811 Dream Different Credit Card Welcome Offer

Offer Period: 01-April-2025 to 31-December-2025

Eligible Customers: Customers who open a Kotak811 savings account and apply for the 811 Dream Different Credit Card. Once the card is issued, they will be eligible for the OTTPlay subscription offer and a ₹250 Gift Voucher.

Eligible 811 Credit Cards: 811 Dream Different Credit Card

Offer Details

1. 3 Months OTTPlay Subscription

- **Benefit:** 811 Dream Different Credit Cardholders will receive an OTTPlay subscription for 3 months at ₹1.
- Redemption:
- Once you get the card, use it to make a payment of ₹1.
- Customers will receive a redemption link via SMS/Email from KMBL.
- The link must be utilized within 30 days from the card issuance date (e.g., for a card issued on April 10, 2025, the deadline is May 10, 2025).

2 ₹250 Gift Voucher

- **Benefit:** Receive a Woohoo voucher worth ₹250.
- Eligibility:
- Once you get the card, spend ₹1,000 or more within the first 30 days of card issuance.
- The voucher will be issued via SMS/Email within 45 days of meeting the spend requirement.
- The voucher must be redeemed within 30 days from the date of issuance (e.g., for a voucher issued on April 10, 2025, the deadline is May 9, 2025).

How to Avail the Offer

OTTPlay Subscription:

- 1. Open a Kotak811 Savings Account
- 2. Complete your KYC
- 3. Apply for the Dream Different Credit Card via Kotak811 App
- 4. Receive the redemption link via SMS/Email from KMBL.
- 5. Purchase the OTTPlay subscription for ₹1 using the 811 Dream Different Credit Card.
- 6. Complete the redemption within 30 days of card issuance.

₹250 Gift Voucher:

- 1. Open a Kotak811 Savings Account
- 2. Complete your KYC
- 3. Apply for the Dream Different Credit Card via Kotak811 App
- 4. Spend ₹1,000 or more within 30 days of card issuance.
- 5. The voucher will be sent to the registered contact details within 45 days of eligibility.
- 6. Redeem the voucher within 30 days of issuance.

Terms & Conditions:

1. Offer Validity:

- Valid for 811 Dream Different Credit Cards issued between 01-April-2025 and 31-December-2025
- The OTTPlay subscription and gift voucher are provided only once per eligible cardholder.

2. Redemption Timeline:

- OTTPlay subscription link will be sent within 10 days of eligibility.
- Gift voucher will be sent within 45 days of meeting the spend requirement.

3. Exclusions:

- Not valid for customers holding multiple Kotak Credit Cards alongside the 811 Dream Different Credit Card.
- Cash withdrawals are not counted towards the ₹1,000 spend requirement.

4. Non-Transferability:

• The offer is non-transferable, non-cashable, and non-negotiable.

5. **Dispute Resolution:**

- Any disputes must be resolved directly with Pine Labs Pvt. Ltd. or Hindustan Media Ventures Limited.
- Kotak Mahindra Bank is not liable for any issues related to the goods or services provided by these merchants.

6. Bank's Discretion:

- Kotak Mahindra Bank reserves the right to modify, withdraw, or extend the offer without prior notice.
- The Bank's decision on all matters related to the offer is final.

7. Jurisdiction:

• Disputes will be subject to the exclusive jurisdiction of courts/tribunals in Mumbai.

8. Escalations:

• Must be raised within 90 days from the card issuance date.

9. Voucher Issuance:

- The voucher will be shared within 90 working days post completion of the offer period.
- The voucher is valid for 30 days from the date you receive the voucher code communication.

10. Replacement of Expired Vouchers:

• Any queries regarding the replacement of expired vouchers will not be entertained.

11. Bank's Rights:

• The Bank reserves the right to add, alter, modify, change, or vary all of these terms and conditions or to replace, wholly or in part, this offer with another offer, whether similar to this offer or not, or to extend or withdraw it altogether.

12. **Participation:**

- Participation in the offer is voluntary.
- Any customer eligible for the offer shall be deemed to have read, understood, and accepted
 these terms and conditions, the general terms and conditions of the Bank, and the terms and
 conditions of respective brands in relation to the offer before availing the offer.
- Customer opening account via this campaign will only be eligible for this offer

13 Bank's Decision:

• The decision of Kotak Bank in all matters in connection with and incidental to this offer shall be final and binding on all persons.

14. E-Voucher Code Validity:

• The validity period and terms and conditions applicable to the e-voucher code, as specified in the communication from the Bank, shall apply without exception to all e-voucher codes rewarded by the Bank and shall not be open for negotiation with the Bank or with the specified partner brands.

15. Quality of Goods and Services:

 The Bank holds out no warranty and makes no representation about the quality, delivery, or otherwise of the goods and services offered by respective brands available for voucher redemption.

16. Dispute Resolution with Brands:

• 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 the respective brands.

17. Bank's Liability:

• The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by the brands or their agents or representatives.

18. Customer's Agreement:

• 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.

19. Voucher Non-Transferability:

• Vouchers issued shall be non-transferable, non-negotiable, non-encashable.

20. Fraudulent Activity:

• The Bank reserves 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.

21. Voucher Restrictions:

Vouchers cannot be reloaded, resold, transferred for value, or redeemed for cash.

22 Jurisdiction:

 Disputes, if any, arising out of or in connection with or as a result of the above offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai.

23. Voucher Code Entry:

• Customers who fail to enter the voucher code or use the wrong voucher code shall not be eligible to avail the offer. The Bank shall, in no way, be liable in the event the customer fails to enter the voucher code or uses the wrong voucher code, resulting in the customer becoming ineligible to avail the offer.

24. Voucher Delivery:

- Customer will receive the voucher via SMS or Email.
- Customer will get a unique voucher code via SMS or email and needs to use that code to purchase an Amazon gift card on https://kotak.woohoo.in/catalog to avail the offer.

Note: This offer cannot be clubbed with any other promotions. Participation is voluntary, and customers are deemed to have accepted the terms upon availing the offer.

Issued by: Kotak Mahindra Bank Ltd.