

Exclusive for **Tata Consultancy Services Ltd.**

Kotak Crème Plus

Stay connected to your aspirations

A Premium Banking Programme with exclusive banking privileges specially designed for salaried professionals.



No Cost Health Insurance Cover¹ Sum insured ₹10 Lakhs² & deductible ₹2 Lakhs



Earn FD like interest up to 7%³ p.a. in your Salary Account with **ActivMoney**



Lifetime zero charges⁴ promise (net monthly salary above ₹50,000)



Access to dedicated relationship manager (net monthly salary above ₹25,000)



The best of mutual funds at your fingertips with **Kotak Cherry⁵**

Exclusive Crème Advantages⁵:



Get complimentary **MMT Black Elite Annual Membership** and **Lafayette Luxury Concierge Services**



Complimentary **Taj Epicure Membership**



Enjoy upto 20% discount on **Swiggy orders**



Milestones based offers



Avail up to **50% off at 2000+ Fine Dine** restaurants with complimentary **EazyDiner Annual Prime Membership**



Complimentary shopping discounts up to ₹3,000

Lifetime Free Credit Card⁶



Zen Credit Card

Eligible for employees with net monthly salary between ₹25,000 - ₹1 Lakh

Complimentary **airport lounge access** for employees

Access to spend based **reward program**

Annual Fees **worth ₹1500 waived**



White Credit Card

Eligible for employees with net monthly salary between ₹1 Lakh - ₹3 Lakhs

Complimentary **airport lounge access** for employees

Access to spend based **rewards program**

Annual Fees **worth ₹3000 waived**



White Reserve Credit Card

Eligible for employees with net monthly salary above ₹3 Lakhs

Unlimited **lounge access at 1000+ airports** across the world

Exclusive access to **Club Marriot membership** and spend based reward program

Annual Fees **worth ₹12,500 waived**

*Terms & Conditions-

1. 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 BK, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, IRDAI License No. C-60250. Kotak Mahindra General Insurance Company Ltd. Registered Office: 27 BK, C-27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051, Maharashtra, India. Toll Free: 1800 266 4545, Email: care@kotak.com, website: www.kotakgeneral.com. CIN: U66000MH2014PLC260291. IRDAI Regn. No. 152. Trade logo displayed above belongs to Kotak Mahindra Bank Ltd. and is used under license. 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. The advertisement contains only an indication of the covers offered. ²This benefit is only offered to employees working for Crème Plus Corporates. Salary will be credited ₹25,000 or more within two months of opening the account. ³Only the Customer (Self) will be covered under the policy with Sum Insured limit of ₹10 Lakhs for tenure 1 year. ⁴₹2 Lakhs of deductible will be applicable on aggregate basis. For more details on risk factors, terms, conditions, coverages and exclusions, please read the policy wording/Sales brochure carefully before concluding a sale. Kotak Group Health Assure UIN:KOTHLGP22168V012122. ⁵For deposits above 7 days. T&C Apply. For detailed terms and conditions please visit www.kotak.com. ⁶ActivMoney (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. ⁷Terms & Condition Apply. Applicable post 1 month of salary credit and account remains a salary variant. ⁸Kotak 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. a. MMT Black Elite Annual Membership, Taj Epicure and Lafayette Luxury Concierge Services is subject to a net salary of ₹3 lakhs and above and debit card activation. b. 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. c. 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. ⁹T&C apply. ¹⁰Mutual fund investments are subject to market risks, read all scheme-related documents carefully. Kotak Mahindra Bank Limited, AMFI Registered Mutual Fund Distributor, AMFI Registration Number (ARN) 1330. Cherry is an execution platform of Kotak Investment Advisors Ltd (KIAL) which is a sub-distributor of KMBL. ¹¹The salary proposition is subject to change based on change in net salary credit.

Spend Everyday, Save Everyday

For salaried
professionals

EVERYDAY

ACCOUNT



Transact Everyday and save up to **₹25,000** in a year*



Plethora of everyday offers on popular brands every day specials

make  trip

 Myntra

 SWIGGY
instamart

 uc Urban
Company

TATA  img

 cleartrip

 SWIGGY

 zomato

 bigbasket

 blinkit



Free Everyday RuPay Platinum Debit Card - ₹1 lakh ATM withdrawal limit and ₹3 lakh's shopping limit per day



Win surprise rewards on 50th & 100th transaction milestones, and special rewards on birthdays & bank account anniversary



₹250 welcome voucher on first salary credit



Complimentary Airport Lounge* access with Mojo Card#.



Stay well-protected with complimentary Insurance* Covers

Air accident Insurance : up to ₹50,00,000;
Personal Accidental Death Cover: up to ₹15,00,000^^ and much more^



Free unlimited transactions on Kotak and non-Kotak ATMs



Earn FD like interest up to 7%** p.a. in your Salary Account with ActivMoney



Online transfer - Free fund transfer using UPI, IMPS, NEFT and RTGS



Make the most of everyday road travel with features designed for travellers like you.
 Rewards points just not limited to fuel but on grocery & dining and much more.
 All with the new Indian Oil Kotak Credit Card.



Save **4%** as Reward Points on IndianOil Fuel spends



2% back as Reward Points on Grocery and Dining*



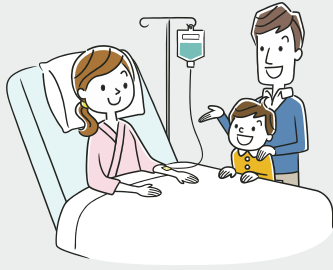
0.5% back as Reward Points on all other spends



Annual fee of ₹449 waived on spending ₹50,000 in previous year



1% fuel surcharge waiver on transactions between ₹100 to ₹5000



Kotak Group Health Assure

Kotak Group Health Assure is a comprehensive health insurance policy which covers various medical expenses and provides financial support to the group members.

Persons to be covered	New Corporate Salary Customers of Kotak Mahindra Bank Limited who is receiving salary credit of ` 25,000 or more within 2 months of account opening will be eligible for the policy on complementary basis. Age Band - 18 to 60 years
Policy Terms	Policy Tenure - 1 year
Sum Insured	Inpatient Sum insured ` 10,00,000 & Deductible ` 2,00,000
Relationships Covered	Self (Customer)

Product Features

In-Patient Treatment	Covers medical expenses arising out of minimum 24hrs of hospitalization.
Pre-hospitalisation Medical Expenses	Covers medical expenses up to 30 days prior to hospitalisation/day care treatment.
Post-hospitalisation Medical Expenses	Covers medical expenses up to 60 days following the hospitalisation/day care treatment.
Day Care Treatment	Covers medical expenses arising out of listed 405 day care procedures.
Domiciliary Hospitalisation	Covers medical expenses for treatment taken at home which otherwise would have required hospitalisation. (Upto Sum Insured)
Emergency Ambulance	Covers expenses upto ` 1,000/- per claim towards transportation to a Hospital for treatment.
Donor Expenses	Covers hospitalization expenses of the donor in case of an organ transplant. (Upto Sum Insured)
AYUSH Treatment	Covers medical expenses incurred on the Insured Person's AYUSH Treatment as an Inpatient. (Upto Sum Insured)

Other Terms*

Policy basis	Individual	Room rent capping	No capping applicable
Pre-existing Disease Waiting Period	Applicable for the first 36 months from the date of joining for every insured person	Sub-Limits	Cataract - ` 20,000 per eye
		Maternity benefit	Not covered
30 days waiting period	Applicable (except for injuries/accident)	Mid-Term inclusion	Mid-term inclusion of family member is not allowed
Specified disease/procedure waiting period	Applicable for the first 12 months from the date of joining for every insured person	Out-patient treatment (OPD)	Not covered
		Deductible	` 2 Lakhs applied on aggregate basis

Exclusions^

- Expenses related to sterility and infertility
- Treatment for, Alcoholism, drug or substance abuse
- Claims attributable to war, invasion, or related hostilities etc.
- Nuclear fission, radiation etc.

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. Mahaashtra, India. Toll Free: 1800 266 4545, Email: care@kotak.com. website: www.kotakgeneral.com.
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Advt. Ref. No: KGI/23-34/II/E-BN/2238. Kotak Group Health Assure UIN: KOTHLGP22168V012122.

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