

**IMPORTANT LINK:**

If you wish to download the App and Open Account – Click here <https://bit.ly/811Gaana>

Don't want to Download & install, you can still open the account – Click <https://bit.ly/Kotak811-G>

**Terms and Conditions of the Gaana voucher code offer**

**Offer period** – 24<sup>th</sup> Jan'18 till 25<sup>th</sup> Mar'18

**Offer construct for 811 offer** – Get 90 days Free Gaana Plus subscription when you open a Kotak 811 account.

**Eligible customers** – Kotak 811 customers

**How to avail the offer-****Steps to redeem (for an Android User):**

- 1) Download and Register on the Gaana App
- 2) Navigate to “Settings”
- 3) Scroll down and click on “Redeem Coupon”
- 4) Enter the Unique Coupon Code received from Bank
- 5) Enjoy your 90 Days Gaana Plus Subscription

**Steps to redeem (for an iOS User)**

- 1) Download and Register on the Gaana App
- 2) Navigate to <https://gaana.com/settings/redeem> on your browser
- 3) Enter the Unique Coupon Code received from Bank
- 4) Enjoy your 90 Days Gaana Plus Subscription
- 5) In case you are not logged in on web/wap/app, you would need to login first and then enter - <https://gaana.com/settings/redeem>

**TERMS & CONDITIONS-**

1. This offer has been extended by GAMMA GAANA LTD (“Gaana”) to Kotak Mahindra Bank Ltd. (“Bank”) its account holders (“Customers”) identified as eligible customers above.
2. The offer is non-transferable and can be availed of only by the customers who have received the communication from Kotak Mahindra Bank Ltd.
3. Get 90 days Gaana Plus subscription.
  - a. This offer is applicable only for Android & iOS Users.

- b. This offer is applicable for new Gaana Plus users only.
  - c. The promo code is CASE SENSITIVE and applicable for one time use only.
  - d. Download the Gaana app from Google Playstore or itunes and login to avail the offer.
4. Each customer will be eligible for one Gaana Plus voucher code during the entire offer period.
5. Each Voucher code will be valid for 30 days with both the start and end days included.
6. Eligible customer will be sent the unique Gaana voucher code to customer's registered email id within 15 days from the Account opening date of the customer.
7. Customer who fails 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 the Customer fails to enter the coupon code or uses the wrong coupon code resulting in Customer becoming ineligible to avail the Offer.
8. The Terms & Conditions as stated herein are not exhaustive and can be modified, altered at the sole discretion of the Bank at any time whatsoever. Bank reserves the absolute right at any time, without notice, to add/alter/change/or vary any or 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 withdraw it altogether.
9. Bank reserves the right to extend/suspend/withdraw the offer at any time.
10. Any participation in this offer is voluntary. Any person availing of this offer shall be deemed to have accepted these Terms and Conditions and the General terms and conditions of Bank and Gaana.
11. Customer is advised to read and understand the terms and conditions of Gaana before availing 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 Gaana.
12. The decision of the Bank in all matters in connection with and incidental to this offer is final and binding on all persons.
13. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Gaana its agents or representatives 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 the offer.
14. For any query / dispute/ complaint/ grievances regarding the products and services offered by Gaana or its agents / representatives must be addressed by the Customer in writing to Gaana through help/feedback section of Gaana website or mobile app and the Bank shall not entertain any communication in this regard.
15. Information of offer is correct at the time of publication.
16. 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.
17. All disputes arising out of or in connection with this Offer shall be subject to the exclusive jurisdiction of the courts at Mumbai, irrespective of whether any other court or tribunal has concurrent or similar jurisdiction.