

NRI banking



UNFOLD MYRIAD EXPRESSIONS OF BEING NEXT TO LOVED ONES

PRIVY LEAGUE

A Premier Banking Programme for the Global Indian





INTRODUCING KOTAK NRI PRIVY LEAGUE

At Kotak Mahindra Bank, we realise that a distinguished few deserve services that are a class apart. Reason why we are glad to present to you Privy League, India's leading premium banking programme.

We are pleased to extend this elite programme that entitles you and your family to a plethora of benefits that have been specially crafted to make banking simpler and more efficient.

Do read on to discover a world of finer services and offerings that are sure to change the way you bank, back home.



PILLARS OF NR PRIVY LEAGUE INSIGNIA

No two individuals are the same, so why should their banking be so? That's why we have designed bespoke financial services to meet your needs.

Be it banking, financial planning or living a premium lifestyle, feel at ease and let us plan it all for you. Here's what's on offer:



**EXCLUSIVE BANKING
SOLUTIONS**



**GROW & MANAGE
YOUR WEALTH**



**EXPERIENCE
PERSONALISED BANKING**



**GET ACCESS TO
EXCLUSIVE BENEFITS**





EXCLUSIVE BANKING SOLUTIONS



Competitive Interest Rates on your NRE / NRO Savings Accounts & Term Deposits



Preferential rates on remittances across 16 currencies



Customised Account Number*



Locker Rental Discount of 50% on Lockers of all sizes*



Concessional rates on General Schedule of Fees & Charges



Access to world class Net Banking & Mobile Banking platforms



Exclusive offers with Kotak White Credit Card



Privy League Visa Signature Debit Card with NRE account





GROW & MANAGE YOUR WEALTH



Invest online conveniently through
Net Banking & Mobile Banking platforms**



Dedicated Investment Specialist to assist you
in your investment journey



Access to our Research on investments to financially
safeguard your investments



Preferential brokerage rates on
trading account



Smart Will solution to plan a secured
future for your loved ones



**Investment in mutual Funds via online mode is not applicable for customers from USA, Canada & UK.



EXPERIENCE PERSONALISED BANKING



Dedicated Relationship Manager and Service Relationship Manager supported by Investment Specialist and a Forex Specialist



Dedicated toll-free and call center number in selected geographies - USA | UAE | Australia | Canada | Hong Kong | Singapore | UK



Processing of service requests via secured communication through Net banking



Dedicated NR Focused Branches across India



Superior turn around time on service requests



Access to world class Mobile Banking application for all your banking needs





GET ACCESS TO EXCLUSIVE BENEFITS



Complimentary tele-consultation with empanelled Tax Consultant



Invitation to exclusive life style events around art, culture, cuisine and financial services



Airport Lounge Access with complimentary Priority Pass*



Airport Pickup & Drop with empanelled Travel Concierge



Complimentary pick-up of 2 documents annually from your overseas location



Extend Insignia benefits to your family members with grouping facility





KOTAK WHITE CREDIT CARD

Designed with the finest of offerings for people with a taste for the finer things in life



Complimentary issuance of White Credit Card



Get Free Priority Pass with 4 complimentary international lounge accesses every year*



Reach spend milestones and earn WHITE Pass Value of up to INR 27,000 p.a to claim vouchers from premium partner brands*



Fuel Surcharge waiver across petrol pumps in India



Railway Surcharge waiver on railway bookings, through IRCTC or Railway booking counter



Complimentary Add-on Card










Protection from unauthorised transactions up to INR 2.5 Lakhs p.a.



PRIVY LEAGUE VISA SIGNATURE DEBIT CARD

The world is in your hands. A debit card with exclusive benefits for those who are at the zenith of success



-  Complimentary unlimited access to any VISA ATM globally
-  Daily cash withdrawal limit of up to INR 2 Lakhs and daily purchase limit of up to INR 4.5 Lakhs (applicable as per selected debit card variant)
-  One complimentary access per quarter to participating airport lounges across India
-  Waiver on fuel surcharge across fuel stations in India
-  Debit Card purchase protection limit of up to INR 1.5 Lakhs
-  Air Accident Insurance of INR 1 Crore
-  Lost Baggage insurance of INR 1 Lakh





ELIGIBILITY CRITERIA

NR Privy League *Insignia*

Combined Relationship Value (Total RV) \geq **INR 1 Crore** with
Savings Account Average Monthly Balance \geq **INR 2 Lakhs**





WE ARE ALWAYS AT YOUR SERVICE

Your dedicated Relationship Manager is your first point of contact and is best suited to provide you with personalised service for any financial requirement



24-hour Customer Contact Centre:

Phone Banking Number - **1860 266 2666** (local call rates apply)
International callers can call on **+91-22-6204-2001** (ISD rates apply)

You can call the following toll-free number in your respective country of residence:

USA - 1855 365 6767 | **Australia** - 001180044990000 | **Canada** - 18557684020
U.K. - 0080044990000 | **Singapore** - +65 8001013054 | **UAE** - 80001830148
Hong Kong - 00180044990000



You can mail us your query at nriservices@kotak.com

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Terms & Conditions:

• Entry to the said programme is by invitation and at the sole discretion of the bank. Meeting the program eligibility criteria is not an implicit invitation to the programme. • Kotak Mahindra Bank reserves the right to appoint / change the Relationship Manager of the customer. • Kotak Mahindra Bank reserves the right to amend, alter, modify, change or vary all or any of the benefits / services offered and the eligibility criteria to the programme. • The benefits of the programme are applicable till the time the customer is a part of the programme. Kotak Mahindra Bank reserves the right to withdraw the membership to the programme without prior consent from the customer. In the event of withdrawal of programme entitlement service charges applicable shall be as applicable prior to invitation to the programme. • The benefits of the programme are subject to prevailing regulatory guidelines for various customer types (Resident Individuals, NRIs, Exporters, Importers, Business entities, etc.) • Nothing contained herein shall prejudice or affect the terms and conditions of the Account Opening Agreement signed at the time of opening the account. • Kotak Mahindra Bank shall not be liable for any loss / complaint arisen out of any transaction or interaction with any alliance partner. • The programme benefits may be extended to members under the customer's business and / or family relationship at the discretion of the bank. However, this does not imply that the customers bear any financial liability towards the said members when programme benefits are extended or withdrawn unless specified otherwise in an agreement between the customers and Kotak Mahindra Bank. • The customers' contact details (addresses, contact numbers, e-mail IDs etc.) are to be provided by the customer and the responsibility to intimate the bank of any change lies with the customers. • Family Banking benefits are applicable at a group level. A group is defined as a combination of all the savings accounts of immediate members or business entities under NRI Privy League. This brochure is meant for information purposes only. Kotak Bank does not hold in any way through this material solicit for any offer for purchase, sale or any financial transaction / production or any financial instruments dealt herein. Certain products and services dealt with this material may not be available to certain geographies. • Lockers are subject to availability. The discount will be available subject to the locker being issued to the NR Insignia customer as the 1st holder in the locker. The locker discount is applicable as long as the customer is a part of the NR Insignia Programme. Discount offered under the NR Privy League Insignia will be applicable from next Financial year, if rent for the year, in which the CRN is upgraded, is already paid or if locker upgrade is requested in current financial year. Locker rents and discounts are subject to review and may change annually. • Investment Specialist support is available in selective Geographies. Investment in mutual funds via online mode is not applicable for customers from USA, Canada & UK. To know more, please reach out to your Relationship Manager/Branch.

Kotak Mahindra Bank Ltd. is a Bank licensed by the Reserve Bank of India. The Bank is not regulated in the United States of America. The above is not intended as a recommendation or for the purpose of soliciting any action in relation to any investments in India. This is for the purpose of information on the Kotak Group. You should consult your professional advisor duly regulated in the United States before taking any investment decisions.

Kotak Mahindra Bank and any of its directors, employees and personnel shall not be liable for any loss, damage of any nature including but not limited to direct, indirect, punitive, special, exemplary, consequential as also any loss of profit in any way arising from the use of the services offered by Third Party empanelled service providers. The recipient shall be solely and fully responsible/ liable for any consequence arising as a result of availing the services and agrees not to hold the Bank liable for any loss or damage upon utilizing the services of Third Party empanelled service providers. The Bank shall not be responsible in any way for the advice given by Third Party empanelled service providers and their employees, representatives, agents and consultants. Insurance is underwritten by Kotak Mahindra General Insurance Company Ltd. Kotak Mahindra Bank Ltd. is a corporate agent of Kotak Mahindra General Insurance Company Ltd.