

Terms & Conditions: PANASONIC Cashback Offer

Offer Construct:

1. Customer will be eligible for up to 12.5% Instant Cashback/Deferred Cashback upto Rs. 4000 on Select Products, if eligible product is purchased through Kotak Debit Card EMI / Smart EMI Card from participating stores. ([Click here](#) to locate your nearest store).
2. Cashback will be applicable on all available tenure options.
3. Minimum product price should be equal to or more than Rs.15000
4. Maximum Cashback per card will be Rs.4000 Offer is limited to 1 Transaction per month during the Offer Period.
5. Cashback is applicable on brand EMI transactions only.

Offer Period:

Offer Period is from 01-01-2025 to 31-01-2025

How to Redeem the Offer:

To avail the offer, the complete purchase value should be paid using Kotak Debit Card EMI / Smart EMI Card. Cashback will be posted into eligible customers account within working 90 days of offer end date.

Instant Cashback will be provided to customer at the time of purchase, Instant Cashback amount will be mentioned on chargeslip. There will be no posting after 90 days.

Terms & Conditions:

1. This offer is from Kotak Mahindra Bank Limited ("**Bank**") under an arrangement with **Panasonic** ("**Merchant**") and is open to all residents of India holding a valid and current Kotak Debit Card EMI / Smart EMI Card ("**Cardholder**").
2. Offer is valid from 01-01-2025 to 31-01-2025 ("**Offer Period**").
3. Offer is valid only if 'Cashback' is mentioned on charge slip. Customers are requested to retain charge slip for 180 days post offer end date.
4. Customers availing this Offer shall be eligible for a maximum cashback of Rs. 4000/-. The Cashback shall be credited to the Customer's account within working 90 days of the end of the offer period. If the Customer makes a pre-payment before the 90 days then they shall be eligible for the cashback provided there has been no default in payment of EMI.
5. Customers who default in paying the EMI shall not be eligible for the Cashback
6. Offer is valid on select participating stores.
7. Delinquent and cancelled transactions will not qualify for this Offer.
8. Participation in this Offer is voluntary.
9. The Offer is non-transferable, non-encashable and non-negotiable.
10. Any Customer eligible for the Offer shall be deemed to have read, understood and accepted these terms and conditions, general terms and conditions of the Bank and terms and conditions of the Merchant in relation to

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the Offer before availing the Offer. Bank merely facilitates its Customers to avail the Offer and it is in no way concerned or connected in respect of the terms and conditions of Merchant.

11. The Bank and Merchant, reserve 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.
12. Bank and Merchant reserve 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.
13. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Merchant, its agents or representatives and the Customer hereby understands, acknowledges and agrees not to hold the Bank responsible or liable for, any losses, damages, costs, charges, expenses, claims (whether direct or indirect), actions or demands suffered by the Customer in relation to availing the benefits under the Offer.
14. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by Merchant. Any issue, dispute, or claim arising out of or in relation to availing the benefits under the Offer must be resolved by the Customer directly with Merchant by calling @ 1800-315-9999 without any reference to the Bank.
15. The decision of the Bank and Merchant in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.
16. 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.
17. Offer is for one time use only and cannot be clubbed with any other Offer.
18. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits of the Offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges.