

**IndianOil Kotak Credit Card Launch Offer:**

Customer who will be issued Indian Oil Kotak Credit Card via the below channels and are transacting for a min of Rs. 500 within 30 days of card issuance will be rewarded with Amazon voucher worth Rs. 250/-

- Customers onboarded via IndianOil Fuel pumps by our Sales representatives
- NTB or ETB customers who have been acquired via our digital channel using the campaign link

**Offer Period:**

9<sup>th</sup> March 2023 to 9<sup>th</sup> June 2023

**Terms and Conditions:**

1. The Offer is valid only for select IndianOil Kotak Credit Card holders (“Customer/Cardholder”) of Kotak Mahindra Bank (“Bank”). The Bank reserves the right to provide the offer to any of its customers at its sole discretion. The offer is only for the Customers who have been intimated about the said offer.
2. The Offer is valid only on IndianOil Kotak Credit Cards issued from 9<sup>th</sup> March 2023 to 9<sup>th</sup> June 2023, both days inclusive.
3. Customer has to perform atleast 1 transaction of Rs. 500 or above using IndianOil Kotak Credit Card within 30 days of card issuance to be eligible for the voucher
4. The transaction should be retail in nature - online merchants and marketplaces, and offline merchants
5. Cash transactions, balance transfer transactions and the transactions which are reversed or cancelled are not eligible for voucher
6. The transaction will qualify for voucher subject to merchant settlement of transactions.
7. Amazon voucher worth Rs. 250 can be earned by the Cardholder during the Offer Period which can be used, for redemption only on Indian amazon merchants as per the conditions of the voucher.
8. The voucher will be sent via SMS/Email to the Cardholders within 90 days post the offer end date.
9. Offer is valid only once per account.
10. Transactions done either via primary or add-on credit card will be considered as qualified transaction for reward.
11. This offer is not valid on credit card payments made in foreign exchange in Nepal & Bhutan.
12. Cardholders classified as delinquent will not be eligible for this Offer.
13. The Offer is non-transferable, non-cashable and non-negotiable.

14. Participation in this Offer is voluntary.
15. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by merchants emplaned with Amazon and\_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.
16. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by merchants emplaned with Amazon. 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 merchants by writing to respective merchants emplaned with Amazon without any reference to the Bank.
17. Any person availing of this Offer shall be deemed to have read, understood and accepted these Terms and Conditions and the general terms and conditions of the Bank.
18. Bank reserves 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.
19. The Bank reserves the right to disqualify any Cardholder from the benefits of the Offer, if any fraudulent activity is observed for the purpose of availing the benefits of the Offer.
20. The terms of the above Offer shall be in addition to and not in derogation of the terms and conditions contained in the Cardholder Agreement.
21. 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.
22. 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.