

## **IOCL Kotak Credit Card**

IndianOil Kotak Credit Card offers customers savings up to 5% on IndianOil fuel transactions. Customer will also save 2% when using the card for Dining & Grocery spends.

### **First Fuel on us Offer**

Get up to ₹250 off on your first fuel purchase at IndianOil!

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

- Customers get a cashback of up to ₹250 on their first fuel transaction at an IOCL pump. This will be credited to the their statement within 90 days of onboarding

### **Terms & Conditions**

1. Offer applies to IOCL cards approved between 12<sup>th</sup> September'25 to 31<sup>st</sup> October'25
2. Offer applicable only on the first fuel transaction made within 30 days of onboarding
3. Offer applicable exclusively at IOCL petrol pumps. Check IOCL petrol pumps here- <https://associates.indianoil.co.in/PumpLocator/>
4. Offer applicable only on POS transactions. Not applicable on UPI transactions
5. Customers get a Welcome benefit of 1000 Reward points on spending INR 500 within 30 days of card issuance (spends done on IOCL pumps also qualify for this)
6. 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 Offer.
7. 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.
8. 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.
9. The Campaign cannot be combined with any other offer or promotion.
10. The Bank does not guarantee the quality or merchantability of goods or services purchased using the IOCL Kotak Credit Card.
11. 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.