FAQ's & Terms & conditions

Q. What is Kotak Instant Vouchers Deals & Discounts Platform?

A. Kotak Bank Instant Vouchers is a platform for Kotak Bank customers to shop for Instant Gift Vouchers of 180+ Brands across categories like Fashion, Restaurants, Wellness, Electronics, Online, Travel, Home Needs & more. You can also grab great deals & discounts offered from time to time. Please visit <u>www.gyftr.com/kotak-instantvouchers</u>

Q. What does the term Instant mean?

A. The term Instant means that you will get your Voucher within minutes on linked mobile Number / Email Id. No Physical Voucher is required or couriered.

Q. How do I purchase Gift Vouchers with Instant Vouchers using my Kotak Bank Card?

A. You can follow these easy steps to purchase Gift Vouchers:

- Explore your favourite Brands and select the brand, denomination, and quantity of your choice.
- Add the quantity you wish to buy and click on "Buy Now".
- Enter your Voucher delivery details.
- Proceed to complete your transaction using your Kotak Bank Debit Card / Kotak Bank Credit Card or Kotak Net Banking
- Your Gift Voucher will be delivered to your linked mobile Number / Email Id within the next 10 minutes.

Q. What is the Validity of the Gift Vouchers?

A. The validity of each Gift Voucher varies from brand to brand and can be between 3 months and 12 months. For the exact validity, please refer to your Voucher Email or SMS.

Q. Where are all these Gift Vouchers accepted?

A. These vouchers are accepted either at retail stores or online, depending upon the voucher type. For example, vouchers of Amazon, Domino's Online are accepted online. You just need to enter the voucher code at payment stage to use your voucher to pay the bill.

All retail vouchers such as Levi's, Lifestyle, United Colors of Benetton, Mainland China, etc. get accepted at their respective retail stores. Some vouchers like Shoppers Stop and Archies get accepted both online and at the retail stores. You just need to show the voucher code in email or SMS to the cashier to use the voucher against your bill.

While our attempt is to ensure that all the outlets should accept the vouchers but due to some business / technical reasons, a few Brand Outlets may not be able to accept the vouchers. Check the Outlet Locator on all the Brand Pages to know which outlets accept the vouchers.

Q. Where can I locate the outlet?

A. Vouchers can be used at all listed outlets. You can find the outlet nearest to you at the outlet locator section of the brand page on <u>www.gyftr.com/kotak-instantvouchers</u>

Q. Can I return / cancel a Gift Voucher which I have redeemed?

A. Regret that it is not possible. Gift Voucher once redeemed / bought cannot be cancelled or returned.

Q. My vouchers have expired. Can I have the validity of the vouchers increased?

A. Regret that it is not possible. The Gift Voucher cannot be revalidated once expired.

Q. I've lost my Voucher SMS & E-Mail. Can I get my Voucher SMS and E-Mail again?

A. Yes of course! You may call at 1800-103-3314 or write to help@gyftr.com and our support team will be happy to assist you.

Q. Can I know the status of my Gift Vouchers?

A. Yes of course! You may call at 1800-103-3314 or write to help@gyftr.com and our support team will be happy to assist you. I am at the store and the cashier is not accepting the voucher. Do not worry! Simply call us at 1800-103-3314 and we will resolve it for you.

Q. I have received the voucher. Can I give it to someone else?

A. Of course, you can! Simply forward the voucher SMS and Email to whom you want to give the voucher to.

Q. My voucher can only be used online, but it shows up as invalid. What should I do?

A. There are a few quick self-help checks that you should look at -

- Are you following the correct redemption process? Check for the correct redemption steps at the brand page.

- If the steps are correct and the error is invalid voucher code, please reach out to the helpline number of the brand.

Q. My vouchers are expired, what should I do?

A. The emphasis is always on redeeming the vouchers during the validity period. Extension of validity is not possible.

Q. Can I use my vouchers online?

A. It varies from brand to brand. While brands like Amazon, Flipkart, Myntra etc. are only accepted online, other brands like Bata, Pantaloons and Prestige can be used both online and at a store. Please visit the respective brand page on www.gyftr.com/kotak-instantvouchers for exact details.

Q. I want to club my multiple vouchers into one. What should I do?

A. This is possible in certain circumstances. Please visit <u>www.gyftr.com/kotak-</u> <u>instantvouchers/contact-us</u> and enter your details. Simply select the brand name, choose 'Request' under Purpose and check if the 'detailed out' section gives an option of "I want to club my GVs". If the brand of your choice allows clubbing of vouchers, you can raise a request there and we will quickly resolve that for you.

Q. How many times can a voucher be used?

A. Most of our vouchers are one-time use. Please refer to the terms and conditions on the respective brand page at <u>www.gyftr.com/kotak-instantvouchers</u> for detailed information.

Q. The brand or denomination of my choice is not available. What should I do?

A. The catalogue of vouchers is dynamic and brands/denominations are available on the website basis the availability of inventory. While we try our best to ensure stock availability, if you do not find a voucher denomination or brand of your choice, we advise you to wait for a while and try again. Usually, we can restock within 48 hours.

Q. Is there a physical voucher?

A. That is the beauty of our vouchers. The one thing that no one forgets when they go out is their phones, and these instant vouchers are always handy with you in your SMSs. Since there is no need to carry any additional physical gift card, no physical voucher is issued.

Q. How many vouchers can I use in one transaction?

A. This varies from brand to brand. Please visit the brand page on <u>www.gyftr.com/kotak-instantvouchers</u> for exact details.

Q. I am getting the error "Transaction Failed due to Risk". Why is that, and what should I do?

A. This essentially means that your transactions follow a pattern that is not in line with our internal risk assessment. Unfortunately, you would not be able to use this card for future purchases with us. We regret the inconvenience.

Q. The amount is debited from my account. However, the order is not successful.

A. Do not worry! Your money is safe. In such instances, the orders are usually processed within 24 hours. If we have received the amount and the order does not get processed, the amount is reversed back to your account within 3-5 working days.

Q. I have not received my vouchers yet.

A. That can occasionally happen due to network issues. Here is what you can do -

- Check if you have received the voucher email. This can go to your junk/spam mailbox too.
- If yes, simply give us a missed call on 8510-830-830 from your registered mobile number, and we will resend the vouchers to you.
- If the vouchers are not on email, please wait for an hour after you have processed your order and follow the steps above. If you do not receive your vouchers even after an hour, call us on 1800-103-3314, and we will resolve it for you.

Q. I have lost my voucher SMS/email. What should I do?

A. We have you covered here! Simply give a missed call on 8510-830-830 and the last 5 vouchers issued to you will be resent to your number. I want to return/cancel a voucher I purchased. Unfortunately, these are non-returnable vouchers.

Q. How can I use my voucher?

A. Not only are our vouchers delivered instantly, but they are also very easy to redeem. A voucher that can be used at a store simply needs to be presented at the cash counter at the time of billing. The voucher amount is adjusted, and the remaining amount of the bill, if any, will need to be paid in cash/card. Please note that these are one-time use vouchers. To make the most of it, try using vouchers if the billing value is equal to or more than the voucher amount. For online redemptions, please visit the brand page on www.gyftr.com/kotak-instantvouchers and check the steps of redemption.