

## Terms and Conditions

**Offer:** Download and login to Kotak Mobile Banking App between May 05, 2017 to May 24, 2017 and get a Rs.200 Amazon voucher redeemable through woohoo.in (an exclusive product from Qwiksilver)

1. This Offer has been extended by Kotak Mahindra Bank Ltd. ("Bank") in alliance with Qwiksilver Solutions Pvt. Ltd. ("Qwiksilver") to a select group of its account holders ("Customers") identified as eligible customers above
2. Customers who successfully login to Kotak Mobile Banking App will receive a Woohoo voucher code and PIN from the Bank via e-mail and/or SMS. Customer needs to click on the link provided in the mail containing the woohoo voucher and generate the Amazon voucher using this gift voucher code and PIN. (woohoo.in is an exclusive product from Qwiksilver)
3. Offer is valid for customers logging to Kotak Mobile Banking between May 05, 2017 to May 24, 2017 (both days inclusive)
4. Only the Customers who successfully login to Kotak Mobile Banking App, during the stipulated duration as specified in the communication sent by the Bank, will be eligible for the offer.
5. Any Customer (CRN) who participates shall only be eligible for 1 (one) voucher worth Rs. 200/- on downloading and logging in the Kotak Mobile Banking App.
6. This Offer cannot be combined with any other offer previously extended or to be extended by the Bank, Qwiksilver or Amazon.in.
7. Customers eligible for a voucher will be sent the woohoo voucher code to redeem within 45 days post the campaign period.
8. The Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change 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.
9. Any person availing this Offer shall be deemed to have done so voluntarily.
10. Any person availing this Offer shall be deemed to have read, understood & accepted the terms and conditions set by the Bank in connection with the offer.
11. The decision of the Bank in all matters in connection with and incidental to this Offer shall be final and binding on all persons
12. The validity period and terms and conditions applicable to the e-voucher code and specified in the communication from the Bank, shall apply without exception to all e-voucher codes rewarded by the Bank and shall not be open for negotiation with the Bank or with the specified partner brands.
13. Customers are requested to read the terms and conditions of Qwiksilver before availing the benefits of the offer. 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 Qwiksilver.
14. Any dispute/complaint regarding the services offered by Qwiksilver must be addressed by the customer, directly to Qwiksilver at support@woohoo.in or call 18001084438 as may be applicable and the Bank will not entertain any communication in this regard.
15. Vouchers issued shall be non-transferable and/or non-negotiable. No cash or any other substitute shall be offered for the vouchers.
16. Vouchers cannot be reloaded, resold, transferred for value or redeemed for cash
17. The decision of the Bank and Qwiksilver (as may be applicable) in all matters in connection with and incidental to this Offer shall be final and binding on all persons
18. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Qwiksilver and the Customer hereby agrees not to hold the Bank responsible or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses that he/she may suffer on account of this Offer.
19. Kotak Mahindra Bank and Qwiksilver reserve the right, at any time, without previous notice 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 it altogether without assigning any reason whatsoever.
20. All disputes arising out of or in connection with this Offer shall be subject to the exclusive jurisdiction of courts

in Mumbai, irrespective of whether any other courts/tribunals have concurrent or similar jurisdiction.