

## **Terms and Conditions**

### **Campaign Construct –**

**Get an amazon voucher upto Rs.100/- on your First Bill payment or Mobile or DTH recharges with Kotak Mahindra Bank App or Net banking.**

### **Eligible Customers -**

- The customers who haven't made any Bill Payments or any Mobile or DTH Recharges since 1<sup>st</sup> October'2020 with Kotak Bill Pay platform are eligible for the offer. For the purpose of reconciliation, this will be considered as First Bill Pay or First Mobile / DTH recharge.
- Minimum amount of Bill pay / recharge / DTH recharge to be eligible for the offer is Rs. 100 in single transaction.
- One CRN will be will eligible for One voucher as per below voucher eligibility during the offer period for either Bill payment or mobile recharges or DTH recharges.

### **Voucher Eligibility -**

<b>Transaction Amount</b>	<b>Voucher Amount</b>
Rs.100 to Rs.199	Rs.50
Rs.200 and Above	Rs.100

### **Steps for Bill payment/Recharge via Kotak Mobile Banking / Net Banking:**

- Login to the Kotak Mobile Banking /Net Banking & select Bill Pay/ Recharge under Payment & Transfer Section
- Select the category of your biller
- Fill in your details, select the account you wish to pay from & tap on continue
- Check the details thoroughly & click on confirm
- Bill payment is done. Download or share the receipt for the bills paid

- Add your nickname and click on add to “Registered Billers” to receive alerts in future, it Can be availed by customers of Kotak 811 only. In case a user doesn’t have Kotak 811 account, they can open a Kotak 811 account & opt in for bill payment.

### **Other terms and conditions**

1. This offer is made by Kotak Mahindra Bank Ltd (“Bank”) to its customers having a 811 savings account (“Customer”) in association with Qwikcilver Solutions (“Qwikcilver”).
2. 811 Savings Account Customer is any user who has opened 811 OTP/wallet account can avail the offer including FKYC customers
3. The Offer is valid from 1<sup>st</sup> March 2021 to 31<sup>st</sup> March 2021 (“Offer Period”).
4. The offer cannot be clubbed with any other Bank offer on Bill payments and recharges. In case of customers falling in multiple bill pay & recharge related offer, higher voucher amount gratification will be shared with customer.
5. All eligible customers shall be communicated with the gift card numbers via SMS/email on their registered mobile number or email address with the bank.
6. Gift voucher will be in the form of a Woohoo voucher, which can be redeemed online for a voucher of many popular brands
7. This Gift voucher is issued by Qwikcilver. Qwikcilver is a private limited company incorporated under the laws of India, and is the issuer of Gift vouchers.
8. Participation in this offer is voluntary.
9. Any person participating in the offer shall be deemed to have read, understood and accepted these terms and conditions, the general terms and conditions of the Bank and the terms and conditions of Qwikcilver. Bank merely facilitates its Customers to avail the offer and it is in no way concerned or connected with the terms and conditions of Qwikcilver.
10. This offer is non-encashable and cannot be clubbed with any other offer.
11. Each customer/CRN will be eligible for maximum 1 voucher during the offer period.
12. 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.

13. The Bank holds out no warranty and makes no representation with respect to the service and delivery of the goods and services offered by Qwiksilver and the brand selected for the voucher. In case of any disputes or complaints regarding the same the Customer is required to resolve the same directly with Qwiksilver and the brand selected for the voucher without any reference to the Bank whatsoever.
14. 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.
15. 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.
16. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Qwiksilver or any of the brands selected for the voucher 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.
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. 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 courts at Mumbai.

## **GIFT VOUCHER DETAILS**

### **Steps to redeem the vouchers:**

- To redeem this Gift Card click on <https://kotak811.woohoo.in/>  Select the brand of your choice.

- Select Denomination (same value of activation code) and click Checkout
- At the checkout page, enter delivery details like - first name, last name, email ID and mobile number.
- Enter your 8 digit activation code & click on Apply.
- Place Order by Clicking  Select I agree and abide to Terms and Conditions  Click PLACE ORDER
- You will receive a unique order ID for successful order creation. Please use the same for any future correspondence

### **Terms and Conditions for Gift voucher:**

1. This Gift Card is issued by Qwiksilver Solutions (“Qwiksilver”). Qwiksilver is a private limited company incorporated under the laws of India, and is the issuer of Gift Cards.
2. This Gift Card is redeemable for e-gift cards for the brands on <https://kotak.woohoo.in/> ONLY
3. The Gift Card balance will not be redeemed for cash.
4. Gift Card cannot be used to purchase other Woohoo Gift Card or Woohoo e-gift Card.
5. The Gift Card cannot be reloaded.
6. In case customer is eligible for the gift card, he shall receive the same within 90 days from offer end date.
7. All eligible customers shall be communicated with the gift card numbers via SMS/email on their registered mobile number or email address with the bank.
8. Protect the card numbers and PIN numbers to avoid misuse. Bank or Qwiksilver Solutions will not be responsible in case the card is lost, stolen or used without permission. In case the card number gets stolen, it cannot be replaced, nor cash refunded.
9. The Gift Card cannot be revalidated after the expiry. No returns and no refunds on E-gift cards.
10. The validity of the Gift card/Voucher to be 90 days from the day of voucher creation. Voucher will be shared with eligible customers within a week of voucher creation date.