

## **Terms & Conditions: Kotak Debit Cards Voucher Offer**

### **Offer Construct:**

1. Get an Amazon voucher worth **₹100** on spends of **₹500 or above** on Kotak Debit Cards.
2. Offer is applicable only once per card during the Offer Period.

### **Offer Period:**

Offer is valid for transactions carried out between 11<sup>th</sup> March to 31<sup>st</sup> March 2024

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

To avail the offer, the customer will need to transact for at least ₹500 using his/ her Kotak Bank Debit Card. The voucher will be shared via Bank communication channels to eligible customers within **90 days** of end of offer period.

### **Terms & Conditions:**

1. This offer is open to all residents of India holding a valid Kotak Bank Debit Card (“Cardholder”).
2. This offer is only valid for customers who have received this communication from Kotak’s official channels.
3. Customer will receive a voucher of **₹ 100** on spends of **₹ 500 or above** by Kotak Debit Cards on POS/ retail stores and E Com/Online transactions.
4. ATM transactions will not be eligible for this offer.
5. Customers availing this Offer shall be eligible for a one time voucher worth ₹ 100/- The voucher will be shared via Bank communication channels to eligible customers within **90 days** of end of offer period
6. Offer is valid on add-on cards
7. Participation in this Offer is voluntary.
8. **The offer is not eligible on categories like Gambling, Lottery, Wallet, Financial Payments ( Refer Annexure for more details)**
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 in relation to the Offer before availing the Offer.
11. Bank in any case will not be liable for any compensation or cashback in case the customer is not able to do a transaction due to any technical or risk reason.
12. The Bank 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.
13. Bank reserves 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.
14. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Merchants, its agents or representatives where transaction(s) have been carried out 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.
15. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by Merchants.
16. 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.
17. 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.

18. Offer is for one time use only and cannot be clubbed with any other Offer.
19. 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.

**Annexure:**

The Voucher offer is not eligible on below categories which are defined by the MCC mentioned below-

<b>Category</b>	<b>MCC</b>
Gambling & Lottery	7995, 7800, 7801, 7802
Financial Payments & Wallets	6011,6022,6051,6540