


Offer:

- Top 100 Contactless Spenders will get Amazon vouchers worth Rs. 1,000 each
- Next 500 Contactless Spenders will get Amazon vouchers worth Rs. 500 each
- Next 2,500 Contactless Spenders will get Amazon vouchers worth Rs. 100 each


Minimum 5 contactless transactions of Rs.200 each during the offer period is mandatory to become eligible for the offer.

Offer Validity: 1st October 2019 to 31st October 2019 (“Offer Period”)

How to Avail the Offer:

- Check for the Contactless indicator  on the Kotak Visa Debit/Credit Card and at the payment machines/merchant terminals.
- For shopping of up to Rs. 2000, tap your Kotak Visa Contactless Debit/Credit Card on the payment machines/merchant terminals. International limits for contactless transactions are governed by regulations of that country.
- Payment will be successful when the payment machine/merchant terminal beeps or the green light blinks.

Offer Terms & Conditions:

1. All Debit Card, Credit Card, payment machines and merchant terminals that has the contactless indicator, i.e.  is hereby referred to as Contactless debit card/ credit card/payment machines/merchant terminals.
2. To be eligible for the Offer the Customer is required to do a minimum 5 contactless transactions during the offer period. The minimum value of each transaction must be Rs. 200.
3. The program is valid only for Contactless payments / purchase transactions done at contactless retail merchants using a Kotak Contactless Debit or Credit Card from 1st October 2019 to 31st October 2019 (“Offer Period”), both days inclusive.
4. The offer is **only applicable** on contactless payment / purchase transactions done in-store through Kotak Contactless Debit or Credit Card at any Contactless retail merchants.
5. The customer can use Contactless feature by tapping their Contactless Debit or Credit Card at the contactless merchant terminal/payment machine to avail the offer. Hereby, these payments are referred to as “Contactless Spends”
6. The cardholder will **not be eligible** for non-Contactless modes of Payments including but not limited to ATM withdrawals, cash payments, QR, etc.
7. The cardholder will not be eligible if payments are made using any non-Kotak Debit/Credit Cards.
8. The cardholder will be eligible for the offer if he / she does a financial transaction at any contactless merchants/retailers, if qualifying basis the minimum criteria.

9. Given below are some scenarios where the customer will be eligible/not eligible for the offer:

Contactless Spends	Transaction Count	Value of each count	Eligible not eligible
2000	1	2000	Not Eligible (Min criteria not met)
1400	5	100, 200, 200, 300, 600	Not Eligible (Min criteria not met)
1300	3	100, 200, 1000	Not Eligible (Min criteria not met)
1000	5	200, 200, 200, 200, 200	Eligible
2200	5	300, 700, 300, 400, 500	Eligible
1300	6	100,200,300,200,200,300	Eligible

10. Cardholders will be selected as the top spenders basis on their cumulative contactless spends during the offer period.
11. Maximum amount of Amazon voucher for top 100 customers is Rs. 1000, for the next 500 customers is Rs. 500 and the next 2,500 customers is Rs. 100 only
12. Each customer will be eligible for the Amazon voucher **only once** during the offer period if the offer criteria is met on Kotak Visa Contactless Debit and Kotak Visa Contactless Credit Cards respectively.
13. Please note that the Amazon voucher is subject to merchant settlement of contactless transactions. Hence only the contactless transactions settled by merchants within the program period will attract the offer.
14. Contactless Transactions which are reversed or cancelled will also not be considered.
15. The Amazon voucher earned will be sent to the cardholders through SMS/email 90 days after the offer period ends.
16. Cardholders who have closed their accounts during the offer period or cardholders with NRO accounts will not be eligible for this offer.
17. Only payments of up to Rs. 2000 can be done using Contactless mode of payment at a time.
18. Contactless spends through Kotak Contactless Credit Card and Kotak Contactless Debit Card will be considered separately for this offer.

General Terms & Conditions:

1. The offer is valid only for a select set of Kotak Debit and Credit Cardholders ("Cardholders") who have received communication from Kotak Mahindra Bank Limited ("Bank"). Bank reserves the right to offer the program to any of its cardholders at its sole discretion.
2. This offer cannot be clubbed with any other offer.
3. The Offer is non-transferable, non-encashable and non-negotiable.
4. Participation in this offer is voluntary. Any Cardholder 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 Amazon before availing the Offer. Bank merely facilitates its Cardholders to avail the Offer and it is in no way concerned or connected in respect of the terms and conditions of Amazon.
5. 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. The Bank reserve the right to disqualify any Cardholder from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer.
6. The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Amazon its agents or representatives and the Cardholders 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 Cardholders in relation to availing the benefits under the Offer.
7. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by 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 Cardholders directly with Amazon without any reference to the Bank.
8. 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.
9. 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.