

**Important changes with effect from June 01, 2025:
Kotak White Credit Card**

Fuel spends

Enjoy a 1% fuel surcharge waiver on transactions between ₹500 and ₹7,500 with a maximum of up to ₹3,500 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

1% Transaction Fee will be applicable on

Wallet-load and Online skill-based Gaming Spends	Total spends exceeding ₹10,000 per statement cycle
Fuel	Total spends exceeding ₹ 50,000 per statement cycle
Utility	Total spends exceeding ₹75,000 per statement cycle
Education	Spends made via third-party apps (For example: PhonePe, Cred, Mobikwik etc) Transactions made directly through educational institution websites or their card-swipe machines will not incur this fee

Other Charges

Auto-debit failure fee of 2% on the outstanding amount will be applicable, with minimum of ₹450 to a maximum of ₹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.

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