

Date: _____

To,
 The Manager,
 Kotak Mahindra Bank Ltd

Sub: - NRI Privy League Program

I / We, Mr. / Ms. _____
 _____ am / are NRI customer(s) of
 your Bank holding Customer Relationship Number/s _____.

I / We have understood the plan options and offerings under NRI Privy League
 Programme. Eligibility Criteria:

Option	Privy League Plan	Eligibility Criteria	Tick
Option 1	Neon	Average Monthly Balance of over Rs. 2 Lakhs in NRE/NRO OR Relationship Value (RV)^ of Rs. 10 Lakhs	<input type="checkbox"/>
Option 2	Platinum	Average Monthly Balance of over Rs. 10 Lakhs in NRE/NRO OR Maintain Relationship Value (RV)^ of Rs. 30 Lakhs	<input type="checkbox"/>
Option 3	Black	Maintain Relationship Value (RV)^ of Rs.1 Crs	<input type="checkbox"/>
Option 4	Black for UAE (NRUAE)	Potential Portfolio of customer above Rs.5 Crs. (Liquid Net Worth)^	<input type="checkbox"/>

(Please tick the applicable eligibility criteria you fall under)

I / We understand that Relationship Value is calculated by combining balances held by me/us and my/our family (all members grouped under my/our Privy League Membership) with Bank in Savings Account, Term Deposits and amounts invested by me/us through Bank in Insurance Premium and Mutual Funds.

I / We request you to enroll me/us for the NRI Privy League Programme offered by your Bank.

I / We also authorize the bank to obtain / share my/our transactions details from / with Kotak group of companies** to enable them to provide me/us a consolidated statement of my /our investments and a host of other services.

I / We authorize the bank to share all my/our transaction with the primary holder Mr./Ms. _____
 _____ Until further written notice given by me/us and the bank is not liable on account of any loss that may be suffered by sharing my/our details.

I / We understand that the primary member of this program will be Mr. / Ms. _____
 _____ Who will be the first point of contact for all communications regarding my / our account.

I / We understand and agree that addition or deletion of any family member will happen only post receiving request and confirmation from the Key Member and an intimation to said member to that effect (who is to be added or deleted) Change in Primary member will have to be signed off by all members of the group. I / We understand that the bank has the right to change / redefine offer / benefits / charges for key member and associates differently. I / we understand that all information regarding the relationship is correct and the bank shall not be liable if these are found to be incorrect.

I / We understand that in case I / we cease to maintain the required threshold balances for Privy League Programme, my/our account can be re-designated to a lower plan or a regular Non Privy NRI account and / or non-maintenance charges will be levied in accounts held with the Primary member. I / We understand that the final authority to re-designate my/our account remains with the Bank.

I / We along with other family members have also read, understood and accept the Terms and Conditions of NRI Privy League Programme and that I / We will be eligible for benefits only if I / We maintain the required threshold balances at all times. I / We authorize Bank to share my/our basic personal data (Name, Phone , email and address) with its vendors / service providers and group companies** under Privy League Programme so as to help the Bank to extend the benefits covered under the Privy League Programme to me/us. I / We also confirm that I / We will enhance my/our Relationship Value (RV*) and Average Monthly Balance (AMB) within a period of 3 months from the date of signing this letter to meet the required threshold and thereafter would maintain the eligibility on a continuous basis.

I/We understand and accept that the ActivMoney threshold for Current accounts Privy customers (Key & associate) is as defined by current account product.

I/We understand and accept that the ActivMoney Sweep In/ Sweep out Threshold for savings Privy customers across all tiers is Rs. 3 Lac each.

I/ We have understand and accept the following:

- Existing ActivMoney facility with the sweep thresholds lower than the default limits of 3 lacs, for all savings account variants belonging to my/our CRNs will be disabled
- Existing fixed deposits created through the ActivMoney feature will continue to be linked to the respective savings account.
- FD balances will be available for usage through these savings account.
- I / We will have to apply for ActivMoney Facility through my/our Mobile banking application/ physical request form, in case I / We want to continue with the facility with the revised threshold.

I / We want to Opt out / cancel my existing ActivMoney facility.

I / We confirm that I / We am/are aware that if I / we want to avail ActivMoney facility with the revised threshold then I / We will have to apply for the same through my/our Mobile banking application or a physical request form.

Name	Relationship	Type	CRN	Signature
		Primary/Key		
		Associate		
		Associate		
		Associate		
		Associate		
		Associate		

^The mentioned Eligibility Criteria is applicable at the group level. A group is defined as a combination of all the savings accounts of immediate family members OR business entities grouped under NRI Privy League. Relationship Value (RV) is derived from a combination of balances across savings and current accounts, term deposits, mutual funds (including structured products) and life insurance premiums paid to date

*Relationship/Grouping can only be done between spouse, parents, mother/father-in-law, children, son/daughter-in-law, grandchildren and grandparents.

**Kotak Mahindra Prime Limited, Kotak Securities Limited, Kotak Mahindra Capital Company Limited, Kotak Mahindra Old Mutual Life Insurance Limited, Kotak Mahindra Investments Limited, Kotak Mahindra Asset Management Co. Limited, Kotak Mahindra Trustee Company Limited, Kotak Mahindra Pension Fund Limited, Kotak Mahindra (International) Limited, Kotak Mahindra (UK) Limited, Kotak Mahindra Inc., Kotak Mahindra Asset Management (Singapore) Pte Limited, Kotak Mahindra Financial Services Limited, Kotak Investment Advisors Limited, Kotak Mahindra Trusteeship Services Limited, Kotak Infrastructure Debt Fund Limited, Kotak Mahindra General Insurance Company Limited, IVY Product Intermediaries Limited and any other Company becomes part of Kotak Group in future.

Acknowledgement Slip

We acknowledge the receipt of NRI Privy Grouping Upgrade Authorisation instructions from Mr./ Mrs. / Ms. _____

Relating to Customer relationship number _____ under service requests number _____

Date : _____

Bank Office (Sign and stamp)
For **Kotak Mahindra Bank Ltd.**, _____