

Terms and Conditions

1. This offer is made to Kotak Mahindra Bank ("Bank") in alliance with Qwiksilver Solutions Pvt. Ltd. ("Qwiksilver") for Kotak 811 customers ("Customers").
2. A referrer is any Kotak 811 customer who refers anyone to open 811 account through "Refer 811" option available in post login Mobile Banking App.
3. A referee is a new user who receives a referral link from the referrer to open Kotak 811 account and does not have any existing or previous relationship with the Bank
4. The referrer will be eligible for a BookMyShow ("BMS") voucher worth Rs. 250/- (through woohoo.in) only if minimum of 3 referees uses the link shared by referrer for opening the 811 account within the same month. The referee should get the complete account activated using the link shared by referrer in one go without dropping the journey in between. (woohoo.in is an exclusive product from Qwiksilver)
5. The referrer can refer any number of people to open 811 account, however the referrer will be only eligible to get a Rs. 250 BMS voucher once during the entire offer period if the offer conditions are met. This means that a referrer who has got a BMS voucher once will not be eligible to receive it again for this offer.
6. If eligible, a referrer will receive BMS voucher within 30 working days from the offer expiry date.
7. Referee will not be eligible to get any voucher under this Offer.
8. The referee should not be have any existing or previous relationship with the Bank. Any 811 account opened by the customer already having any existing relationship with the Bank will not qualify as a successful referral.
9. The referee should open the account using the link shared by referrer only. Bank shall, in no way, be liable in the event the referee fails to use the link to open the account in one go resulting in referrer becoming ineligible to avail the offer.
10. 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.
11. 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 or otherwise.
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. The Offer is non-transferable, non-encashable and non-negotiable and cannot be clubbed with any other offer. The offer cannot be exchanged for cash or any other credit benefits.
14. 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.
15. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by BMS, Qwiksilver 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.
16. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by BMS, Qwiksilver. Any issue or dispute

or claim regarding the goods and services must be resolved in writing by the Customer with BMS, Qwiksilver directly without any reference to the Bank.

17. Any Customer eligible for the Offer shall be deemed to have read, understood and accepted the terms and conditions of BMS, Qwiksilver. Bank merely facilitates its Customers to avail the offers and it is in no way concerned or connected in respect of the terms and conditions of BMS, Qwiksilver.
18. 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.
19. 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 only, irrespective of whether any other Court or Tribunal has concurrent or similar jurisdiction.

Steps to redeem BMS voucher:

- To redeem the Gift Card, click on <https://kotak.woohoo.in/>
- Select the brand voucher of your choice, select EGV design theme and click on Buy Now
- At the checkout page, enter your email ID and mobile number to receive the voucher on the entered email ID.
- Enter your 16 digit Gift Card No and PIN at the Checkout page and click Apply and then click on Place Order.
- You will receive a unique order ID for successful order creation. Please use the same for future correspondence.