

Terms & Conditions of Taj Epicure Membership (For Privy Black Corporate Salary Customers Classification K_CSI)

- Customer is eligible if he meets program eligibility criteria ie salary credit of ≥ 3 lacs per month and does a transaction on his Debit card (POS / E-commerce) within the first 3 months of account opening
- There is no amount capping for Debit card (POS/E-commerce) transaction for voucher eligibility
- Only applicable to New to Bank Customers
- Voucher shall be issued in the subsequent month of fulfilling the eligibility criteria.
- This offer has been made solely and entirely by The Indian Hotels Company Limited (IHCL) to the eligible Customers of Kotak Mahindra Bank
- Eligible customers will need to activate the membership on IHCL site by signing up for the same with the voucher code provided within 2 months of receiving the same.
- The membership will be valid for 1 year from the date the customer activates his/her membership
- This offer cannot be combined with any other offers.
- The Offer is non-negotiable, non-transferrable and non-cashable.
- Participation in this Offer is voluntary.
- Any Customer eligible for the offer shall be deemed to have read, understood and accepted these terms and conditions of the offer available at the website of IHCL before availing the offer. Kotak Mahindra Bank merely facilitates its Customers to avail the offer and it is in no way concerned or connected with the terms and conditions and services provided by IHCL.
- Kotak Mahindra Bank and IHCL 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.
- Kotak Mahindra Bank and IHCL reserve the right to revoke the offer if at any time it is believed that the same is being misused or offer terms and conditions are being violated.
- Kotak Mahindra Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by IHCL its agents or representatives in connection with the offer and the Customer hereby understands, acknowledges and agrees not to hold the Bank responsible or liable for, any losses, damages, costs, charges, expenses, claims (whether direct or indirect), actions or demands suffered by the Customer in relation to availing the benefits under the Offer.
- Kotak Mahindra Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by IHCL.
- Any issue or dispute or claim arising out of or in relation to availing the benefits under the offer must be resolved by the Customer directly with IHCL by contacting IHCL call centre at 1-800-111-825
- The decision of Kotak Mahindra Bank and IHCL in all matters in connection with and incidental to this offer is final and shall be binding on all persons.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits of the Offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges
- The Bank reserves the right to disqualify any Customer from the benefits of the Offer if any fraudulent or suspicious activity is identified as being carried out for the purpose of availing the benefits under the Offer.

- 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
- The features/benefits of the Epicure corporate membership availed as part of Kotak Mahindra Bank offer will differ from the features/benefits of the Epicure retail membership as availed directly through IHCL, or via other channels
- These terms and conditions are in addition to the Terms and conditions of the Privy Program and Debit Card

To check list of participating hotels visit <https://www.tajhotels.com/en-in/epicureprogram/participating-hotels/>

Terms & Conditions of Shopping Vouchers (For Privy Neon (Classification – K_CPR, K_CSP and Privy Platinum (Classification- K_COP,K_CSOP)

Offer:

- Welcome benefit of ₹2000/₹3000 e-voucher for salaried professional customers who have credited their salary into the account within 3 months of account opening and are Debit Card active on POS/Ecommerce.
- Only applicable to New to Bank Customers
- Voucher shall be issued in the subsequent month of fulfilling the eligibility criteria
- Voucher Value of Rs 2000 is for Neon and Voucher Value Rs 3000 is for Platinum
- There is no amount capping for Debit card (POS/E-commerce) transaction for voucher eligibility.
- Salary credit should be as per defined threshold-
 - Neon – Rs 50,000 and above
 - Neon for Crème Corporates start at Rs 25,000
 - Platinum- Rs 1,00,000 and above

Steps for redemption:

1. Click on the link & enter your “Unique promo code”
2. Select from the given brand and enter the requisite details
3. After entering requisite details, click on “Send OTP”
4. You will receive an OTP on your mentioned mobile number, enter the OTP & click on “Submit”
5. That’s it! Selected brand voucher will be sent to your delivery details within 10 minutes

Vouchagram TnC:

- 1.This Offer is made solely and entirely by Vouchagram India Private Ltd. (“Merchant Name”) to the customers of Kotak Mahindra Bank (“Bank”) holding Kotak Debit Card or Kotak Credit Card or availing Net Banking facilities of the Bank (“Customers”).
2. Participation in this Offer is voluntary.
3. The Offer is non-transferable, non-encashable and non-negotiable.

4. Any Customer eligible for the Offer shall be deemed to have read, understood and accepted these terms and conditions, general terms and conditions of the Bank and terms and conditions of the Merchant in relation to the Offer before availing the Offer. Bank merely facilitates its Customers to avail the Offer and it is in no way concerned or connected in respect of the terms and conditions of Vouchagram India Private Ltd.

5. The Bank and Vouchagram India Private Ltd., reserve the right to disqualify any Customer from the benefits of the Offer if any fraudulent activity is identified as being carried out for availing the benefits under the Offer.

6. Bank and Vouchagram India Private Ltd. reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all or any 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 this Offer altogether.

7. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Vouchagram India Private Ltd. its agents or representatives and the Customer hereby understands, acknowledges and agrees not to hold the Bank responsible or liable for, any losses, damages, costs, charges, expenses, claims (whether direct or indirect), actions or demands suffered by the Customer in relation to availing the benefits under the Offer.

8. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by Vouchagram India Private Ltd. Any issue or dispute or claim arising out of or in relation to availing the benefits under the Offer must be resolved by the Customer directly with Vouchagram India Private Ltd. by writing to www.qwiksilver.com without any reference to the Bank.

9. The decision of the Bank and Vouchagram India Private Ltd. in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.

10. 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.

11. Offer is for one time use only and cannot be clubbed with any other Offer

12. Customers who fail 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 promo code or uses the wrong promo code resulting in Customer becoming ineligible to avail the Offer.

13. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits of the Offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges.

Terms & Conditions of Shopping Vouchers (For Everyday Corporate Salary customers) – Rs 250

- Voucher will be issued based on salary credit within 3 month post account opening.
- Voucher details will be communicated through email in the subsequent month based on qualification. This will be issued once in a month.

- This offer is applicable only to New to Bank customers subject to a minimum net salary credit of ₹25,000.
- Account should be Everyday Salary account variant (scheme code CSPRO and classification K_ONE)
- For Voucher issuance, Debit card (POS/E-commerce) transaction is not mandatory

Steps for redeeming your shopping Voucher:

1. Click on the link & enter your “Unique promo code”
2. Select from the given brand and enter the requisite details
3. After entering requisite details, click on “Send OTP”
4. You will receive an OTP on your mentioned mobile number, enter the OTP & click on “Submit”
5. That’s it! Selected brand voucher will be sent to your delivery details within 10 minutes

Offer:

Welcome benefit of ₹250 e-voucher for Everyday Account for salaried professional customers who have credited their salary into the account within 3 months of account opening.

Steps for redemption:

1. Click on the link & enter your “Unique promo code”
2. Select from the given brand and enter the requisite details
3. After entering requisite details, click on “Send OTP”
4. You will receive an OTP on your mentioned mobile number, enter the OTP & click on “Submit”
5. That’s it! Selected brand voucher will be sent to your delivery details within 10 minutes

Vouchagram TnC:

1. This Offer is made solely and entirely by Vouchagram India Private Ltd. (“Merchant Name”) to the customers of Kotak Mahindra Bank (“Bank”) holding Kotak Debit Card or Kotak Credit Card or availing Net Banking facilities of the Bank (“Customers”).
2. Participation in this Offer is voluntary.
3. The Offer is non-transferable, non-encashable and non-negotiable.
4. Any Customer eligible for the Offer shall be deemed to have read, understood and accepted these terms and conditions, general terms and conditions of the Bank and terms and conditions of the Merchant in relation to the Offer before availing the Offer. Bank merely facilitates its Customers to avail the Offer and it is in no way concerned or connected in respect of the terms and conditions of Vouchagram India Private Ltd.
5. The Bank and Vouchagram India Private Ltd., 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.

6. Bank and Vouchagram India Private Ltd. reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all or any 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 this Offer altogether.

7. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Vouchagram India Private Ltd. its agents or representatives and the Customer hereby understands, acknowledges and agrees not to hold the Bank responsible or liable for, any losses, damages, costs, charges, expenses, claims (whether direct or indirect), actions or demands suffered by the Customer in relation to availing the benefits under the Offer.

8. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by Vouchagram India Private Ltd. Any issue or dispute or claim arising out of or in relation to availing the benefits under the Offer must be resolved by the Customer directly with Vouchagram India Private Ltd. by writing to www.qwikilver.com without any reference to the Bank.

9. The decision of the Bank and Vouchagram India Private Ltd. in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.

10. 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.

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