

## Privy League Programme Terms and Conditions

The terms and conditions applicable for various offers / benefits of the Privy League Programme mentioned below are in addition to the terms and conditions of the specific product / offer. For details of Kotak products please refer to the relevant sections at [www.kotak.com](http://www.kotak.com). For details of other products, please refer to the terms and conditions as stipulated by the vendor.

Entry to the said programme is by invitation and at the sole discretion of the Bank. Meeting the programme eligibility criteria is not an implicit invitation to the programme. The customer reserves the right to decline the invitation by submitting a written request at the bank branch or through e-mail at [privileged@kotak.com](mailto:privileged@kotak.com)

- 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 of vary all or any of the benefits / services offered and the eligibility criteria to the programme.
- Nothing contained herein shall prejudice or affect the terms and conditions accepted by the Customer 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imply that the customers bear any financial liability towards the said members when programme benefits are extended or withdrawn unless specified otherwise in an agreement between the customers and Kotak Mahindra Bank.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 customer.
- Privy League Current or Savings General Schedule of Features and Charges (GSFC) will apply as per the Privy League tier and the type of account (Savings or Current Account).
- 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 program after due intimation to the client. In the event of withdrawal of programme entitlement, service charges shall be applicable as per the product variant held at that time point.
- The Prevailing regulatory guidelines as updated from time to time will take precedence over the benefits and features of the program for all customer types (Resident Individuals, NRIs, Exporters, Importers, Business entities, etc.)
- All information provided by the customer of any nature (including personal) can be shared with agencies/service providers who have an agreement with Kotak Bank for business purpose and on need to know basis. Kotak Bank will always strive to comply with the extant rules and regulations as applicable from time to time on this context and in accordance with the bank's Privacy policy
- The Demat Charges and benefits will be applicable basis consent given at the time of Demat account opening on the Demat tariff form. Any revision from depository side can be done as per regulatory guidelines.
- Fees for Non maintenance of balance for Neon accounts maintaining less than 25% of Neon RV will be applicable at charge of 6% of shortfall capped at Rs 600(For savings).The bank reserves the right to change fees/schedule of charges with prior intimation.
- Threshold required to be maintained to avail cash deposit benefits under the Privy programme for Current Accounts is
  - For Neon at least Rs.10 lakhs Relationship value along with Rs 3 lakhs current account average monthly balance or Rs. 5 lakhs current account average monthly balance across family member accounts that are grouped under the programme.
  - For Platinum at least Rs 30 lakhs Relationship value along with Rs 5 lakhs current account average monthly balance or Rs. 15 lakhs current account average monthly balance across family member accounts that are grouped under the programme
  - In case the above threshold is not met for Neon/Platinum, Elite/Ace Current account variant cash deposit charges will be applicable respectively.
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- I/We have understood and accept the terms & conditions mentioned herein including the terms available at website for the facility granted and its benefits of the Privy League programme along with account opening and hereby agree to be bound by the same and to any further amendments or changes governing the Programme thereof made by the Bank from time to time. If the balances required as per Programme eligibility are not maintained which is subject to review every 6 months on an ongoing basis (or for any other reason as deemed fit by the Bank), the Bank reserves the right to withdraw the prevailing Programme Features, with prior intimation. In case of such withdrawal of prevailing Programme entitlement, all the existing Programme Features (e.g. discounts, services etc.) will be withdrawn and instead the minimum balance requirements, fees & charges will be applicable as per the standalone Product / Account variant/s held by the Account Holder(s)
- The Sweep In Threshold is ₹3 Lac and Sweep Out Threshold is ₹5 Lac for savings Privy customers across all tiers for key/ associate.
- In case customer signs up for ActivMoney, minimum Sweep In Threshold of ₹3 Lac and Sweep Out Threshold of ₹5 Lac will have to be honored.

### Grouping:

- One CRN has to be maintained as 'Key CRN'. The Key CRN will be the first and single point of contact for the whole group regarding management of this grouping and for any communication to the group. Addition or deletion of any CRN to the group requires the written consent of the Key CRN included the CRN being added / deleted.
- Trusts cannot open Privy accounts
- Following Relatives of the Key allowed to be grouped: Spouse, Parents, Mother / Father-In-law, Children and Son / Daughter-in-law, Grandchildren and Grandparents. Relationship is to be authenticated by the customer. No relationship proof is required.
- Non-Individual CRNs can be grouped, where any of the individual group members are in owner-ship position (proprietor, partner, director).
- CRNs of Public charitable institutions, NGOs, Government bodies and Clubs cannot be grouped. HUF CRN can be grouped if the Karta is part of the group in the capacity of an individual or as a Karta.
- Minors can be grouped, but cannot be the 'Key CRN'.
- Key and all Associates to be included in this letter should be valid CRN holders with the Bank.

### Other Terms and Conditions

- Locker allocation is subject to availability
- Customers shall be issued EazyDiner/ MMT Black Gold membership vouchers post DC activation via POS/ ECommerce. For customer to be eligible for these vouchers, DC activation should happen within first 90 days of card issuance date.
- Issuance of Credit Cards along with the Programme is at the sole discretion of Kotak Mahindra Bank Limited. All features and benefits linked to the cards are subject to Credit Card Terms & Conditions. Please read the Credit Card Terms & Conditions provided on [www.kotak.com](http://www.kotak.com) carefully
- Credit 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 sourcing loan assets
- Waiver of fees for Credit Cards linked to Programme is subject to maintaining eligibility of respective Programme. In case, programme eligibility is not met or if customer is degraded from higher variant programme to lower variant, customer will not be given programme linked fee waiver and will be required to pay Joining/Annual fees
- White Reserve Credit Card is an invite only credit card
- Issuance of credit cards is subject to pre-approved eligibility criteria and is not guaranteed from the first day of program qualification. Cards will be offered only to customers who meet the required pre-approval conditions
- Lifetime free credit cards are offered only to 'key' customers who qualify under specific programme eligibility criteria

- Please visit [www.kotak.com](http://www.kotak.com) for details on lounge access on your Credit/Debit Cards
- Forex card issuance is subject to Forex card t&c. For details visit [www.kotak.com](http://www.kotak.com)

### Swiggy Offer

- This Offer is made solely and entirely by Bundl Technologies Pvt. Ltd. (“Swiggy” or “Merchant”) to the eligible customers of Kotak Mahindra Bank (“Bank”) holding Kotak Privy League Debit Card
- Participation in this Offer is voluntary.
- The Offer is non-transferable, non-encashable and non-negotiable.
- 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 Swiggy.
- Offer valid on a single restaurant bill value only.
- Taxes, Restaurant packing charges, delivery charges are not covered in the coupon code and will need to be borne by the customer.
- In case the order is cancelled due to the restaurant/item unavailable, the coupon will be reinstated.
- The Bank and Swiggy, reserve the right to disqualify any Customer from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer.
- Bank and Swiggy 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.
- The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Swiggy 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.
- The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by Swiggy. 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 Swiggy by writing to [support@swiggy.in](mailto:support@swiggy.in) without any reference to the Bank.
- The decision of the Bank and Swiggy in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.
- 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.
- 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.
- Other terms and conditions are applicable
- The services shall be governed by the terms and conditions set out in <http://www.swiggy.com/terms-and-condition>(incorporated by reference)
- Customer do not need to enter any coupon code to avail the swiggy offer, applicable discounts shall be automatically applied once customer chooses to pay with his New Kotak Privy Debit card. Bank shall in no way be liable in the event the Customer fails to pay with his New Kotak Privy Debit card and becomes ineligible to avail the Offer.
- For Privy League Neon customers on paying with the Kotak Neon Debit Card: Instant Discount of 10% on a minimum order value of Rs 200. Maximum discount per order Rs 150. Offer is valid 10 times per user during the campaign period (24th May 2025 till 31st March 2026). Offer valid only on Kotak Neon Debit Card.

- For Privy League Platinum customers on paying with the Kotak Platinum Debit Card: Instant Discount of 15% on a minimum order value of Rs 200. Maximum discount per order Rs 250. Offer is valid 10 times per user during the campaign period (24th May 2025 till 31st March 2026). Offer valid only on Kotak Platinum Debit Card.
- For Privy League Black customers on paying with the Kotak Black Debit Card: Instant Discount of 20% on a minimum order value of Rs 200. Maximum discount per order Rs 300. Offer is valid 10 times per user during the campaign period (24th May 2025 till 31st March 2026). Offer valid only on Kotak Black Debit Card.
- In case of any query regarding the Offer, customer to connect with Swiggy directly via email at support@swiggy.in

### **Make My Trip Black Gold Membership Offer**

General terms and conditions and details governing the MMT Black Vouchers.

Terms and Conditions of MMTBLACK loyalty program:

The MMTBLACK loyalty program comprises of three tiers:

- MMTBLACK Gold
- MMTBLACK Platinum

Tier Eligibility:

Based on your spends and the number of trips completed, you are chosen for the tier in the MMTBLACK loyalty program. Details below:

- If your travel spends in the last 12 months are in the range of INR 50,000 to INR 2,00,000, AND your total completed trips are more than 4, you will become a member of the GOLD Tier.
- If your travel spends in the last 12 months are greater than INR 2,00,000 AND your total completed trips are more than 4, you will become a member of the PLATINUM Tier.

Gold Tier is being offered to eligible Privy League Black customers. Offer is only for eligible KEY customers at CRN level (first and single point of contact for the group) who sign up for Kotak Privy League Black Program and who activate the Privy League Black Debit Card within 3 months of the card issuance date (via POS / E-commerce transaction only). Existing customers will need to apply for the new debit card. The customer needs to activate the membership within 3 months of receiving the voucher code. The membership will be valid for 1 year from the day of activation.

MMTBLACK **Gold** members get:

- Cashback - myCash worth INR 0.5 for every INR 100 spent on flight bookings, and myCash worth INR 1 for every INR 100 spent on all other bookings (Excluding Rail, Metro, Visa, ACME and MICE bookings).
- Hotel Benefits on select hotels:
  - Min. 10% additional discount on select hotels
  - Guaranteed Room Upgrade/ Meal Plan Upgrade/ Hotel Credit on select hotels
  - Min. 20% off on F&B/SPA at select hotels

The above benefits are not applicable on all hotels and some hotels may allow one or more of these benefits.

- Premium Customer Support – 24x7 Priority Helpdesk with call pick-up within 30 seconds.
- Domestic Flight Benefits - 25% OFF on Ancillaries Services (flight add-ons) like Zero Cancellation, In-Flight Meal, Date Change, Fast Forward
- Members can avail a maximum discount of up to Rs.200 per flight booking.

- Holiday Package Benefit – Two Holiday Gift Cards worth flat INR 3,500 OFF\* each, which can be utilised to get discount on Holiday Package bookings worth INR 75,000 or more.
- Outstation Cabs Benefit - Flat 50% off, up to Rs.100, on any one of the following outstation cab add-on/special requests - Roof Carrier, New Vehicle Guarantee, Driver Language Preference and Pet Friendly Cab. In case multiple add-ons are selected, discount will be provided on the most expensive add-on.

#### Monetary Rewards

My Cash earned will have the below usage conversion:

1 unit of My Cash = INR 1

Currently, the upper capping on spends per annum for which My Cash will get credited, is INR 25 lakhs.

MakeMyTrip reserves the right to revise this number basis customer profile and business requirements.

#### Legal Terms and Conditions

- The MMTBLACK loyalty program and its benefits are applicable only for MMTBLACK members making bookings exclusively through MakeMyTrip's official website, android, IOS mobile apps and mobile web services ("Mweb"), that are operating from/on an Indian domain and/or region and are not applicable for bookings made by MMTBLACK members from Gulf Cooperation Council ("GCC") or any other international domain or region. .
- My cash ("MyCash") credit benefits (applicable to all the three MMTBLACK tiers) can only be availed by MMTBLACK members, if their bookings are made exclusively through MakeMyTrip's official website, android, IOS mobile apps and Mweb, that are operating from/on an Indian domain and/or region and are not applicable to any other international domain or region. Further, MyCash credits benefits are not applicable for bookings made by MMTBLACK members through any offline mode (i.e., bookings made via MMT's call centres e.t.c).
- The aggregate amount of spending towards bookings remitted by MMTBLACK members within a period of 12 months, will only be added against their ("Black Spends") if the bookings are made exclusively through MakeMyTrip's official website, android, IOS mobile apps and Mweb, that are operating from/on an Indian domain and/or region. The members cannot accumulate their Black Spends through bookings made by any other mode, other than the modes specified hereinabove.
- Any and all kinds of offline bookings (i.e., bookings made via MMT's call centres etc.) made by MMTBLACK members or any non-members will not be covered under the MMTBLACK loyalty program, and therefore no benefits shall be applicable on such bookings.
- MMTBLACK loyalty program benefits (as applicable to the MMTBLACK tier of the member) can only be availed by a MMTBLACK member by making bookings through 1 (one) registered account. The MMTBLACK benefits accruing on bookings made through one account of a member, shall not be merged with other accounts of the same member (applicable in case a MMTBLACK member holds and makes bookings from more than 1 (one) account with MMT).
- In the event of any dispute, the parties agree to exclusive jurisdiction of courts of New Delhi.
- MakeMyTrip and Kotak reserves the right, at any time, without prior notice and liability and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace or discontinue, wholly or in part, this program by another program, whether similar to this program or not, or to extend or withdraw it altogether.
- MakeMyTrip and Kotak shall not be liable for any loss or damage arising due to force majeure event.
- MakeMyTrip and Kotak are the final authority on the interpretation of these Terms and Conditions.
- MakeMyTrip and Kotak shall not be liable to, for any indirect, punitive, special, incidental or consequential damages arising out of or in connection with the program. In no event the liability of MakeMyTrip and Kotak for any claims under this MMTBLACK program shall exceed the value of My Cash credited for a particular milestone or utilized for making a booking/ obtaining a voucher by the MMTBLACK member.
- User Agreement, Privacy Policy and My Wallet terms and conditions on the MakeMyTrip website shall be applicable.

- By participating in the MMTBLACK program, the MMTBLACK member gives MakeMyTrip permission to use the MMTBLACK member's name, image and any other details or information available on the MMTBLACK member's social media profiles, in any manner, to promote MMTBLACK or MakeMyTrip brand name or services.
- MakeMyTrip may share your personal Information with a third party or business partners in respect to MMTBLACK loyalty program.
- By participating in the MMTBLACK program, the MMTBLACK member releases and holds harmless MakeMyTrip and Kotak, and any of their employees from all liability, loss, injury or damage to property or person, including death, and reasonable attorney's fees and court costs, even if caused or contributed to by MakeMyTrip's and Kotak's negligence.
- Failure by MakeMyTrip and Kotak to enforce any of their rights at any stage does not constitute a waiver of those rights.

#### **Kotak Bank's Terms & Conditions pertaining to MMT offer**

- The Offer is only applicable to key customers who are a part of Privy League Black Programme
- Participation in this Offer is voluntary
- The Offer is non-transferable, non-encashable and non-negotiable
- Any Customer eligible for the Offer shall be deemed to have read, understood and accepted these terms and conditions and the general terms and conditions of the Bank.
- The Bank reserve the right to disqualify any Customer from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer.
- In the event of any misuse or abuse of the offer, Bank reserves the right to deny the offer to the customers.
- Bank reserve the right, at any time, without prior notice & liability 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.
- The decision of the Bank in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.
- The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by MakeMyTrip & 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.
- The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by MakeMyTrip. 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 MakeMyTrip by reaching through in chat option.
- 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.
- 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 New Delhi.

#### **EazyDiner Prime Membership Offer**

Offer is only for eligible KEY customers at CRN level (first and single point of contact for the group) who sign up for Kotak Privy League Black / Platinum Program and who activate the Privy League Black / Platinum Debit Card within 3 months of the card issuance date (via POS / E-commerce transaction only). Existing customers will need to apply for the new debit card. The customer needs to activate the membership within 3 months of

receiving the voucher code. Customer will also need to validate the same with a Rs 2 transaction using the Kotak Black / Platinum Debit Card. The membership will be valid for 1 year from the day of activation.

- Prime membership purchased under the campaign cannot be cancelled or refunded.
- The Offer is only applicable to key customers who are a part of Privy League Black and Platinum Programme
- The EazyDiner Prime deal will be clearly identified on the restaurant screen. All EazyDiner Prime deals will have a minimum of 25% discount as specified in the deal.
- Not all restaurants bookable on EazyDiner will have prime deals. Some restaurants may also have non-prime deals. All discounts are mentioned clearly against each deal for all restaurants bookable on EazyDiner.
- The restaurants and the offers are dynamic to constantly improve the product, hence the offers at restaurants may change without any prior notice. In case there are any concerns, please call the EazyDiner Prime hotline at 786 100 4400.
- All 1+1 deals are valid for a minimum of 2 guests. Example - In case of 3 guests, 2 guests will be charged, and 1 guest will eat for free, in case of 5 guests, 3 guests will be charged, and 2 guests will eat for free.
- Please inform the restaurant about your reservation through EazyDiner upon your arrival at the restaurant to have a hassle-free experience.
- EazyDiner shall not be liable for the experience at the partner restaurant as we only assist in fulfilling the reservations with the special offers.
- EazyDiner shall not be liable if any restaurant is temporarily or permanently shut. In case there are any concerns, please call the EazyDiner Prime hotline at 786 100 4400.
- The fee chargeable for the membership plan shall be predetermined and may be revised by EazyDiner at its sole discretion, from time to time. Any revision of the membership fee shall be notified to the members fifteen (15) days prior to implementing such revision.
- Participation in this offer is voluntary. Any person availing of this offer shall be deemed to have read understood and accepted these Terms and Conditions.
- The Bank and EazyDiner reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change/ discontinue or vary all 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 it altogether.
- Customers are advised to read and understand the terms and conditions of EazyDiner, before availing the benefits of the offer. The Bank merely facilitates its Customers to avail the benefits of the offer and is in no way concerned or connected with the terms and conditions of EazyDiner
- The Bank and EazyDiner, reserve the right to disqualify any Customer from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer or otherwise by use of the Card.
- The Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered by EazyDiner. Any issue or dispute or claim regarding the goods and services must be resolved by the Customer with EazyDiner directly without any reference to the Bank.
- The Offer shall be non-negotiable, non-encashable, non-transferrable and is for one time use, which cannot be clubbed with any other Offer.
- The Bank reserves the right to change the terms and conditions of the Offer, including, extending, withdrawing or discontinuing the same without any notice at its sole discretion.
- Any Customer eligible for the Offer and placing an order shall be deemed to have read, understood and accepted these terms and conditions of this offer and also the general terms and conditions of the EazyDiner before placing an order. Bank merely facilitates its Customers to avail the Offer and it is in no way concerned or connected with the terms and conditions of EazyDiner
- 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 EazyDiner by calling 7861004444 or writing to [booking@eazydiner.com](mailto:booking@eazydiner.com) without any reference to the Bank.

- The decision of the Bank and EazyDiner in all matters in connection with and incidental to this offer is final and shall be binding on all persons.
- 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 that the Customer fails to enter the promo code or uses the wrong coupon code resulting in Customer becoming ineligible to avail the Offer.
- The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by EazyDiner 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.
- 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.