

Infinity Metal Debit Card - Terms and Conditions

- Issuance eligibility: Kotak811 Infinity Metal Debit Card is currently issued to new to bank customers only while completing their offline KYC (Know Your Customer)
- Issuance fee: Issuance fee for the debit card is ₹4,999. While new account opening, if the customer opts for Infinity Metal Debit card with funding of Rs.81,100 or more than super program fee applicable will be Rs.999.
- Annual fee: Annual fee for Kotak811 Infinity Metal Debit Card is ₹1,999. The fee will be waived, if the customer holds Kotak811 Super Savings A/c
- Replacement fee: Replacement fee for the card will be ₹4,999
- Complimentary lounge access: Customers are eligible for 4 complimentary visits per year (1 per quarter) at selected domestic airport lounges. Click here for the list of domestic lounges
- Forex markup: 2% forex markup for international transactions is waived off for this card
- Get exclusive benefits with 811 Super Savings Account:
- Get 5% cashback on your debit card spends
- Dedicated customer support
- No charges for cash deposit up to ₹2L/month or 4 times a month
- Dining benefit: Zomato dining offer 20% off, up to ₹750 on a minimum billing of ₹2,000 on Zomato Dining. Use coupon code "KOTAKDINE811". The offer can be used once a month.
- Entertainment Benefit: BookMyShow BoGo offer. Buy 1 & Get 1 free movie ticket up to ₹300 off. It is applicable on a minimum transaction value of ₹400 on BookMyShow. The offer can be used once a month
- ATM transactions: 20 free domestic ATM transactions per month at any ATM across India. ₹23/ financial transaction and ₹10/non-financial transaction will be charged beyond free limit.
- Spending limits:

ATM withdrawals: ₹1.5 lakh per day

POS & E-Commerce spends: ₹4 lakh per day

VISA concierge services: For benefits visit - <https://www.visa.co.in/pay-with-visa/find-a-card/visa-signature.html#2>

- Debit Card activation led Complimentary Insurance benefits

Lost card: ₹4.75 lakh

Purchase protection: ₹1.5 lakh

Lost baggage: ₹1 lakh

Air accident: ₹1 crore

Personal accident: ₹5 lakh

(Minimum 2 POS / ECOM transactions of ₹500 each in last 30 days required to be eligible for insurance. More details: <https://www.kotak.com/en/personal-banking/cards/debit-cards/debit-card-services/insurance-on-debit-card/insurance-cover.html>)