Card would be applicable as follows:

Offer Type	Category	Min Transaction Value	Offer Period 1 11th - 13th Oct Early Access: 10th Oct		Offer Period 2 14th - 16th Oct Base Offer Refreshed		Total Savings
			Maximum Discount		Maximum Discount		
			Non EMI	EMI	Non EMI	EMI	
Base Offers	Grocery	INR 2,000	INR 250	INR 250	INR 250	INR 250	INR 500
	Mobiles	INR 5,000	INR 1,250	INR 1,750	INR 1,250	INR 1,750	INR 3,500
	All categories (excluding Mobiles and Grocery)	INR 5,000	INR 1,750	INR 2,000	INR 1,750	INR 2,000	INR 4,000

*Maximum Discount per card on EMI and non-EMI Transactions (For select Vivo models): INR 1,000

- Customers can avail a maximum discount of INR 4,000 on EMI transactions (INR 250 on Grocery, INR 1,750 on Mobiles, and INR 2,000 across all other categories) for each Offer Period.

- Customers can avail a maximum discount of INR 3,250 on Non-EMI transactions (INR 250 on Grocery, INR 1,250 on Mobiles, and INR 1,750 across all other categories) for each Offer Period.
- The maximum discount per card including Offer Refresh i.e. (Offer Period 1 + Offer Period 2) is INR 8,000 for EMI transactions and INR 6,500 for non-EMI transactions

Bonus Offers
Bonus Offer 1: Get an additional discount of Rs. 1,000 per Credit Card on a single transaction of Rs. 29,999 & above on all categories excluding Grocery
Bonus Offer 2: Get an additional discount of Rs. 1,000 per Credit Card on a single transaction of Rs. 39,999 & above on all categories excluding Grocery
Bonus Offer 3: Get an additional discount of Rs. 4,000 per Credit Card on a single transaction of Rs. 79,999 & above on all categories excluding Grocery
Maximum Bonus Discount (Bonus Offer 1 + Bonus Offer 2 + Bonus Offer 3) is INR 6,000 per Credit Card during the Offer Period

Bonus Offers are applicable once per card during the entire sale duration

- In the event the customer returns any/all products in the order placed during the Offer Period, thereby not maintaining the minimum purchase value, as required to avail the Offer, he/she shall not be eligible for the Offer. Accordingly, the amount availed as a discount under the Offer shall stand deducted from any refund(s) processed for the returned product(s).

How do I check if a product is eligible?

- This offer is applicable on select products across sitewide categories
- Offer will be listed on the product page, for all eligible products. Please check before making a purchase.
- In order to avail an offer on the Travel category, customers must enter the promo code "FLYBDS". The discount amount for travel bookings is calculated on the net payable amount minus the convenience fee.

Is the offer applicable on all Kotak Bank Card Transactions?

- This offer is applicable on all Kotak Bank Credit Cards (non-EMI & EMI transactions) except transactions made through Kotak Debit Cards, Kotak Corporate Credit or Kotak Commercial Credit Cards or Kotak B2B Credit Cards
- Offer is NOT applicable on transactions made through Internet Banking via PhonePe
- The offer can be redeemed only in serviceable pin codes as per Government guidelines.

Will I get the offer if I pay through Flipkart Gift Card partially?

- Yes, you can avail the offer and the offer will only apply on the amount paid through Kotak Bank Credit Cards (both non-EMI & EMI transactions) against the eligible product(s). Also, this amount should be equal to or more than INR 2,000 for Grocery and INR 5,000 for rest of the categories.

How many times can this offer be availed?

- There is no limit on the number of transactions for availing the base offer discount. However, for EMI transactions per Credit Card, a customer can avail up to a maximum discount of INR 4,000 (INR 250 on Grocery, INR 1,750 on Mobiles and INR 2,000 on rest of categories) for each Offer Period 1 & 2 separately.
- And, for non-EMI transactions per Credit Card, a customer can avail up to a maximum discount of INR 3,250 (INR 250 on Grocery, INR 1,250 on Mobiles and INR 1,750 on rest of categories) for each Offer Period 1 & 2 separately.
- Each bonus offer can be availed only once as follows
 - An additional bonus offer discount of Rs. 1,000 on a single transaction of Rs. 29,999 & above on all categories (excluding Grocery)
 - An additional bonus offer discount of Rs. 1,000 on a single transaction of Rs. 39,999 & above on all categories (excluding Grocery)
 - An additional bonus offer discount of Rs. 4,000 on a single transaction of Rs. 79,999 & above on all categories (excluding Grocery).
- Maximum Discount per card is a cumulative savings across all platforms of Flipkart (Flipkart, Quick, Grocery, Travel)

TERMS AND CONDITIONS

Preliminary

1. This offer ("Offer") is co-sponsored by Kotak Mahindra Bank and Flipkart Advanz Private Limited ("Flipkart Advanz") on www.flipkart.com, Flipkart mobile app and Flipkart mobile site (collectively referred to as "Platform"), which Platform is owned and operated by Flipkart Internet Private Limited (Flipkart, We or Our). It is open to all residents of India holding a valid and current Kotak Mahindra Bank Credit Card ("Cardholder/You/Your/Customer(s)" and "Card").

2. By participating in the Offer (defined below), Cardholder agrees to be bound by:

- these terms and conditions ("T&C");
- the Terms of Use, Privacy Policy and other relevant documentation including any modifications, alterations or updates thereof, that are published on the Platform; and
- all applicable terms and conditions of the Bank.

Offer Details

- The Offer is valid on the following dates
 - Main Sale: 11th October 2022 (00:00 Hours) to 16th October 2022 (23:59 Hours)
 - For Flipkart Plus members, sale will begin from 10th October 2022 (00:00 Hrs) to 16th October 2022 (23:59 Hrs)
- Under this Offer, Cardholders will get a 10% instant discount on purchase of select products sold on the Platform during the offer period. The minimum NCV (Net Cart Value) to avail this Offer on Grocery is INR 2,000 and rest of the categories is INR 5,000. NCV shall mean the total value of only the eligible product/s in the cart after all applicable discounts and exchange offer redemptions.
- Customer can avail a maximum discount as follows for each Offer Period 1 & 2
 - EMI transactions per Credit Card - INR 4,000 (INR 250 on Grocery, INR 1,750 on Mobiles and INR 2,000 on rest of categories).
 - Non-EMI transactions per Credit Card - INR 3,250 (INR 250 on Grocery, INR 1,250 on Mobiles and INR 1,750 on rest of categories).
- Each bonus offer can be availed only once as follows
 - An additional bonus offer discount of Rs. 1,000 on a single transaction of Rs. 29,999 & above on all categories (excluding Grocery)
 - An additional bonus offer discount of Rs. 1,000 on a single transaction of Rs. 39,999 & above on all categories (excluding Grocery)
 - An additional bonus offer discount of Rs. 4,000 on a single transaction of Rs. 79,999 & above on all categories (excluding Grocery).

Other Terms and Conditions

- This offer is applicable on all Kotak Bank Credit Cards (including EMI Transactions) except transactions made through Kotak Debit Cards, Kotak Corporate Credit or Kotak Commercial Credit Cards or Kotak B2B Credit Cards.
- This Offer is NOT applicable on transactions made through Internet Banking/or through the Cards through third party payment applications.
- The Offer is not applicable for Card-on-delivery transactions or orders converted from Cash On Delivery to Prepaid.
- In case the Cardholder cancels the order, the transaction will not qualify for the Offer. If the Cardholder cancels part of the order, then they will qualify for the Offer only on the net amount and the Cardholder shall make payment basis eligibility.
- Kotak Mahindra Bank/Flipkart/Flipkart Advanz reserves the right to disqualify the Cardholder(s) from the benefits of the Offer, if any fraudulent activity is identified as being carried out for availing the benefits under the said Offer or otherwise by use of the Card.
- Kotak Mahindra Bank, Flipkart Advanz and Flipkart reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary 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 it altogether.
- Delinquent and over-limit Card and Cardholders will not qualify for this Offer.

- 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.
- Nothing herein amounts to a commitment by Kotak Mahindra Bank/Flipkart Advanz to conduct further, similar or other offers.
- The above Offer is by way of a special offer for Kotak Mahindra Bank Cardholders only and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the card member agreement.
- The Cardholder understands that Flipkart may share their transactional data with Kotak Mahindra Bank and Flipkart Advanz for purposes of this Offer and for checking the Cardholder's eligibility for their products and services and by participating in this Offer, You consent to this sharing of data for these purposes.
- Any query regarding the Offer will be entertained only till 16th November 2022. Post such date, Kotak Mahindra Bank, Flipkart Advanz and Flipkart will not entertain any correspondence or communication regarding this Offer from any persons.
- Kotak Mahindra Bank/Flipkart/Flipkart Advanz do not endorse any of the products or brands being offered under the Offer and will not accept any liability pertaining to the quality, merchantability, fitness, delivery or after sales service of such products which shall be at the sole liability to sellers on the Platform.
- All the existing offers, gifts, discounts etc. that are being offered can be availed by the Cardholders as part of this exclusive offer as mentioned in the communication.
- Pictures of products shown in the communication sent to the customer either through mailers or advertised on the website, are representative only and may not bear a resemblance to the actual products. None of the parties shall under any circumstances be responsible towards the same.
- Products offered under this Offer are subject to availability from the respective participating merchants/sellers on the Platform and accordingly, the Kotak Mahindra Bank, Flipkart Advanz or Flipkart in no circumstances shall be liable for non-availability of any of the products.
- Under no circumstance will the Offer/discount being offered under this Offer be settled with cash in lieu by Kotak Mahindra Bank or by Flipkart or by Flipkart Advanz.
- Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer
- Kotak Mahindra Bank and Flipkart Advanz will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by seller(s) on products/services made available by it and the same shall be at the sole risk and consequences of such seller(s) and without reference to Kotak Mahindra Bank and Flipkart Advanz.
- 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 Flipkart and Flipkart Advanz 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 general terms and conditions of Flipkart and Flipkart Advanz not in relation to the Offer.
- The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services or products provided by Flipkart or its sellers, 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 products purchased under the Offer.

- The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by Flipkart or its sellers, its agents or representatives . Any issue or dispute or claim arising out of or in relation to availing the benefits (i.e. goods and services purchased) under the Offer must be resolved by the Customer directly with Flipkart and/or Flipkart Advanz without any reference to the Bank.
- Flipkart, Flipkart Advanz or the seller(s) shall not be liable for any failure by Kotak Mahindra Bank to honor the transaction and for any technical issues attributable to Kotak Mahindra Bank because of which the transaction made by the Cardholder was not successful.
- By participating in this Offer the customer agrees to be bound by these terms and conditions of the Offer, standard terms and conditions, terms of use, privacy policy (as amended from time to time) of the Platform, any other documents as may be applicable while using the Platform and the terms and conditions of the respective seller shall be applicable on the Cardholder.
- The Cardholder shall indemnify and hold Flipkart, Flipkart Advanz, Kotak Mahindra Bank and/ or seller(s) harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by Flipkart, Kotak Mahindra Bank and/ or seller as a consequence of (i) violation of these terms and conditions, of the terms of user agreement, privacy policy (subject to change) published on the Platform, by Cardholder; (ii) violation of applicable laws by Cardholder; and (iii) any action or inaction resulting in willful misconduct or negligence on the part of the Cardholder.
- All government Levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Offer.
- This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.
- 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.
- This Offer is valid only in India. The minimum age of such Cardholder shall be 18 years.
- Further, as required by applicable law, in the event that the Cardholder makes a purchase of an amount equal to or above Rs. 2,00,000, the Cardholder will be required to upload a scanned copy of his/her PAN card on the Platform, within 4 days of making the purchase, failing which, the purchase made by the Cardholder will be cancelled. The requirement to submit the PAN card arises only once and if it has been submitted once by the Cardholder, it need not be submitted again. The order of the Cardholder will be cancelled if there is a discrepancy between the name of the Cardholder and the name on the PAN Card.
- The decision of the Bank, Flipkart Advanz and/or Flipkart in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.
- Customers who fail to enter the promo code or using the wrong promo code shall not be eligible to avail the Offer. Bank shall, in no way, be liable in the event the Customer fails to enter the promo code or uses the wrong promo code resulting in Customer becoming ineligible to avail the Offer.
- This document is an electronic record in terms of Information Technology Act, 2000, and the Rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.
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