

## Kotak Cards & Grand Home Appliances campaign

### Offer:

10% Instant Discount on minimum spends of Rs.4,999 (maximum discount of Rs.1,500)

### How to redeem?

1. Visit <https://www.flipkart.com/grand-home-appliances-sale-store> (app, m-site, website)
2. Select your home appliances for purchase
3. Avail instant discount and proceed to pay
4. Pay balance amount using Kotak Debit or Credit Cards

### What is the offer duration?

- 29th August 2020 (00:00 Hours) to 1st September 2020 (23:59 Hours)

### What other conditions should apply to avail the offer?

1. Minimum Cart Value: INR 4999
2. Maximum Discount per card: INR 1500

### Is the offer applicable on all Kotak Bank Debit and Credit Card Transactions?

1. This offer is applicable on all Kotak Bank Debit and Credit Cards and Credit EMI transactions.
2. Offer is NOT applicable on transactions made through Internet Banking.
3. For Debit Card, Offer is NOT applicable on Debit EMI and Net card transactions.
4. For Credit Card, Offer is NOT applicable on transactions made through Corporate or Commercial Cards.
5. This Offer valid for all Kotak Mahindra Credit Cardholders excluding Kotak Corporate Card, Kotak Wealth Corporate Card, Kotak Corporate Classic Card, Kotak Purchase Card, Kotak Corporate Premium Card, Kotak Corporate Platinum Card, Kotak Visa Platinum Corporate Card, Kotak Privy Platinum Corporate Card, Kotak Travel Agent Card, Kotak Easy day silver Card, Kotak Easy Day secured Card, Kotak Easy Day Titanium Card, Kotak Innoviti SME Business Card, Kotak Best Price Card, Kotak Best Price Corporate Card, Kotak Reliance Market Business Card, Kotak Best Price Premium Business Card, Kotak Metro Business Card.

### **How do I check if a product is eligible?**

1. This offer is applicable only on purchase of TVs, Washing Machines, Refrigerators, Microwaves, Air Conditioners, Furniture, Home and Kitchen Appliances.
2. Offer will be listed on product page, for all eligible products. Please check before making purchase.

### **Will I get the offer if I pay using Kotak Bank Debit and Credit Cards via PhonePe?**

- No, the offer will not apply to payments made from Kotak Bank Debit or Credit Cards via PhonePe payment option.

### **Will I get the offer if I pay through Flipkart Gift Card partially?**

- Yes, You can avail the offer. In this case, the offer will only apply on the amount paid through Kotak Bank Debit or Credit Cards against the eligible product(s). Also, this amount should be equal to or more than INR 4999

### **How many times can this offer be availed?**

- There is no limit on the number of transactions. However, You can avail up to a maximum discount of INR 1500 per Card.

## **TERMS AND CONDITIONS**

### **Preliminary**

1. This offer (“Offer”) is co-sponsored by Kotak Mahindra Bank and Flipkart Advanz Private Limited (“Flipkart Advanz”) on [www.flipkart.com](http://www.flipkart.com), Flipkart mobile app and Flipkart mobile site (collectively referred to as “Platform”), which Platform is owned and operated by Flipkart Internet Private Limited (Flipkart, We or Our). It is open to all residents of India holding a valid and current Kotak Mahindra Bank Debit and Credit Card (“Cardholder/You/Your” and “Card”).

2. By participating in the Offer (defined below), Cardholder agree to be bound by:

- These terms and conditions (“**T&C**”);
- The Terms of Use, Privacy Policy and other relevant documentation including any modifications, alterations or updates thereof, that are published on the Platform; and
- All applicable terms and conditions of the Bank.

## Offer Details

1. The Offer is valid from 29-August 2020 (00:00 Hours) to 1-September 2020 (23:59 Hours).
2. Under this Offer, Cardholders will get a 10% instant discount on the purchase of TVs, Washing Machines, Refrigerators, Microwaves, Air Conditioners, Furniture, Home and Kitchen Appliances on the Platform. This 10% instant discount shall be co-sponsored by the Bank and Flipkart Advanz.
3. The discount will be applied to the Net Cart Value ("**NCV**"). The minimum NCV to avail this Offer is INR 4999. The maximum discount per Card during the Offer Period is INR 1500, NCV shall mean the total value of only the eligible product/s in the cart after all applicable discounts and exchange offer redemptions.
4. The Offer is NOT applicable on transactions made using Kotak Bank Corporate & Commercial Card
5. In case partial payment is made through Flipkart Gift Card, Offer will apply only on the amount paid through the Card against the purchase of eligible products, provided such amount equals or exceeds INR 4999

## Other Terms and Conditions

1. This Offer is made solely and entirely by Flipkart Advanz Private Limited ("Flipkart Advanz") to the customers of Kotak Mahindra Bank ("Bank") having a valid Credit Card or Debit Card ("Cardholder").
2. All Cardholders, excluding Kotak Mahindra Bank Corporate Credit Card, with no outstanding of more than 30 days are eligible for this Offer.
3. Offer is not applicable on Kotak Mahindra Bank Debit EMI transactions
4. This Offer is NOT applicable on transactions made through Internet Banking/ Phone Pe payment option.
5. The Offer is not applicable for Card-on-delivery transactions or orders converted from Cash On Delivery to Prepaid.
6. In case of cancellation of your order, the transaction will not qualify for the Offer. If you cancel part of your order, you will qualify for the Offer only on the net amount of Rs.4999 and above You pay basis eligibility.
7. Kotak Mahindra Bank/Flipkart/Flipkart Advanz reserves the right to disqualify the Cardholder(s) from the benefits of the Offer, if any fraudulent activity is identified as being carried out for availing the benefits under the said Offer or otherwise by use of the Card.
8. Any person availing this Offer shall be deemed to have accepted these terms and conditions.
9. Kotak Mahindra Bank, Flipkart Advanz and Flipkart reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary 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.
10. Delinquent and over-limit Card and Cardholders will not qualify for this Offer.
11. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary, and the Offer is being made purely on a best effort basis.

12. Nothing herein amounts to a commitment by Kotak Mahindra Bank/Flipkart Advanz to conduct further, similar or other offers.
13. The above Offer is by way of a special offer for Kotak Mahindra Bank Cardholders only and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the card member agreement.
14. You understand that Flipkart may share Your transactional data with Kotak Mahindra Bank and Flipkart Advanz for purposes of this Offer and for checking Your eligibility for their products and services and by participating in this Offer, You consent to this sharing of Your data for these purposes.
15. Any query regarding the Offer will be entertained only till 12th September 2020. Post such date, Kotak Mahindra Bank, Flipkart Advanz and Flipkart will not entertain any correspondence or communication regarding this Offer from any persons.
16. Kotak Mahindra Bank/Flipkart/Flipkart Advanz do not endorse any of the products or brands being offered under the Offer and will not accept any liability pertaining to the quality, merchantability, fitness, delivery or after sales service of such products which shall be at the sole liability to sellers on the Platform.
17. All the existing offers, gifts, discounts etc. that are being offered can be availed by the Cardholders as part of this exclusive offer as mentioned in the communication.
18. Pictures of products shown in the communication sent to the customer either through mailers or advertised on the website, are representative only and may not bear a resemblance to the actual products. None of the parties shall under any circumstances be responsible towards the same.
19. Products offered under this Offer are subject to availability from the respective participating merchants/sellers on the Platform and accordingly, the Kotak Mahindra Bank, Flipkart Advanz or Flipkart in no circumstances shall be liable for non-availability of any of the products.
20. Under no circumstance will the Offer/discount being offered under this Offer be settled with cash in lieu by Kotak Mahindra Bank or by Flipkart or by Flipkart Advanz.
21. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer
22. Participation in this Offer is voluntary.
23. The Offer is non-transferable, non-encashable and non-negotiable.
24. 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 Flipkart Advanz 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 Flipkart Advanz.

25. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Flipkart Advanz 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.
6. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by Flipkart Advanz. 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 Flipkart Advanz by calling 1800-208-9898 without any reference to the Bank.
7. The decision of the Bank and Flipkart Advanz in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.
8. 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.