

Kotak811 Debit Card On-Boarding Offer

Offer period: 01 Feb '23 to 31st Aug '24

Eligible customers: Customers who have completed their KYC (Know Your Customer) in last 60 days & issued new physical Debit Card in during the offer period.

Eligible 811 Debit Cards: 811 Dream Different debit card, 811 PVR Debit Card & 811 Image Debit Card.

Offer construct: Spend the amount mentioned in communication within the offer period (*for better understanding kindly refer simulation provided below*) using your Kotak811 Debit Card via Point of Sales or E-Commerce and get one multi brand e-gift voucher which can be redeemed at any brand of your choice from the list below:

Amazon.in, Flipkart, BigBazaar, Myntra, Croma, Westside, Lifestyle, Shoppers Stop, Godrej Nature's Basket or Bookmyshow

Simulation:

Month of spends	Minimum Cumulative Spends (Rs)	Multi brand e-Gift Voucher (Rs)
Same calendar month of DC issuance (M0)	500	100
Next month of DC issuance (M1)	500	100
2 months post DC issuance (M2)	500	100

Important: Customers qualification on eligibility criteria will be checked independently for all three months (i.e. qualification status of previous months has no role to play in subsequent months).

Mandatory Steps to participate in the offer:

1. Apply & issue Kotak 811 Debit Card for any aforementioned variants.
2. Spend mentioned amount within mentioned time frame to receive a Woohoo multi brand e-Gift Voucher.

Ways to apply for Debit Card:

- 1) Log into Kotak – 811 & Mobile Banking App
- 2) Tap on '811'
- 3) Go to 'Virtual Debit Card' tab
- 4) Tap on 'GET ONE NOW'

TERMS & CONDITIONS:

1. This Offer has been extended by Kotak Mahindra Bank Ltd. ("Bank") to a select group of its account holders ("Customers") identified as offer eligible customers above.
2. To avail this offer, Customers are required issue a physical Debit Card and spend the mentioned amount as received in the offer communication within offer period via Kotak811 Debit card associated with the Kotak811 Savings account.
3. In case customer is holding more than 1 card. Card having highest spends in the offer period will be considered for evaluation.
4. In case a customer qualifies for multiple offers during the offer period, maximum value of the gift voucher will be issued to the customer.
5. **Only valid & successful transactions will be considered for this campaign. Any refund / unsuccessful transaction, ATM cash withdrawal or fund loading in any kind of wallet/account will not be considered.**
6. To qualify for the Offer the Customer is required to spend the amount mentioned in the communication, in a single transaction or cumulative transaction.
7. The Bank reserves the right to disqualify any Customer from the benefits under the Offer if any fraudulent activity is observed as being carried out for the purpose of availing the benefits under the offer.
8. Voucher for eligible customers will be shared within 90 working days post completion of offer period.
9. Customers who successfully spend the mentioned amount within the time period mentioned in the mail body using the Kotak811 Debit Card will receive a voucher code and activation code via e-mail and/or SMS
10. Any queries regarding replacement of expired voucher will not be entertained.
11. The Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all 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 it altogether.
12. Participation in the Offer is voluntary.
13. Any Customer eligible for this Offer shall be deemed to have read, understood and accepted these terms and conditions, the general terms and conditions of the Bank and the terms and conditions of the vendor in relation to the Offer before availing the offer.
14. The customer will be eligible for the campaign only if issuance charges for Debit Card have been paid while issuing the card.
15. The decision of the Kotak811 in all matters in connection with and incidental to this Offer shall be final and binding on all persons
16. The validity period and terms and conditions applicable to the e-voucher code and specified in the communication from the Bank, shall apply without exception to all e-voucher codes rewarded by the Bank and shall not be open for negotiation with the Bank or with the specified partner brands.
17. Vouchers issued shall be non-transferable and/or non-negotiable.

18. The Bank reserves 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.
19. Vouchers cannot be reloaded, resold, transferred for value or redeemed for cash
20. 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.
21. Customers who fail to enter the voucher code or using the wrong voucher 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 voucher code or uses the wrong voucher code resulting in Customer becoming ineligible to avail the Offer.
22. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by the vendor. Any issue or dispute or claim arising out of or in relation to availing the benefits under the Offer must be resolved by the Customer directly with the vendor without any reference to the Bank.
23. Brands, aggregator or fulfillment process mentioned in the offer communication can change without any prior intimation. For qualified customers separate communication will be sent with relevant details.

Steps to avail e-Gift Card:

1. To redeem the e-Gift Card click on <https://kotak811.woohoo.in/>
2. Select the brand voucher of your choice, select EGV design theme.
3. Select Denomination (same value of activation code) and click Checkout
4. At the checkout page, enter delivery details like - First Name, Last Name, email ID and mobile number. Enter your 8 digit activation code & click on Apply.
5. Place Order by Clicking
 - a. Select I'm not a robot
 - b. Select I agree and abide to Terms and Conditions
 - c. Click PLACE ORDER
6. You will receive a unique order ID for successful order creation. Please use the same for any future correspondence.