

Disclaimers

- The benefits and offers are subject to review and change from time to time. Kindly visit our website www.kotak.com for latest details. Please refer Fees and Charges section (GSFC) on www.kotak.com.
- If no salary credit or no transactions occur within the first 3 months of account opening, the account will be auto-closed.
- In case salary is not credited for 4 consecutive months, Salary Account will be re-classified in to chargeable savings accounts variant where you will be required to maintain requisite AMB, failing which applicable charges will be levied. For further details you may refer to GSFC on kotak.com
- Family Savings Account with zero maintenance charges will be opened with an initial payment cheque of ₹10,000 for immediate family members which includes Parents, Spouse and Kids above 18 years
- Reimbursement Account is offered as part of the Salary Account. Reimbursement Account shall be closed in case the Salary Account is closed or moved to any other scheme code
- All loans, over-drafts and credit card are subject to complete documentation and at sole discretion of Kotak Mahindra Bank Ltd and subject to guidelines issued by RBI from time to time. Bank may engage the services of marketing agents for the purpose of securing loan asset
- Mutual Fund investments are subject to market risks, read all scheme-related documents carefully. Kotak Mahindra Bank Limited, AMFI Registered Mutual Fund Distributor, AMFI Registration Number (ARN) 1390. Cherry is an execution platform of Kotak Investment Advisors Ltd (KIAL) which is a sub-distributor of KMBL
- Insurance is underwritten by Zurich Kotak General Insurance Company (India) Limited. Kotak Mahindra Bank Ltd. is a Corporate Agent of Zurich Kotak General Insurance Company (India) Limited. Registered Address: 27 BKC, C27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051. IRDAI License No. CA0250. Zurich Kotak General Insurance Company (India) Limited (formerly known as Kotak Mahindra General Insurance Company Limited) Registered Office: CIN: U66000MH2014PLC260291. IRDAI Regn. No 152. Registered & Corporate Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai - 400063. Maharashtra, India. Toll free: 1800 266 4545; Email: care@zurichkotak.com; Website: <https://ddei5-0-ctp.trendmicro.com:443/wis/clicktime/v1/query?url=www.zurichkotak.com&umid=E DCD2AFA-32E1-B006-811A-EA27B672B99E&auth=3412ced9ac9ff58968b2314c21ea887911633a2e-4cf2905293ab79efa0d33499a8f5ce311fd96c>. CIN: U66000MH2014PLC260291. IRDAI Regn. No 152. Trade logo displayed above belongs to Kotak Mahindra Bank Ltd. and Zurich Insurance Company Ltd. and is used by Zurich Kotak General Insurance Company (India) Limited under license. Participation by customers of Kotak Mahindra Bank Limited (the Master Policy holder) shall be purely on voluntary basis under the master policy which is issued by Zurich Kotak General Insurance Company (India) Limited. Kotak Mahindra Bank Limited is only the group administrator/master policyholder and insurance is underwritten by Zurich Kotak General Insurance Company (India) Limited. The advertisement contains only an indication of the covers offered. ^^Premium

mentioned above is the approximate per day premium for a policy of tenure of 1 year for 1 adult with sum of Rs.30 Lakhs. Rs.3 lakhs deductible will be applicable on aggregate basis. The applicable premium is for 1 adult age band is of 18 to 60 years. For more details on risk factors, terms, conditions, coverages and exclusions, please read the policy wording/sales brochure carefully before concluding a sale.

Health Assure UIN: ZUKHLGP25063V032425

- Kotak Trinity (3-in-1 account) is a Savings Account +Demat Account + Trading Account. Savings Account is offered by KMBL, Demat & Trading Account is offered by Kotak Securities. Transactional offerings by Kotak Securities – subject to availability Terms & Conditions Apply. Online trading account is provided by Kotak Securities, a Kotak Group Company. The offering and rates of products are liable to get revised from time to time and is guided by the regulatory guidelines and bank policy. The charges and fees will be updated under GSFC for various products on www.kotak.com
- For ActivMoney terms and conditions, Please visit <https://www.kotak.com/en/personal-banking/accounts/savings-account/activ-money-savings-account.html>
- Complimentary Insurance Cover on Debit Card. Please refer the Debit Card section <https://www.kotak.com/en/personal-banking/cards/debit-cards/debit-card-services/insurnace-on-debit-card.html> for Terms and Conditions applicable for Insurance benefits

Welcome Voucher benefits

- Welcome Voucher shall be offered to New to Bank Everyday account holder
- This benefit is not applicable to existing or upgraded accounts
- Voucher details will be communicated through email and WhatsApp in the subsequent month based on qualification. This will be issued once in a month.
- Welcome Voucher benefits e-shopping voucher shall be offered subject to net monthly salary credits of Rs 25,000 and above within 3 months of account opening.

E-shopping Vouchers Steps for redemption:

Customer has to redeem the Voucher within 3 months of receiving the voucher communication.

- Click on the link & enter your “Unique promo code”
- Select from the given brand and enter the requisite details
- After entering requisite details, click on “Send OTP”
- You will receive an OTP on your mentioned mobile number, enter the OTP & click on “Submit”
- That’s it! Selected brand voucher will be sent to your delivery details within 10 minutes

Vouchagram TnC:

1. This Offer is made solely and entirely by Vouchagram India Private Ltd. (“Merchant Name”) to the customers of Kotak Mahindra Bank (“Bank”) holding Kotak Debit Card or Kotak Credit Card or availing Net Banking facilities of the Bank (“Customers”).

2. Participation in this Offer is voluntary.

3. The Offer is non-transferable, non-encashable and non-negotiable.

4. 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 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 Vouchagram India Private Ltd.

5. The Bank and Vouchagram India Private Ltd., reserve the right to disqualify any Customer from the benefits of the Offer if any fraudulent activity is identified as being carried out for availing the benefits under the Offer.

6. Bank and Vouchagram India Private Ltd. 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.

7. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Vouchagram India Private Ltd. 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.

8. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by Vouchagram India Private Ltd. Any issue or dispute or claim arising out of or in relation to availing the benefits under the Offer must be resolved by the Customer directly with Vouchagram India Private Ltd. by writing to www.qwiksilver.com without any reference to the Bank.

9. The decision of the Bank and Vouchagram India Private Ltd. in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.

10. 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.

11. Offer is for one time use only and cannot be clubbed with any other Offer

12. Customers who fail to enter the promo code or using the wrong promo code shall not be eligible to avail the Offer. Bank shall, in no way, be liable in the event the Customer fails to enter the promo code or uses the wrong promo code resulting in Customer becoming ineligible to avail the Offer.

13. 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.