

## **Terms & Conditions: IFB Cashback**

### **Offer Construct:**

1. Customer will be offered cashback, if product is purchased through Kotak Credit Card EMI
2. Maximum cashback per card will be upto Rs. 9000/-

### **Offer Period:**

Offer Period is from 1<sup>st</sup> April 2024 to 30<sup>th</sup> June 2024

### **How to Redeem the Offer:**

To avail the offer, the complete purchase value should be paid using Kotak Credit Card EMI

### **Terms & Conditions:**

1. This offer is from Kotak Mahindra Bank Limited ("Bank") under an arrangement with Acer ("Merchant") and is open to all residents of India holding a valid and current Kotak credit Card ("Cardholder").
2. Offer is valid from 1<sup>st</sup> April 2024 to 30<sup>th</sup> June 2024.
3. Offer is valid only if 'Cashback/Discount' is mentioned on Bill Summary. Customers are requested to retain Bill Summary for 180 days post offer end date.
4. Customers availing this Offer shall be eligible for a maximum cashback of Rs. 9000
5. Customers who default in paying the EMI shall not be eligible for the Cashback.
6. Offer is valid on only select online and offline channels.
7. Delinquent and cancelled transactions will not qualify for this Offer.
8. Participation in this Offer is voluntary.
9. The Offer is non-transferable, non-encashable and non-negotiable.
10. 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 Merchant.
11. The Bank and Merchant, 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.
12. Bank and Merchant 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.
13. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Merchant, 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.

14. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by Merchant. Any issue, dispute, or claim arising out of or in relation to availing the benefits under the Offer must be resolved by the Customer directly with Merchant by calling @ 1860 425 5678 without any reference to the Bank.

15. The decision of the Bank and Merchant in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.

16. 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.

17. Offer is for one time use only and cannot be clubbed with any other Offer.

18. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits of the Offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges