

Terms and Conditions of mStore offer:

Offer Construct: Avail An offer a Day on mStore

Offer period – Apr 1, 2018 to Apr 30 , 2018

Offer Detail

Day of the week	Merchant Name	offer	Conditions/qualifier
Monday	Flight booking - goibibo	Rs 1000 cashback + no convenience fee	Min Transaction value - 7500
Tuesday	Flipkart	Rs 200 cash back	Min transaction value – Rs 1500, payment option Kotak netbanking only
Wednesday	IRCTC	Rs 100 cash back	Flat cash back of Rs 100 on every transaction. Min transaction value Rs 1000
Thursday	Shopclues	Rs 200 cash back	Min transaction value – Rs 1500
Friday	PVR	50% cash back upto Rs 200	Min 2 seats in 1 transactions
Saturday	Bus booking - goibibo	Rs 200 cash back	Flat cash back on every transaction above Rs 750

Steps to transact

1. Login to your Kotak Mahindra Bank Mobile App
2. Go to mStore section and select category of your choice
3. Select product and services of your choice and move to payment page
4. Make payment through Kotak accounts or credit card

Terms and Conditions:

1. This offer has been made by Kotak Mahindra Bank (“Bank”) for its customers transacting on mStore merchants
2. Eligible customers mean the customers who have not transacted using mStore within the Kotak Mobile Banking App in 2018, ie between 1 January 2018 and 31 March 2018
3. The merchants participating in this Offer shall hereinafter be referred to as participating merchants.
4. The Bank reserves the right to extend this Offer to any group of Customers, which it may deem fit.
5. The Offer is valid only on successful transactions done. Reversed, cancelled transactions will not be considered to be eligible for availing the benefits of the Offer.

6. The Offer is valid only on transactions done on mStore in the Kotak Mobile Banking App.
7. The Cashback shall be valid only on one transaction per CRN per day.
8. Maximum cash back under this offer will be Rs 5000 per CRN.
9. The cash back will be sent to eligible customers within 90 days from the offer end date.
10. Offer shall not be applicable where customer have applied any other offer for the transaction like mcoupon, star pass or Kotak Saturday or any other applicable offer
11. The Bank reserves the right to change the terms and conditions of the Offer, including, extending, withdrawing or discontinuing the same without prior notice, at the Bank's sole discretion.
12. 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.
13. Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by the participating merchants 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 or for any loss of whatsoever nature that he / she may suffer on account of the Offer
14. The Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered by the participating merchants. Any issue or dispute or claim regarding the goods and services must be resolved by the Customer with participating merchants directly without any reference to the Bank.
15. Bank reserve 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.
16. All disputes arising out of or in connection with the Offer shall be subject to the exclusive jurisdiction of courts in Mumbai, irrespective of whether any other court or tribunal has concurrent or similar jurisdiction.
17. Bank shall not be liable in any manner whatsoever for any loss/damage/claim that may arise out of use or otherwise of any goods and services availed by the Customer under the Offer.
18. Any person availing the offer shall be deemed to have read, understood & accepted the terms and conditions set by the participating merchants and the Bank's General Terms and Conditions while making the online purchase. Bank merely facilitates its Customers to avail the offer and is in no way concerned or connected with the terms and conditions set by the participating merchants.
19. The decision of the Bank in all matters in connection with and incidental to the Offer shall be final and binding on all persons.