

Kotak811 App Top Spender Campaign | Terms and Conditions

OFFER CONSTRUCT

New or existing 811 customers need to download the new Kotak811 App

Top 100 customers with highest spends on UPI via Kotak811 App during the campaign period will qualify.

Customers will need to spend minimum of Rs.500 or more via UPI to be eligible for the campaign.

Top 100 spenders during the contest period will be eligible for gratifications as per table below.

Post conclusion of the offer, the Top 5 Spenders will be reached out by Kotak811 Team for their giveaways. Other qualifiers will be receiving e-Gift Card code worth Rs. 250 on their registered email ID.

Only UPI payments to merchants (P2M) will be considered. No payments to individual (P2P) accounts will be considered.

Top Spender	Prize
Top Spender 1	iPhone 16
Top Spender 2	Apple Watch SE
Top Spender 3	Apple Watch SE
Top Spender 4	Apple AirPods 4
Top Spender 5	Apple AirPods 4
Top Spender 6 to 100:	Rs. 250 Woohoo voucher

Offer Period: 30 days starting from October 31st, 2024

IMPORTANT

- For 811 Top Spender Program, UPI ID with @kotak811 handle linked to the customer Kotak811 Savings account should be used for all transaction amount worth Rs.500 or more from the new Kotak 811 app.
- 811 Top Spender Program will only be active till 11.59 PM 30th Nov 2024. Any transaction post 00.00 AM won't be considered under total spends.

Eligible customers – Offer is valid only for

- Any Kotak811 customers who have downloaded the new Kotak 811 App.
- Kotak811 Customers who have spent minimum of Rs.500 or more via Kotak811 UPI

Terms and Conditions

This program has been extended by Kotak Mahindra Bank Ltd. ("Bank") to all Kotak811 Savings Account customer's i.e.811 & Super Savings Account ("Customer(s)").

To be part of this program, Customer is required to do a debit transaction for amount worth Rs.500 or more via UPI ID/VPA with @kotak811 handle linked from the new Kotak 811 app. Transactions done via Debit Card or Credit Card or Net Banking or any other mode on Kotak811 app will not be considered for this campaign. Only Merchant payments via UPI will be considered. P2P payments will not be considered.

Top 5 Spenders will receive iPhone 16, Apple Watch SE, AirPods as per spends ranking mentioned above. The fulfilment of the same will be done by merchant / partner.

Maximum 1 gift voucher worth amount Rs.250 will be issued per customer during the mentioned period for rest of the Top Spenders.

Top Spenders will be decided at 00.00 AM 1st Dec 2024. Kotak 811 team will reach out to the Top 5 spenders directly.

Other 95 Top Spenders will receive e-Gift Card Code within 45 working days' post completion of offer period.

In case of tie, customer who becomes the top spender for that slot first, will be given the iPhone 16.

Woohoo Voucher is valid for 30 days from the date you receive the voucher code communication from the Bank.

Any queries regarding replacement of expired voucher will not be entertained.

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.

Participation in the Offer is voluntary.

Any Customer eligible for the Kotak811 App Top Spender Program shall be deemed to have read, understood and accepted these terms and conditions, general terms and conditions of the Bank and the terms and conditions of respective brands in relation to the offer before availing the Offer. Bank merely facilitates its Customer to avail the Giveaway / Offer and it is in no way concerned or connected in respect of the terms and conditions of respective Brands.

The decision of the Kotak Bank in all matters in connection with and incidental to this program shall be final and binding on all persons.

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.

The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by respective brands available for voucher redemption.

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 respective Merchant / Partners.

The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by the Merchant / Partners or their 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.

Vouchers issued shall be non-transferable and/or non-negotiable.

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 program.

Vouchers cannot be reloaded, resold, transferred for value or redeemed for cash.

Disputes, if any, arising out of or in connection with or as a result of above program or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai.

Customer 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.