

Offer:

Do a Bharat QR Scan & Pay transaction of Rs. 200 or above with Kotak Debit or Credit Card and get Rs. 50 cashback.

Maximum cash-back of Rs. 150 allowed per cm per month

Offer Validity: 1 month (Till 31st May'18)

Steps to Redeem:

- Step 1: Look for the Bharat QR / mVISA logo at the merchant store or website.
- Step 2: Log into Kotak Mobile Banking app using your 6 digit mPIN or fingerprint
- Step 3: Click on the Scan & Pay icon to initiate payment
- Step 4: Scan the QR code
- Step 5: Select your card and enter the amount
- Step 6: Confirm the payment
- For login using fingerprint : If payment amount is more than Rs. 2000 , you will be asked to enter your MPIN to confirm payment

Click here < <https://www.kotak.com/en/personal-banking/cards/debit-card-services/scan-pay/merchant-lists.html>> to know more.

Major merchants at which Bharat QR is available:

IRCTC, IDEA Cellular, AIRTEL DTH, Tata Sky, Pizza Hut, Dominos, Reliance Energy, BESCO, MTNL

Terms & Conditions:

1. The offer is valid only for a select set of Kotak Debit Card, Credit Card customers ("Cardholders") who have received this written communication from Kotak Mahindra Bank Limited ("Bank"). The Bank reserves the right to offer the program to any of its cardholders at its sole discretion.
2. The program is valid for the retail / online spends done using a Kotak Debit Card, Credit Card from 1st to 31st May'18 ("program period"), both days inclusive.
3. The offer is only applicable on transactions done through BharatQR/mVisa i.e. by selecting the option of Scan & Pay in Kotak Mobile Banking App, scanning QR Code and paying through Kotak Debit Card, Credit Card.
4. Cardholder needs to do a transaction of Rs. 200 or more through Kotak Debit Card, Credit Card via Scan & Pay option on Kotak Mobile Banking App, during the program period, to qualify for this offer.
5. Customers shall be eligible for a maximum cashback of Rs. 150 per month in the duration of the offer.
6. Please note that cash back is subject to merchant settlement of transactions. Hence only transactions settled by merchants within the program period will attract the cashback.
7. Transactions which are reversed or cancelled will also not be considered.
8. The cashback earned will be credited to cardholders' account by 31st July, 2018.
9. This offer cannot be clubbed with any other offer.

10. Cardholders who have closed their accounts before cashback credit will not be eligible for this offer.
11. Any participation in this offer is voluntary. Any person availing of this offer shall be deemed to have accepted these terms and conditions
12. The Bank reserves the absolute right to change / modify / withdraw / suspend / cancel this offer at any time without giving any notice and without assigning any reason.
13. 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.
14. Customers are advised to read and understand the terms and conditions of the merchants 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 the merchants.
15. The Bank holds out no warranty and makes no representation with respect to the delivery and quality of the goods and services of the merchants. In case of any queries or disputes with regards to the quality of the goods and services shall be resolved by the customer directly with the merchant without any reference to the Bank whatsoever.
16. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by the merchants their agents and 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.
17. All disputes arising out of or in connection with or as a result of this offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the courts or tribunals at Mumbai only, irrespective of whether any other courts or tribunals have concurrent or similar jurisdiction.