

## Kotak Solitaire Credit Card T&Cs:

Joining/Annual Fees	<p>JF- Nil  AF- Nil (<i>₹25,000 will be charged if downgraded from Kotak Solitaire Program</i>)</p>
Accelerated Air Miles Benefit	<p>10 Air Miles (3 base + 7 accelerated) for every ₹100 spent on Kotak Unbox across following categories:  a. Flight &amp; Flight Add-ons Booking  b. Hotel &amp; Hotel Add-ons Booking</p> <p><b>Note:</b>  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><b>Note: Exclusions</b>  No Air Miles will be accrued for following transactions:</p> <ul style="list-style-type: none"> <li>• Utility/Telecom (MCC: 4812, 4814, 4899, 4900)</li> <li>• Insurance (MCC: 5960, 6300)</li> <li>• Education and Government (MCC: 8211, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9399, 9402, 9405, 9950) {except tax payments, 9311}</li> <li>• Rent (MCC: 6513)</li> <li>• Fuel (MCC: 5172, 5541, 5542, 5552, 5983)</li> <li>• Wallet Loading (MCC: 6540)</li> <li>• Gaming &amp; Gaming digital (MCC: 5816, 7994)</li> </ul> <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. <a href="#">Click here</a> for the list of applicable MCCs.</i></p> <p>In addition to the above, no air miles will be accrued for following transactions:</p> <ul style="list-style-type: none"> <li>• EMI transactions</li> <li>• Cash withdrawal/advance</li> <li>• International Transactions</li> </ul>

Lounge Benefit	<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><b>Note:</b> Please refer the "Lounge" tab on Kotak Solitaire Credit card webpage for the list of applicable lounges and T&amp;Cs.</p>
Forex Mark-Up Benefit	<p>Zero Forex Mark-Up charges on international transactions.</p> <p><b>Note:</b> No Air Miles will be accrued on International Transactions.</p>
Cash withdrawal charges	<p>Cash Withdrawal charges of just 1% on withdrawal amount across all Domestic &amp; International ATMs. No APR/interest will be charged till payment due date.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>No Air Miles will be accrued for cash withdrawal.</li> <li>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.</li> </ul>
Fuel Surcharge Waiver Benefit	<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><b>Note:</b> No Air Miles will be accrued on Fuel Transactions.</p>
Redemption Value of Air Miles on Travel Booking	<ul style="list-style-type: none"> <li>1 Air Mile=₹1 redemption value on Flight &amp; Flight Add-on Bookings on Kotak Unbox</li> <li>1 Air Mile=₹1 redemption value on Hotel &amp; Hotel Add-on Bookings on Kotak Unbox</li> </ul> <p><b>Note:</b>  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>

Transfer Ratio of Air Miles: Airline & Hotel Partners	<table border="1"> <thead> <tr> <th>Airline/Hotel Partner</th> <th>Air Miles : Partner Miles</th> </tr> </thead> <tbody> <tr> <td>Etihad Airways</td> <td>2:1</td> </tr> <tr> <td>Qatar Airlines</td> <td>2:1</td> </tr> <tr> <td>British Airways</td> <td>2:1</td> </tr> <tr> <td>United MileagePlus</td> <td>2:1</td> </tr> <tr> <td>Cathay Pacific</td> <td>2:1</td> </tr> <tr> <td>Air France - KLM Flying Blue</td> <td>2:1</td> </tr> <tr> <td>Accor Live Limitless Loyalty programme</td> <td>2:1</td> </tr> <tr> <td>Marriott Bonvoy®</td> <td>3:1</td> </tr> <tr> <td>Air India</td> <td>1:1</td> </tr> </tbody> </table>	Airline/Hotel Partner	Air Miles : Partner Miles	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
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<p><b>Note:</b> 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 &amp; Airlines.</p>																					
Redemption Value of Air Miles on Vouchers Purchase	<p>1 Air Mile=₹0.5</p> <p><b>Note:</b> 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. <i>Vouchers purchases will be live soon on Kotak Unbox.</i></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"> <li>No White Pass will be credited for milestones which are not met at the time of card upgrade.</li> <li>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.</li> <li>White Pass balance from your current white/white reserve card will be transferred to solitaire credit card within 30 working days.</li> </ul>																				
Visa Privileges	<p>Benefits associated with Visa: Experience Luxury Stays with ITC Hotels, Elivaas Villas, and Alaya Stays</p>																				

- 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
<b>ITC Hotels</b>	<a href="#">Click Here</a>	<a href="#">Click Here</a>	<a href="#">Click Here</a>
<b>Elivaas Villas</b>	<a href="#">Click Here</a>	<a href="#">Click Here</a>	<a href="#">Click Here</a>
<b>Alaya Stay</b>	<a href="#">Click Here</a>	<a href="#">Click Here</a>	<a href="#">Click Here</a>

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](#)