

PRIVY LEAGUE



UNFOLD PRIVILEGES DESIGNED
FOR YOUR GLOBAL LIFESTYLE

PRIVY LEAGUE

A PREMIER BANKING PROGRAMME
FOR YOU AND YOUR FAMILY





Introducing Kotak NRI Privy League

At Kotak Mahindra Bank, we understand your need for exceptional banking services. That is why we are glad to present to you NRI Privy League, one of India's premium banking programmes.

We are pleased to extend this elite programme that entitles you and your family to a plethora of benefits that have been specially crafted to make banking simpler and more efficient.

Do read on to discover a world of finer services and offerings that are sure to change the way you bank, back home.



Pillars of NRI Privy Neon

No two individuals are the same, so why should their banking be? That's why we have designed bespoke financial services to meet your needs.

Be it banking, financial milestones or living a premium lifestyle, feel at ease and let us plan it all for you. Here's what we offer.*



EXCLUSIVE BANKING SOLUTIONS



GROW & MANAGE YOUR WEALTH



EXPERIENCE PERSONALISED BANKING



GET ACCESS TO EXCLUSIVE BENEFITS





Exclusive banking solutions



Competitive interest rates on your NRE / NRO Savings Accounts & Term Deposits



Preferential rates on remittances across 16 currencies



Locker rental discount of 25% on lockers of all sizes #



Concessional rates on general schedule of fees & charges



Kotak Zen Credit Card* for premium experience and ease



Privy League Platinum Debit Card

Terms and conditions apply. *By invitation only. Issuance of Credit Cards is at the sole discretion of Kotak Mahindra Bank Limited.
#Subject to availability.



Grow & manage your wealth



Invest online conveniently through
Net Banking & Mobile Banking Platforms**

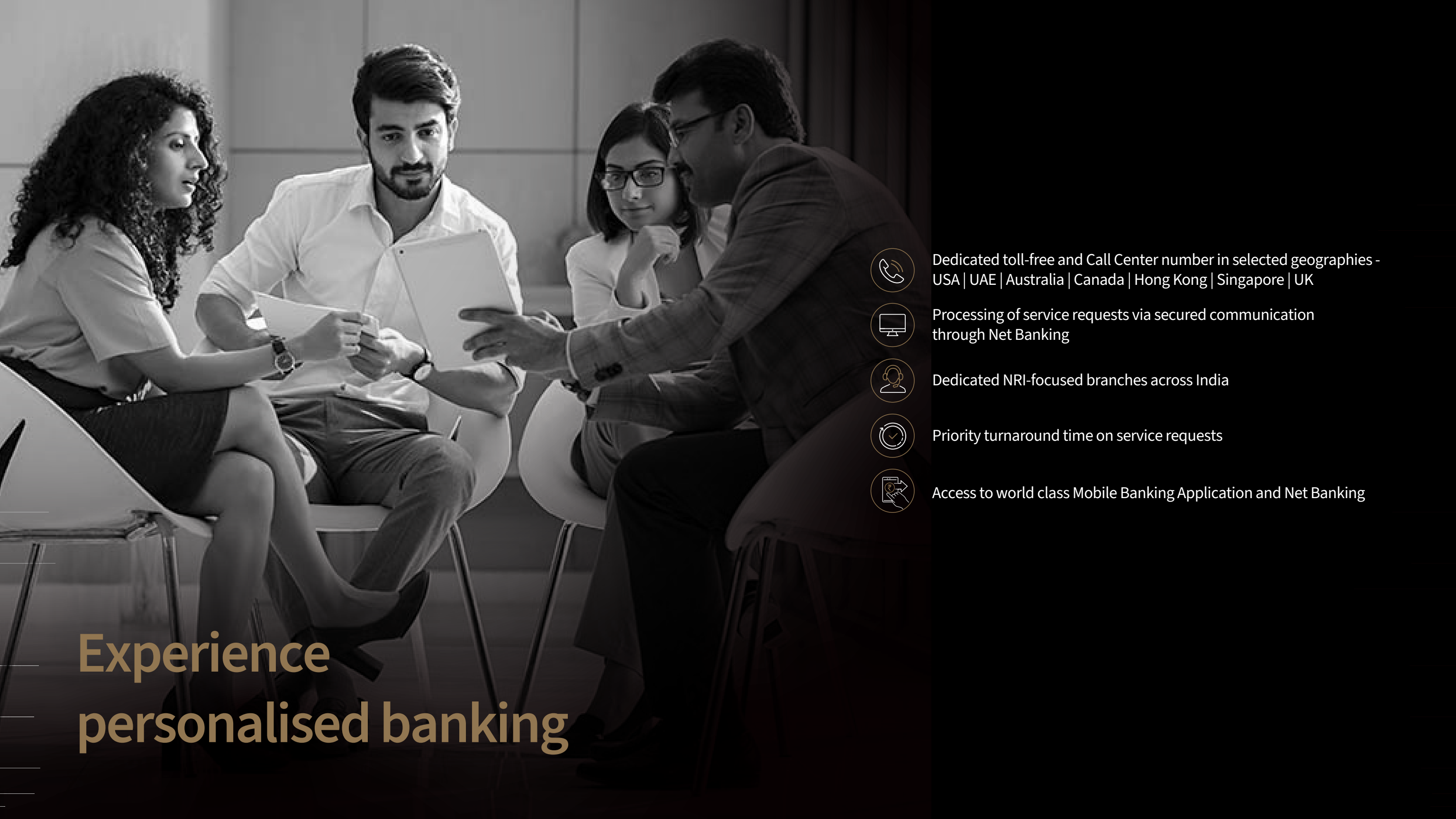


Access our research and analysis to financially
safeguard your investments



Preferential brokerage rates on Trading Account

Terms & Conditions apply. **Investment in mutual funds via online mode is not applicable for customers from USA, Canada & UK. This does not constitute any legal or tax advice either by Kotak Mahindra Bank or any of its group companies.



Experience personalised banking



Dedicated toll-free and Call Center number in selected geographies - USA | UAE | Australia | Canada | Hong Kong | Singapore | UK



Processing of service requests via secured communication through Net Banking




Dedicated NRI-focused branches across India



Priority turnaround time on service requests



Access to world class Mobile Banking Application and Net Banking



**Get access to
exclusive benefits**



Complimentary pickup of one document annually from your overseas location



Facility to extend NRI Privy Neon benefits to up to 6 family members with grouping facility

Terms & conditions apply.



Privy League Platinum Debit Card



Exclusively for Privy League Neon customers



Complimentary, unlimited access to any Visa ATM globally



Daily cash withdrawal limit of up to ₹1.5 lakhs and daily purchase limit of up to ₹10 lakhs



Waiver on fuel surcharge across fuel stations in India







Complimentary access at all merchant establishments that accepts Visa cards globally

Terms and conditions apply. (Applicable as per selected Debit Card Variant). Please read the Debit Card benefits and terms and conditions carefully on the bank website www.kotak.bank.in.



Tailored for those who appreciate finer things in life

-  Earn 10 Zen Points for every ₹150 spent on shopping and 5 Zen Points on other categories
-  Enjoy access to domestic and international airport lounges
-  Get up to 15,000 Zen Points on spending ₹6 lakh in an anniversary year
-  1% fuel surcharge waiver across fuel stations

Kotak Zen Credit Card

Terms and conditions apply.

By invitation only. Issuance of Credit Cards is at the sole discretion of Kotak Mahindra Bank Limited. Please read the Credit Card benefits and terms and conditions carefully on the bank website

<https://www.kotak.bank.in/en/personal-banking/cards/credit-cards/zen-signature-credit-card.html>




Eligibility criteria



NRI Privy Neon

Average Monthly Balance of over ₹2 Lakhs in NRE/NRO or Relationship Value (RV)[^] of ₹ 10 Lakhs

[^]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.



**We are always
at your service**

Your dedicated Relationship Manager is your first point of contact and is best suited to provide you with personalised service for any financial requirement



24-hour customer contact centre:
International callers can call on +91-22-6204-2001 (ISD rates apply)
You can call the following toll-free number in your respective country of residence:

USA - 1855 365 6767 | Australia - 001180044990000 |

Canada - 18557684020 | UK - 0080044990000 |

Singapore - +65 8001013054 | Hong Kong - 00180044990000 |

UAE - 80001830148



You can mail us your query at nriservices@kotak.com



**NRI
Services**

Terms & Conditions apply.

Entry to the said programme is by invitation and at the sole discretion of the bank. Meeting the program eligibility criteria is not an implicit invitation to the programme. Kotak Mahindra Bank reserves the right to appoint / change the Relationship Manager of the customer. Kotak Mahindra Bank reserves the right to amend, alter, modify, change or vary all or any of the benefits / services offered and the eligibility criteria to the programme. The benefits of the programme are applicable till the time the customer is a part of the programme. Kotak Mahindra Bank reserves the right to withdraw the membership to the programme without prior consent from the customer. In the event of withdrawal of programme entitlement service charges shall be as applicable prior to invitation to the programme. The benefits of the programme are subject to prevailing regulatory guidelines for various customer types (Resident Individuals, NRIs, Exporters, Importers, Business entities, etc.). Nothing contained herein shall prejudice or affect the terms and conditions of the Account Opening Agreement signed at the time of opening the account. Kotak Mahindra Bank shall not be liable for any loss / complaint arisen out of any transaction or interaction with any alliance partner. The programme benefits may be extended to members under the customer's business and / or family relationship at the discretion of the bank. However, this does not imply that the customers bear any financial liability towards the said members when programme benefits are extended or withdrawn unless specified otherwise in an agreement between the customers and Kotak Mahindra Bank. The customers' contact details (addresses, contact numbers, E-mail IDs etc.) are to be provided by the customer and the responsibility to intimate the bank of any change lies with the customers.

Remittance

For Click2Remit transactions, all Terms and conditions of our Licensed Partner Viamericas Inc. and Terms mentioned on Click2Remit platform shall be applicable.

Timelines mentioned herewith is business working hours and days. Credits may get delayed owing to Holidays and Weekends. For timely credits of funds to Kotak account via SWIFT, ensure all the necessary information is provided. Kotak Mahindra Bank does not take any responsibility for delay in receipt of funds from the originating bank due to incomplete information.

NR Term Deposit

Interest rates on Term Deposit may vary from time to time. Senior citizens' rate is not applicable on NRE/NRO Deposits. No interest will be payable for NRE Fixed Deposits maintained for less than 1 year. Penalty of 1% will be levied on NRE/NRO Fixed Deposits prematurely withdrawn, after 1 year but before the maturity date. Please check the interest rate on www.kotak.bank.in

Locker

Lockers are subject to availability. The discount will be available subject to the locker being issued to the NRI Privy customer as the 1st holder in the locker. The locker discount is applicable as long as the customer is a part of NRI Privy Program. Discount offered under NRI Privy Program will be applicable from next financial year, if rent for the year, in which the CRN is upgraded, is already paid or if locker upgrade is requested in current financial year. Locker rents and discounts are subject to review and may change annually.

Credit Card

The Lifetime free benefit on the Credit Card is subject to maintenance of your NRI Privy League Programme eligibility criteria. Issuance of Credit Cards is at the sole discretion of Kotak Mahindra Bank Limited. All features and benefits are subject to Credit Card Terms and Conditions. Please read the Credit Card terms and conditions and benefits carefully on the bank website www.kotak.bank.in.

Investments

Kotak Mahindra Bank offers the Savings Account (PIS), while Kotak Securities offers the Demat and Trading Account. Investments in any kind of securities are subject to market and other associated risks. Investments in securities market are subject to market risks, read all the related documents carefully before investing. Brokerage will not exceed SEBI prescribed limit. The account would be opened after all the procedures relating to IPV and client due diligence is completed. The brokerage rates currently applicable are subject to change as per internal policy of Kotak Securities. To know more, visit www.bit.ly/longdisc

Mutual Fund

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Kotak Mahindra Bank Ltd., AMFI Registered Mutual Fund Distributor. AMFI Registration Number (ARN) – 1390” instead of “AMFI Registration Number (ARN) – 1390

You agree and acknowledge that you have voluntarily supplied the above information that Kotak Mahindra Bank Limited (“the Bank”) is required to obtain to provide its products and services. You agree that you have gone through the Privacy Notice published by the Bank on its website www.kotak.bank.in and having agreed to the same you hereby give consent in favour of the Bank to process your personal information for the purposes and in the manner provided in the Privacy Notice while availing products and services from the Bank.

This brochure is meant for information purposes only and the Bank does not in any way solicit for any offer for purchase, sale or any financial transaction/production or any financial instruments. Kotak Mahindra Bank is a bank licensed by the Reserve Bank of India and it is not registered or regulated in the United States of America. The above is not intended as a recommendation or for the purpose of soliciting any action in relation to any investments in India. You should consult your professional Advisor duly regulated in the United States before taking any investment decisions. The Bank and any of its directors, employees and personnel shall not be liable for any loss, damage of any nature including but not limited to direct, indirect, punitive, special, exemplary, consequential as also any loss of profit in any way arising from the use of the services offered by it or its service providers. Credit is at the sole discretion of Kotak Mahindra Bank and is subject to guidelines issued by RBI from time to time.