

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

Fuel spends

Refuel your vehicle with ease! Your card will offer a 1% surcharge waiver on fuel transactions between ₹400 and ₹7,500, allowing you to avail a maximum fuel surcharge waiver of up to ₹4,500 in a calendar year.

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.

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