

Terms & Conditions

Please Note: The benefits and offers (including brands) are subject to review and change from time to time. Kindly visit our website www.kotak.com for latest details. Please refer Fees and Charges section (GSFC) on www.kotak.com.

1. Terms & Conditions Apply. Applicable post 1 month of salary credit and account remains a salary variant. Available at net monthly salary of more than Rs. 50,000
2. For deposits above 7 days. T&C Apply. For detailed terms and conditions please visit www.kotak.com. ActivMoney (Auto Sweep) is a facility of automatically sweeping out funds above a pre-specified threshold (known as Sweep Out Limit) from your Salary Account to a Term Deposit (TD)/ Fixed Deposit (FD) Account for 180 days.
3. Annual fees waiver applicable basis regular salary credits. Issuance of credit cards is at the sole discretion of Kotak Mahindra Bank Limited. All features and benefits are subject to Credit Card T&C. Please read the Credit Card T&C carefully provided on the Bank website. For Details please visit <https://www.kotak.com/en/personal-banking/cards/credit-cards.html>.
4. All Loans, Over-drafts and Credit Card are subject to complete documentation and at sole discretion of bank. For more details, please visit www.kotak.com.
5. Insurance is the subject matter of solicitation. Insurance is underwritten by Kotak Mahindra General Insurance Company Ltd. Kotak Mahindra Bank Ltd. is a Corporate Agent of Kotak Mahindra General Insurance Company Ltd. Registered Address: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051. IRDAI License No. CA0250. Kotak Mahindra General Insurance Company Ltd. Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051. Maharashtra, India. CIN: U66000MH2014PLC260291. IRDAI Regn. No 152. Participation by customers of Kotak Mahindra Bank Limited (the Master Policy holder) shall be purely on voluntary basis under the master policy which is issued by Kotak Mahindra General Insurance Company Limited. Kotak Mahindra Bank Limited is only the group administrator/master policyholder and insurance is underwritten by Kotak Mahindra General Insurance Company Limited. Trade logo displayed above belongs to Kotak Mahindra Bank Ltd. and is used under license. The advertisement contains only an indication of the covers offered. For more details on risk factors, terms, conditions, coverages and exclusions, please read the sales brochure/policy wording carefully before concluding a sale. #Premium mentioned is the approximate per day premium for a policy tenure of one year for a family size of 2 Adults & 2 Children with Sum Insured of 30 Lacs. #3 Lacs of deductible will be applicable on aggregate basis. ^^Applicable Age band is 18 to 55 years for Adults and 91 days to 25 years for children. Kotak Group Health Assure UIN:KOTHLGP22168V012122.
6. Kotak Crème Milestone Benefit vouchers, privileges and rewards are subject to regular salary credit and activation of Debit Card. The following offers are only valid till first three months of account opening. EazyDiner annual prime membership - Save up to ₹300 every time you eat out with a guaranteed 25% to 50% discount at premium restaurants. For more details please visit www.kotak.com.