

811 Dream Different Welcome Credit Card Offer

Offer period: 01-Jan-24 to 30-Sep-24

Eligible customers: All customers who have applied for 811 Dream Different Credit Card using the link in the offer communication and have completed Full KYC.

Eligible 811 Credit Cards: 811 Dream Different Credit Card

Offer details:

Construct: Customers can avail vouchers worth of Rs. 1000 by owning Kotak811 Dream Different Credit Card and doing transactions as per below logic.

Voucher 1:

- Spend Rs. 500 in first 30 days from the date of card issuance.
- Get voucher worth Rs. 500/-.

Voucher 2:

- Spend Rs. 500 within 31st to 60th days from the date of card issuance.
- Get voucher worth Rs. 250/-.

Voucher 3:

- Spend Rs. 500 within 61st to 90th days from the date of card issuance.
- Get voucher worth Rs. 250/-.

Example:

Customer 'A' gets Dream Different Credit Card on 5th April'24. Now to avail **Voucher 1**, 'A' needs to spend Rs. 500/- using card between **5th April'24 and 3rd May'24** and keep card active to get voucher worth Rs. 500.

For **Voucher 2**, 'A' need to spend Rs. 500/- using card between **4th May'24 and 3rd May'24** and keep card active to get voucher worth Rs. 250/-.

For **Voucher 3**, 'A' need to spend Rs. 500/- using card between **4th May'24 and 2nd June'24** and keep card active to get voucher worth Rs. 250/-.

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. The Voucher would only be provided for 811 Dream different Credit cards approved between 01-Jan-2024 to 30-Sep-2024 ("Offer Period").
3. The Voucher will be provided post 45 days of card approval.
4. The welcome offer is over and above the existing offers on card.
5. The offer will not be valid for customers holding multiple Kotak Credit Cards

6. Participation in this Offer is voluntary.
7. The Offer is non-transferable, non-cashable and non-negotiable.
8. Same spend will not be considered for availing more than 1 voucher.
9. Cash withdrawals will not be considered for getting the voucher.
10. The card should be active for receiving the voucher.
11. Customers can avail all 3 vouchers by meeting the eligibility criteria during period of 90 days from the card issuance date.
12. 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 the Merchant 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 terms and conditions of Vouchagram India Pvt. Ltd.
13. The Bank and Vouchagram India Pvt. Ltd. reserve 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.
14. The Bank and Vouchagram India Pvt. Ltd. reserve 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 shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Vouchagram India Pvt. Ltd. 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 benefits under the Offer.
16. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by Vouchagram India Pvt. Ltd. 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 Vouchagram India Pvt. Ltd. by writing to them without any reference to the Bank.
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.
19. Offer is for one time use only and cannot be clubbed with any other Offer.