

811 Dream Different Credit Card Welcome Offer

Offer period: 01-October-2025 to 31-December-2025

Eligible customers: All customers who have been issued an 811 Dream Different Credit Card and have completed Full KYC during offer period.

Eligible 811 Credit Cards: 811 Dream Different Credit Card

Offer details:

Construct:

1. **3 Months OTTPlay Subscription:** - 811 Dream Different Credit Cardholders will receive OTTPlay subscription for 3 months at Rs.1. To redeem the subscription, customer should use 811 Dream Different Credit Card and make a payment of Rs.1.
2. **Rs. 250 Gift Voucher:** - 811 Dream Different Credit Cardholders will receive Woohoo voucher to avail any brand voucher by doing transactions as per below logic:
 - Spend Rs.1,000 in first 30 days from the date of card issuance.
 - Get brand voucher worth Rs.250/-

How to Avail:

To avail the welcome voucher, the cardholder must:

- a. **OTTPlay Subscription:** Customers who have received their Dream Different Credit Card will receive OTTPlay redemption link l on the registered SMS/Email from KMBL. Customer to purchase the OTTPlay subscription using 811 Dream Different Credit Card. Customer should utilize the redemption link within 30 days from the card issuance date (for cards issued on April 10, 2025, the deadline is May 10, 2025).
- b. **Rs.250 Gift Voucher:** Within 30 days of cards issuance customer should perform, total spends of Rs. 1,000 or more using 811 Dream Different credit card. Upon meeting the spend requirement, KMBL will issue a gift voucher worth Rs. 250 via SMS/email to the registered contact details within 30 days of eligibility. The voucher must be redeemed within 30 days from the date of voucher issuance by KMBL (eg: for voucher issued on April 10, 2025, the deadline is May 9, 2025).

TERMS & CONDITIONS:

1. These Offer has been extended by Kotak Mahindra Bank Ltd. ("Bank") to a select group of its account holders ("Customers") identified as offer eligible customers above.
2. The OTTPlay Subscription and Gift Voucher would only be provided for 811 Dream different Credit cards issued between 01-October-2025 to 31-December-2025 ("Offer Period").
3. The OTTPlay Subscription and Gift Voucher will be provided via SMS/Email within 30 days of eligibility.

4. The welcome offer is over and above the existing offers on card.
5. The offer will not be valid for customers holding multiple Kotak Credit Cards along with 811 Dream Different Credit Card.
6. Participation in this Offer is voluntary.
7. The Offer is non-transferable, non-cashable and non-negotiable.
8. For Wohoo Gift Voucher single or multiple transactions leading to total spends of Rs.1,000 should be done within 30 days of card issuance as an eligibility for Rs.250 Gift Voucher.
9. Cash withdrawals will not be considered for getting the voucher.
10. The card should be active for receiving the voucher.
11. 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 Pine Labs Pvt. Ltd. & Hindustan Media Ventures Limited.
12. The Bank and Pine Labs Pvt. Ltd. & Hindustan Media Ventures Limited 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. The Bank and Pine Labs Pvt. Ltd. & Hindustan Media Ventures Limited 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.
14. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Pine Labs Pvt. Ltd. & Hindustan Media Ventures Limited 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.
15. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered Pine Labs Pvt. Ltd. & Hindustan Media Ventures Limited. 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 Pine Labs Pvt. Ltd. & Hindustan Media Ventures Limited by writing to them without any reference to the Bank.
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. Escalations will be entertained only within 30 days from meeting the eligibility criteria.