



Kotak Solitaire Credit Card T&Cs:

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| Joining/Annual Fees | JF- Nil AF- Nil (<i>₹25,000 will be charged if downgraded from Kotak Solitaire Program</i>) |
| Accelerated Air Miles Benefit | <p>10 Air Miles (3 base + 7 accelerated) for every ₹100 spent on Kotak Unbox across following categories:</p> <ol style="list-style-type: none"> Flight & Flight Add-ons Booking Hotel & Hotel Add-ons Booking <p>Note: Accelerated Air Miles on Travel Spends on Kotak Unbox is capped at 1,00,000 Air Miles in a statement cycle. Once capping is reached for the accelerated air miles in a statement cycle, customer will still continue to earn base air miles benefit (i.e., 3 for every ₹100 spent). Accelerated Air Miles will be posted to customer account within 5 days of transaction settlement date.</p> |
| Base Air Miles Benefit | <p>3 Air Miles for every ₹100 spent on Other Spends (barring exclusions).</p> <p>Note: Exclusions No Air Miles will be accrued for following transactions:</p> <ul style="list-style-type: none"> Utility/Telecom (MCC: 4812, 4814, 4899, 4900) Insurance (MCC: 5960, 6300) Education and Government (MCC: 8211, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9399, 9402, 9405, 9950) {except tax payments, 9311} Rent (MCC: 6513) Fuel (MCC: 5172, 5541, 5542, 5552, 5983) Wallet Loading (MCC: 6540) Gaming & Gaming digital (MCC: 5816, 7994) <p><i>The aforementioned will be based on the Merchant Category Codes (MCCs), which are 4-digit numbers assigned to merchants or businesses by card networks such as VISA, MasterCard, and RuPay. List of above MCC can be changed without prior notification.</i></p> <p>In addition to the above, no air miles will be accrued for following transactions:</p> <ul style="list-style-type: none"> EMI transactions Cash withdrawal/advance International Transactions |



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| <p>Lounge Benefit</p> | <p>Unlimited Domestic and International Lounge Access (For Primary and Add-On Cardholders).</p> <p>4 Free lounge access for guest: 2 Domestic lounge access in a year 2 International lounge access in a year</p> <p>For guest access, both the lounges can be used at once.</p> <p>For International lounge, validation charges of \$1 will be debited from your credit card and it'll get auto reversed within 7 working days.</p> <p>For Domestic lounge, validation charges of ₹2 will be debited from your credit card.</p> <p>Note: Please refer the "Lounge" tab on Kotak Solitaire Credit card webpage for the list of applicable lounges and T&Cs.</p> |
| <p>Forex Mark-Up Benefit</p> | <p>Zero Forex Mark-Up charges on international transactions.</p> <p>Note: No Air Miles will be accrued on International Transactions.</p> |
| <p>Cash withdrawal charges</p> | <p>Cash Withdrawal charges of just 1% on withdrawal amount across all Domestic & International ATMs. No APR/interest will be charged till payment due date.</p> <p>Note:</p> <ul style="list-style-type: none"> No Air Miles will be accrued for cash withdrawal. Cardholder should be advised that some ATM owners or operators of shared networks may impose an additional charge for each use of their ATM/other device, and any such charge along with other applicable fees/charges will be deducted from the Card Account. |
| <p>Fuel Surcharge Waiver Benefit</p> | <p>1% Fuel Surcharge Waiver. Applicable for transactions between ₹400 - ₹7,500 Maximum Fuel Surcharge Waiver of ₹10,000 in an anniversary year.</p> <p>Note: No Air Miles will be accrued on Fuel Transactions.</p> |
| <p>Redemption Value of Air Miles on Travel Booking</p> | <p>1 Air Mile = ₹1 redemption value on Flight & Hotel Bookings via Kotak Unbox</p> <p>Note: Minimum 500 Air Miles required in order to make Flight and Hotel Booking Customer will have an option to decide how much he/she wants to pay via Air Miles and Solitaire Credit Card.</p> |



| | Airline/Hotel Partner | Air Miles : Partner Miles |
|---|---|---------------------------|
| Transfer Ratio of Air Miles: Airline & Hotel Partners | Etihad Airways | 2:1 |
| | Qatar Airlines | 2:1 |
| | British Airways | 2:1 |
| | United MileagePlus | 2:1 |
| | Cathay Pacific | 2:1 |
| | Air France - KLM Flying Blue | 2:1 |
| | Accor Live Limitless Loyalty programme | 2:1 |
| | Marriott Bonvoy® | 3:1 |
| | Air India | 1:1 |
| | <p>Note: Minimum 2,000 Solitaire credit card Air Miles are required for transferring into respective Hotel and Airline Partners. No max capping on transferring Air Miles to partner Hotels & Airlines.</p> | |
| Redemption Value of Air Miles on Vouchers Purchase | <p>1 Air Mile = ₹0.5 redemption value on voucher purchase via Kotak Unbox</p> <p>Note: Minimum 500 Air Miles required for purchasing Vouchers. Customer will have an option to decide how much he/she wants to pay via Air Miles and Solitaire Credit Card.</p> | |
| Air Miles Expiry | 3 Years | |
| Upgrade | <p>While upgrading your current Kotak credit card to Solitaire credit card, reward points from current card will be transferred to Solitaire credit card.</p> <p>In case you're upgrading from White/White Reserve to Solitaire credit card,</p> <ul style="list-style-type: none"> • No White Pass will be credited for milestones which are not met at the time of card upgrade. • Reward redemption as statement credit/cashback is not available in Solitaire Credit card. If you wish to redeem your White Pass balance as statement credit, kindly do so before upgrading to Solitaire credit card. • White Pass balance from your current white/white reserve card will be transferred to solitaire credit card within 30 working days. | |
| Visa Privileges | <p>Benefits associated with Visa: Experience Luxury Stays with ITC Hotels, Elivaas Villas, and Alaya Stays</p> <ul style="list-style-type: none"> • Enjoy a complimentary 3rd night for every 2 consecutive paid nights. • Stay for 2 nights and enjoy 50% off on the 2nd night. | |



| | Hotel | 3rd Night Free | 50% off on 2nd Night | T&C |
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| | ITC Hotels | Click Here | Click Here | Click Here |
| | Elivaas Villas | Click Here | Click Here | Click Here |
| | AlayStay | Click Here | Click Here | Click Here |
| | Please note that these benefits are provided by Visa and subject to change without any prior intimation. Please visit https://www.visa.co.in/ for detailed TnC of Visa Privileges. | | | |
| For Detail terms and conditions, kindly refer to the KFS and MITC | | | | |