

**Apple Offer Details:**

**Offer:** Get Instant Cashback upto INR 5000 on Apple Products with Kotak Bank Credit Card & Credit Card EMI transactions only. Refer the below offer table for more details.

6 months No cost EMI & Low cost EMI for other tenures (greater than 6 months)

**Offer Period**

1<sup>st</sup> April 2025 to 28<sup>th</sup> June 2025

**Note\*** - Additional INR 2000 Cashback on iPhone 16e from 23<sup>rd</sup> April to 11<sup>th</sup> May 2025. Minimum swipe amount is 58% during this extra discount offer duration only.

Categories	Products eligible for the offer	Instant Cashback on Kotak Bank Credit Cards & No Cost EMI on Kotak Credit Cards
iPhone	iPhone 16/16 Plus/16e	INR 4000 + No Cost EMI for 6 months
	iPhone 16 Pro/Pro Max	INR 3000 + No Cost EMI for 6 months
	iPhone 15/15 Plus	INR 3000 + No Cost EMI for 6 months
	iPhone 13/14	INR 1000 + No Cost EMI for 6 months
Apple Watch	Apple Watch Ultra 2 GPS+Cellular	INR 3000 + No Cost EMI for 6 months
	Apple Watch Series 10 GPS & GPS + Cellular	INR 2500 + No Cost EMI for 6 months
	Apple Watch SE GPS & GPS + Cellular	INR 2000 + No Cost EMI for 6 months
Airpods	Airpods Pro 2, Pro 2 2nd generation & HomePod	INR 2000 + No Cost EMI for 6 months
	Airpods 4 with active noise cancelation	INR 1500 + No Cost EMI for 6 months
	Airpods 4 & HomePod mini	INR 1000 + No Cost EMI for 6 months
	Beats power pro 2	INR 2000 + No Cost EMI for 6 months
	Beats solo 4 & Beats Pill	INR 1500 + No Cost EMI for 6 months
	Beats Flex & Beats solo buds	INR 500 + No Cost EMI for 6 months

Mac	13-inch MacBook Air: Apple M1/M2/M3/M4 chip	INR 5000 + No Cost EMI for 6 months
	15 inch MacBook Air M3/M4 chip	INR 5000 + No Cost EMI for 6 months
	Macmini M2 & M4 chip	INR 4000 + No Cost EMI for 6 months
	14 inch MacBook Pro M4 chip	INR 5000 + No Cost EMI for 6 months
	16 inch MacBookPro M4 chip	INR 5000 + No Cost EMI for 6 months
iPad	11 inch iPad Pro/Air , 13inch iPad Pro/Air (wifi)& (wifi + cellular)	INR 3000 + No Cost EMI for 6 months
	iPad mini wifi & wifi + cellular	INR 3000 + No Cost EMI for 6 months
	12.9 inch iPad Pro wifi + cellular	INR 3000 + No Cost EMI for 6 months
	10.9 inch iPad & 11 inch iPad wifi & wifi + cellular	INR 2000 + No Cost EMI for 6 months

#### **Steps to avail the offer**

- Customer to visit Participating Apple Authorized Resellers to buy eligible Apple Products and makes the complete payment using the Kotak Credit Card & Credit Card EMI on the POS terminals of Pinelabs/Paytm & Razorpay DigiPOS under Brand EMI or Pinelabs payment gateway of the select online stores to get the offer as per the above table.
- Offer is also valid on Amazon & Flipkart on Select Apple products as per the above table subject to the availability of stock & the offer

#### **Bank Terms & Conditions:**

1. This Offer is available at Select **Apple Authorized Resellers** ("Merchant") and is open to all residents of India holding a valid and current Credit Card ("Customer") of Kotak Mahindra Bank Limited ("**Bank**").
2. Offer is available on both EMI and Non-EMI transactions made using Kotak Bank Credit Card via the Brand EMI option on PineLabs/Paytm terminals & Razorpay Digipos terminals at select offline stores and via Pinelabs payment gateway of select online stores.
3. No Cost EMI is also applicable on Kotak Bank Credit Card EMI transactions on 6 month tenure only. Low Cost EMI applicable on tenures greater than 6 months.

4. Minimum Transaction Amount eligible for offer is 60% of product MRP in case of iPhone, Apple Watch & Mac category & 80% of product MRP in case of AirPods & iPads category
5. Offer is available on the select models in the below product categories as mentioned in the offer table above:
  - a. iPhone
  - b. Mac
  - c. Apple Watch
  - d. iPads
  - e. Air Pods
6. Offer applicable for
  - a. Offline via ( PineLabs/Paytm/Razorpay POS Terminals) : Limited to 2 transactions for the offer period per card per channel per product category
  - b. Online via ( Pine PG): Limited to 1 transaction for the offer period per card per channel per product category
7. Processing fee and GST on interest component applicable as per Bank's terms and conditions.
8. The offers may be revised or withdrawn without any prior notice.
9. Offer is not available on Apple owned store ( BKC Mumbai & Saket Delhi) and [www.apple.com/in](http://www.apple.com/in)
10. Offer is subject to the availability of the products or till stock last
11. Offer is not valid on card on delivery payment mode
12. Offer is not valid on cancelled & refunded orders
13. The offer is also valid on select Apple products on Amazon & Flipkart mentioned herein above in the form of instant discount and before making the purchase, it is mandatory to check the availability of the offer and refer the respective platform website/app for offer details & tnc's , as applicable.
14. Offer is valid on add-on cards.
15. Delinquent and over-limit Kotak Credit Card Customers will not qualify for this Offer.
16. Offer is not valid on B2B and Corporate Credit Cards
17. Participation in this Offer is voluntary
18. Offer cannot be clubbed with any other Offer.
19. The Offer is non-transferable, non-encashable and non-negotiable.
20. 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.
21. 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.
22. 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.
23. 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.

24. 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 without any reference to the Bank.
25. 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.
26. 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.
27. 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.