

Disclaimer

Please Note: The above benefits and offers (including brands) 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.

Terms & Conditions

- **W.e.f. July 9, 2025 Daily balances in Savings Account will earn 2.50% interest p.a. These interest rates are applicable for both Resident and Non Resident Accounts (NRE/NRO). For latest interest rates, please visit: <https://www.kotak.com/en/rates/interest-rates.html>.
- ^For Deposits above 7 days. T&C Apply. For detailed terms and conditions please visit www.kotak.com.

1. **ActivMoney** (Auto Sweep) is a facility of automatically sweeping out funds above a pre-specified threshold (known as Sweep Out Limit) from your Current/Savings Account to a Term Deposit (TD)/ Fixed Deposit (FD) Account for 180 days. In case of insufficient balance in Current/Savings Account, the TD/FD will be broken prematurely in case the balances in account are below a pre-specified threshold (known as Sweep In Limit) and the required amount will be transferred to Current/Savings Account. Default Sweep Out and Sweep In for limit for an account variant are the minimum thresholds and one will not be able to opt for limits lower than these. Auto-Sweep out of funds above a pre-specified threshold from Savings to Fixed Deposit will be for 180 days (For NRE accounts it will be for 1 year) and in

multiples of ₹5,000. The nomination registered for Saving Account/Current Account will apply for FDs created through ActivMoney. If the customer opts for ActivMoney in an account, standalone Fixed Deposits cannot be linked to that account. Terms and Conditions guiding the Fixed Deposit will be applicable to Fixed Deposits booked under ActivMoney. The Bank may at its absolute discretion discontinue/suspend any of the services completely or partially with or without any notice to the customer. The rate mentioned is applicable for Fixed Deposits less than ₹Crores for a tenure of 180 days and is subject to change without prior notice. For ActivMoney (2 way sweep deposits) Regular Fixed Deposit rates will be applicable for all customers including Senior Citizens/Bank Staff.

2. Terms & Condition Apply. Applicable post 1 month of salary credit and account remains a salary variant

3. Minimum salary credit of ₹25,000; issued within 30 working days of 1st Salary Credit; complimentary for 1st year only; for new accounts opened effective 1st June 2023. Eligibility criteria for availing the insurance cover benefit:

Personal Accident Death Cover (₹)				
Acciden Accident Death Cover (₹)	Up to 15 Lakhs			
Air Accident Insurance (₹)	—	50 Lakhs	1 Cr	5 cr
Lost Card Liability (₹)	2.50 lakhs	3.5 Lakhs	4.75 Lakhs	6 cr
Purchase Protection Limit (₹)	50,000	1 Lakhs	1.5 Lakhs	1.5 Lakhs
Lost Baggage Insurance (₹)	—	1 Lakhs		

For more information on insurance please visit: <https://www.kotak.com/en/personal-banking/cards/debit-cards/debit-card-services/insurnace-on-debit-card.html>. Base cover of ₹Lakh - Minimum 2 POS or online transactions of ₹500 each in last 30 days (1 month before cardholder's death); Enhanced cover up to ₹15Lakh cover, if minimum 6 POS or online transactions of ₹500 each in last 60 days (2 months before cardholder's death).

Lakh Minimum 2 POS or online transactions of ₹500 each in

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5. Terms & Conditions Apply. Credit at the sole discretion of Kotak Mahindra Bank Ltd. and subject to guidelines issued by RBI from time to time. For details please refer <https://www.kotak.com/en/personal-banking/loans/payday-loan/features.html>.

a. 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 assets

b. Car loan offer is from Kotak Mahindra Prime Limited, a subsidiary of Kotak Mahindra Bank Limited, loan disbursement will be subject to complete documentation and credit approval at sole discretion of Kotak Mahindra Prime Ltd and subject to guidelines issued by RBI from time to time. Available at select locations.

c. These offers are applicable only for Salary Active customers with Kotak

d. All Asset, Rate of Interest are subject to change in case there is a change in lending rate

e. Personal Loan scheme details below:

Details	Criteria
CIBIL	Min. 730
Salary	Min. ₹50,000 and above
Loan amount	₹10 Lakh and above
Case	Fresh case + (BT for HDFC, IDFC, ICICI, Bajaj, Yes Bank, Tata capital and Axis only)

Please note: This rate change at any movement in this rate offering will have proportionate movement in this special offering. Loan sanction and disbursement will be subject to complete documentation and credit at sole discretion of Kotak Mahindra Prime Ltd and subject to guidelines issued by RBI from time to time.

6. T&C apply. 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.

7. EazyDiner Annual Prime Membership is only applicable to Platinum Customers. Up to 15% off on Swiggy orders for Platinum Customers and Up to 10% off on Swiggy orders for Neon Customers Amazon Voucher:

For employee with a net salary between ₹3 Lakhs, voucher worth ₹3,000 shall be provided

For employee with a net salary between ₹1 Lakh– ₹3 Lakhs, voucher worth ₹2,000 shall be provided

8. T&C pertaining to Privy League Programme apply. For detailed T&C visit www.kotak.com

- Taj Epicure membership, Lafayette concierge and MMT Black Elite Annual Membership : This offer is subject to a net salary of ₹3 Lakhs and above.
- EazyDiner access to 2000+ premium restaurants and VIP access across India and Dubai. It is only applicable to Platinum Customers. For more details please visit www.kotak.com. Not applicable for Everyday and Neon Customers
- Milestone Benefit vouchers will be issued post first salary credit in account and minimum Rs 500 Debit card spends on Point of Sale or E-Commerce within 3 months of account opening. Voucher Details will be communicated through email. Vouchers will be issued only once and in the subsequent month of criteria fulfilment

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^KMBL is making it available on its platform basis referral services and on reverse solicitation basis

kotak Cherry :Terms & Conditions Apply. For details please refer <https://www.kotak.com>. 9. 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 Ad

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10. **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.

11. KMBL is making it available on its platform basis referral services and on reverse solicitation basis.

12. **Credit Cards & Loans:** 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

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13^TOP Up health Insurance: 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=EDCD2AFA-32E1-B006-811A-EA27B672B99E&auth=3412ced9ac9ff58968b2314c21ea887911633a2e-4cf2905293ab79efa0d33499a8f5ce311fd96c>.

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Health Assure UIN: ZUKHLGP25063V032425

14. **Credi Card:** Issuance of credit cards is at the sole discretion of Kotak Mahindra Bank Limited. All features and benefits are subject to Credit Card T&C. Please read the Credit Card T&C carefully provided on the Bank website. For Details please visit <https://www.kotak.com/en/personal-banking/cards/credit-cards.html>

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