

**Important changes with effect from June 01, 2025:
Kotak Wealth Infinite Credit Cards**

Fuel spends

Enjoy a 1% fuel surcharge waiver on transactions between INR 400 and INR 7,500 with a maximum of up to INR 4,500 per calendar year.

Finance/Interest Charge

The Finance/Interest Charges will be revised to 3.5% per month from current rate of 3.1% per month

Other Charges

An auto-debit failure fee of 2% will be applicable, subject to minimum of INR 450 and maximum limit of INR 5,000.

The aforementioned revisions will be based on the Merchant Category Codes (MCCs), which are 4-digit numbers assigned to merchants or businesses by card networks such as VISA, MasterCard, and RuPay. [Click here](#) for the list of applicable MCCs.

GST and other taxes, as notified by the Government of India, apply to all fees, interest, and other charges and are subject to changes in accordance with the relevant regulations set forth by the Government of India.

For complete details, including all terms and conditions, please read the [MITC](#).