

1. What does the PayTM Pay service enable me to do?

The PayTM Pay service enables you to pay your Kotak Credit Card bills online from any of your non-Kotak Mahindra Bank Savings Accounts. You can pay from over 50 major banks.

Now pay from the convenience of your home / office, no more locating drop boxes or waiting in queues!

2. Do I need to register to make my Kotak Credit Card payments through the PayTM Pay service?

Yes for first time, it is necessary to register to make payments using the PayTM Pay service. You can choose to make payments to your Kotak Credit Card through PayTM Pay anytime by visiting www.kotak.com

3. Do I need to login to Kotak Net Banking to use the PayTM Pay service?

No, you need not login to Kotak Net Banking. All you need to do is, visit <https://www.kotak.com/en.html>, under the 'Explore Product' section select 'Credit Card Services':

- Select 'Credit Card Payments' option.
- Choose 'PayTM Pay' and follow the instructions given to make a payment.

You must have your Internet Banking details like user ID and password of your non-Kotak Mahindra Bank account you would like to make the payment from.

4. How long would it take for the money to be credited to my Kotak Credit Card?

Your Kotak Credit Card would be credited with the amount you authorised within 3 working days (excluding weekends and bank holidays).

It is therefore advisable to make payments at least 4 days prior to your payment due date in order to avoid late payment charges.

5. How do I know that the transaction was successful?

After the payment is made, you would be shown an acknowledgement screen & SMS confirmation. This screen would contain a 'Status' title, which will display 'SUCCESS' in case of successful transaction and 'FAILURE' in case of failed transaction. This screen will also contain the transaction reference number. Please note down this number and quote this number in case of any transaction queries.

6. Will I be charged for using this payment facility?

The PayTM Pay service is absolutely free.

7. What if I enter the wrong card number?

To ensure accuracy, we ask for the card number twice while you are making your online payment. However, if a payment is made to a wrong card number, please get in touch with Kotak Mahindra Bank Customer Care helpline number **(1860 266 2666)** for resolution. You may also send an email through your logged-in section in Kotak Credit Card's Net Banking. At all times, we request you to check your card number before authorising the payment.

8. Can I pay only for my Kotak Credit Card using the PayTM Pay service?

Payments can be made only towards Credit Cards issued by Kotak Mahindra Bank. You can pay not only for your own, but for any Kotak Credit Card using the PayTM Pay service.

9. I have a Kotak Mahindra Bank Savings Account. Should I make a payment through my Kotak Net Banking or through the PayTM Pay service?

In case you have a Kotak Mahindra Bank Savings Account, it is advisable to make your Kotak Credit Card bill payment through your logged-in 'Net Banking payment' option since your payments would be credited to your account within 24-hrs.

10. The bank I would like to pay from is not a part of the given list. What do I do?

PayTM is trying to add more banks to this service. In case your preferred bank is not a part of the list, you could make your payments through any of the other payment options given in the 'Credit Card Payment Options' section in <https://www.kotak.com/en/personal-banking/cards/credit-card-services.html>

You could also contact our 24-hour Customer Care Centre for any assistance at **1860 266 2666**.

11. When will the balance be deducted from my Savings Account?

Your balance will be deducted immediately after the transaction. If you have insufficient funds in your bank account or if the Net Banking login for your Savings Bank Account fails, the transaction will not go through successfully and in such case then transaction status will be displayed as **Failure**.

12. What if I experience a Transaction failure, but the amount has already been debited from my Savings Bank Account?

We request you to wait for 4 working days and then call the Kotak Mahindra Bank Customer Care helpline number to check if the payment has been applied to your Credit Card Account or not. Please quote your transaction reference number when you call the helpline. If your transaction does not reflect in our system (please note that it means that Kotak Mahindra Bank has not received the funds), we would capture a request for the funds to be credited back to your Savings Account. The payment will be credited to your Savings Bank Account within 5-7 days. If not, please get in touch with your Savings Account bank for further information.

Please note: You will need to make payment to your Kotak Credit Card through alternative means, in case of a failed transaction to avoid late payment charges.