#KonaKonaKhwaab

Apply for loans from 3^{rd} Oct -15^{th} Nov, 2019 and get gift vouchers worth INR 55,000 if the loan amount is disbursed before 1^{st} December, 2019.

To be eligible to get grand prizes such as 15 holiday trips, 15 Iphones & 15 Amazon Vouchers, you need to be among top 45 customers and submit a slogan on "My biggest dream is ______"

TERMS & CONDITIONS

- This offer is made solely and entirely by Kotak Mahindra Bank ("Bank") to customers availing a
 Commercial Vehicle/Construction Equipment/Agri Business/Tractor
 Finance/Home/Personal/Business/Car/Two-Wheeler/Gold/Consumer Finance/Working Capital
 Solution/Loan against Property from the bank. Kotak Mahindra Bank Employees are not eligible
 to avail this offer.
- 2. The duration of this offer is from from 3rd Oct 15th Nov, 2019 ("Offer Period")
- 3. To avail assured gifts, customers need to get a loan disbursed before 15th November, 2019. Every loan customer to get voucher offers worth INR 55,000. Once the loan is disbursed you will receive a SMS/Emailer with the redemption codes
- 4. Customer needs to submit only one Slogan on "My biggest dream is ______" and be among the top 45 customers to be eligible to get the following: 15 Iphones, 15 holiday trips & 15 Amazon Vouchers
- 5. The Internal Holiday package includes return airfare, hotel stay, airport transfers & city tours for two people.
- 6. If a customer's slogan is selected in the contest as one of the best slogans, he/she is entitled to get the mega prizes. The slogan has to be submitted on www.kotak.com. The Customer is eligible to submit only one slogan during the Offer Period irrespective of the products availed.
- 7. The Customer's slogan shall qualify for the offer only once the loan amount is disbursed
- 8. The best slogan will be chosen by a third party agency.
- 9. Last date to enter the slogans is 15th December, 2019.
- 10. The qualifying slogans will be communicated to the respective Customers' post 30 days of the end of the Offer Period.
- 11. Top 15 best slogans will get international holiday packages, next 15 best slogans will get Iphones and the next 15 best slogans will get Amazon vouchers
- 12. Bank reserves the right at any time, without notice, to add/alter/change/or vary any or 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 withdraw it altogether.
- 13. Any participation in this offer is voluntary.
- 14. Any Customer eligible for this 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 the Merchants. Bank merely facilitates its Customer to avail the Offer and it is in no way concerned or connected with the terms and conditions of the Merchants.

- 15. The Bank reserves the right to disqualify any Customer from the benefits of the Offer if any fraudulent activities are observed as being carried out for the purpose of availing the benefits under the Offer.
- 16. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by the Merchants their 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.
- 17. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by the Merchant/Manufacturer/their agents or representatives. 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 the Merchant/Manufacturer without any reference to the Bank.
- 18. The Offer is non-transferable, non-encashable and non-negotiable. And no two offers can be combined.
- 19. 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.
- 20. 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.