

Kotak Offers Terms & Conditions

1. 10% cashback offer on Kotak BillPay for select Kotak Credit Cardholders (1st February to 29th February 2016)
2. Rs. 150 cashback offer on online spends for select Kotak Credit Cardholders (18th Jan 2016 to 18th Feb 2016)
3. 30% cashback offer on online spends for select Kotak Credit Cardholders (18th Jan 2016 to 18th Feb 2016)
4. Flight Coupon worth Rs. 2000 for select Kotak Royale Credit Cardholders (25th Jan' 16 to 25th Mar '16)
5. Movie Voucher worth Rs. 500 for select Kotak Urbane & League Credit Cardholders (25th Jan' 16 to 25th Mar' 16)
6. Flight Coupon worth Rs. 2000 for select set of Kotak Credit Card holders – Signature and Platinum Credit Card card only (25th Jan 2016 to 25th Feb 2016)
7. Free BookMyShow voucher worth Rs. 200 on online spends for select Kotak Credit Cardholders (18th Jan 2016 to 18th Feb 2016)
8. Apply for a Kotak Credit Card through Net Banking and get Rewarded
9. Intimation of International Travel & Temporary Limit Enhancement.
10. Go Green - E-statement Registration

TERMS & CONDITIONS - BillPay offer for Kotak Credit Cards

- 1) The Offer is valid only for a select Kotak Credit Cardholders ("Cardholders") who have received written 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) The Offer is valid from 1st February to 29th February 2016 ("Offer Period").
- 3) To be eligible under this offer, cardholder needs to successfully register at least one biller on Kotak Bill Pay [excluding DTH recharge and Mobile recharge] and has to make the payment of minimum Rs.200 per transaction towards this biller within the Offer Period using his/her Kotak Credit card to be eligible under this Offer.
- 4) Eligible Cardholders will get 10% cash back of the amount transacted on Kotak BillPay during the offer period
- 5) Bill Pay transactions will also earn reward points at the existing reward point structure. To know the Reward Points structure for your card visit www.kotak.com
- 6) 10% cash back will be credited to all eligible Cardholders account within 60 days from the end of offer period.
- 7) Cardholders classified as delinquent during the Offer Period will not be eligible for this Offer
- 8) Eligible cardholder will maximum cashback of Rs.100for both Primary & add-on card put together and irrespective of number of billers registered/payment made through Kotak Bill Pay during the offer period.
- 9) Both Primary and Add-On Cards will be eligible for the Offer.
- 10) This Offer cannot be clubbed with any other Offer.
- 11) Transactions which are reversed or cancelled will also not be considered under this Offer.
- 12) Any participation in this Offer is voluntary. Any person availing of this Offer shall be deemed to have accepted these Terms and Conditions.
- 13) The Bank reserves the absolute right to change / modify / withdraw / suspend / cancel this offer at any time without giving any notice and without assigning any reason.
- 14) 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.
- 15) All disputes arising out of or in connection with this offer shall be subject to the exclusive jurisdiction of the courts at Mumbai.

TERMS & CONDITIONS – Rs. 150 Cash back offer

1. The offer is valid for selected set of Credit Cardholders who have done online spends during the promo period and who have received this written communication from Kotak Mahindra Bank Limited (“Bank”). Bank reserves the right to Offer the program to any of its Cardholders at its sole discretion. For set of customers who have not done any e-commerce transaction for the last 6 months
2. The program is valid for the retail e-commerce spends done between **18th Jan 2016 to 18th Feb 2016 (“program period”)** both days inclusive. Cardholder needs to make any online/e-com spends of Rs.200 or above to be eligible for the offer. There is no cap on number of transactions for the campaign.
3. Eligible Cardholders will earn flat Rs.150 cash back on online domestic or International spends made during the program period on e-commerce spends of Rs. 200 & above.
4. Please note that cashback is subject to merchant settlement of transactions. Hence only transactions settled by merchants within the program period will attract Rs.150 cash back.
5. Cash transactions and balance transfer transactions are not eligible. Transactions which are reversed or cancelled will also not be considered.
6. Both Primary and Add-On Cards will be eligible for the program.
7. The cash back earned will be credited to Cardholders’ account 30 days post the program end date.
8. This Offer cannot be clubbed with any other Offer.
9. This Offer is being bought to you by the Bank and PVR shall not be responsible or liable in any manner whatsoever with respect to this Offer.
10. This Offer is not valid on credit card spends made in Nepal & Bhutan.
11. Cardholders classified as delinquent will not be eligible for this Offer.
12. Any participation in this Offer is voluntary. Any person availing of this offer shall be deemed to have accepted these Terms and Conditions.
13. The Bank reserves the absolute right to change / modify / withdraw / suspend / cancel this Offer at any time without giving any notice and without assigning any reason.
14. 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.
15. All disputes arising out of or in connection with this Offer shall be subject to the exclusive jurisdiction of the courts at Mumbai.

TERMS & CONDITIONS – 30% Cash back offer

1. The offer is valid for selected set of Credit Cardholders who have done online spends during the promo period and who have received this written communication from Kotak Mahindra Bank Limited (“Bank”). Bank reserves the right to Offer the program to any of its Cardholders at its sole discretion. For set of customers who have not done e-commerce transaction for the last 6 months
2. The program is valid for the retail e-commerce spends done between **18st Jan 2016 to 18th Feb 2016 (“program period”)** both days inclusive. Cardholder needs to make at least one online/e-com transactions to be eligible for the offer. There is no cap on minimum spends or number of transactions for the campaign
3. Eligible Cardholders will earn 30% cashback on online domestic or International spends made during the program period. Maximum Cash Back Under the offer is Rs.200.
4. Please note that cashback is subject to merchant settlement of transactions. Hence only transactions settled by merchants within the program period will attract 30% cashback.
5. Cash transactions and balance transfer transactions are not eligible. Transactions which are reversed or cancelled will also not be considered.
6. Both Primary and Add-On Cards will be eligible for the program.
7. The cashback earned will be credited to Cardholders’ account 30 days post the program end date.
8. This Offer cannot be clubbed with any other Offer.
9. This Offer is being bought to you by the Bank and PVR shall not be responsible or liable in any manner whatsoever with respect to this Offer.
10. This Offer is not valid on credit card spends made in Nepal & Bhutan.
11. Cardholders classified as delinquent will not be eligible for this Offer.
12. Any participation in this Offer is voluntary. Any person availing of this offer shall be deemed to have accepted these Terms and Conditions.
13. The Bank reserves the absolute right to change / modify / withdraw / suspend / cancel this Offer at any time without giving any notice and without assigning any reason.
14. 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.
15. All disputes arising out of or in connection with this Offer shall be subject to the exclusive jurisdiction of the courts at Mumbai.

TERMS & CONDITIONS – FREE BookMyShow Vouchers worth Rs. 200 on E-com transactions

1. The Offer is valid only for a select of set of Credit Cardholders (“Cardholders”) who have received this written communication from Kotak Mahindra Bank Limited (“Bank”). Bank reserves the right to make this Offer to any of its Cardholders at its sole discretion. For set of customers who have not done e-commerce transaction for the last 6 months
2. The Offer is valid on e-commerce spends done between 18th Jan 2016 to 18th Feb 2015 (“Offer period”).
3. Cardholder needs to make at least one E-com retail transaction of min Rs. 200 during the Offer Period using their Kotak Credit Card to be eligible for this Offer. Eligible Cardholders will get 1 free BMS movie e-tickets which will be in form of WINPIN codes worth Rs. 200
4. The BMS e-tickets redemption will be subject to availability of the tickets.
5. BMS e-tickets is nonrefundable /nontransferable, non en-cashable, and non extendable.
6. Retail transactions on both Primary and Add-On Cards will be eligible for qualifying under the Offer.
7. A Cardholder will get one BMS e-tickets under the Offer for both primary and add-on card put together.
8. The free BMS e-tickets earned will be sent to qualified Cardholders on their mobile number / email-Id registered with the bank within 60 days post the end date of the Offer period.
9. Each BMS e-Voucher will be valid for 60 days from the date of issue
10. Cash transactions, EMI, Personal loans and balance transfer transactions are not eligible. Transactions which are reversed or cancelled will also not be considered under this Offer.
11. This Offer cannot be clubbed with any other offer.
12. Cardholders classified as delinquent will not be eligible for this Offer.
13. Any participation in this Offer is voluntary. Any person availing of this Offer shall be deemed to have accepted these Terms and Conditions.
14. The Bank reserves the absolute right to change / modify / withdraw / suspend / cancel this Offer at any time without giving any notice and without assigning any reason.
15. 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.
16. 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.
17. All disputes arising out of or in connection with this Offer shall be subject to the exclusive jurisdiction of the courts at Mumbai.

TERMS & CONDITIONS: Flight Coupon worth Rs. 2000 for select Royale customers

1. The Offer is valid only for a select of set of Royale Kotak Credit Cardholders (“Cardholders”) who have received this written communication from Kotak Mahindra Bank Limited (“Bank”). Bank reserves the right to make this Offer to any of its Cardholders at its sole discretion.
2. The Offer is valid on retail spends done between 25th Jan 2016 to 25th Mar 2016 (“Offer period”).
3. Cardholder needs to spend total of Rs. 20,000 during the Offer Period using their Royale Kotak Credit Card to be eligible for this Offer. Eligible Cardholders will get flight coupon worth Rs. 2000.
4. To redeem the voucher customer has to visit (<http://www.mykotakrewards.com/>), login as Guest.
5. Customer can book all airlines both domestic and international.
6. Retail transactions on both Primary and Add-On Cards will be eligible for qualifying under the Offer.
7. A Cardholder will get a maximum of 1 flight coupon under the Offer for both primary and add-on card put together.
8. The flight coupon will be sent to qualified Cardholders on their mobile number / email-Id registered with the bank within 60 days post the end date of the Offer period.
9. Flight coupon will be valid for 5 months from the date of issue.
10. Cash transactions, EMI, Personal loans and balance transfer transactions are not eligible. Transactions which are reversed or cancelled will also not be considered under this Offer.
11. This Offer cannot be clubbed with any other offer.
12. Cardholders classified as delinquent will not be eligible for this Offer.
13. Any participation in this Offer is voluntary. Any person availing of this Offer shall be deemed to have accepted these Terms and Conditions.
14. The Bank reserves the absolute right to change / modify / withdraw / suspend / cancel this Offer at any time without giving any notice and without assigning any reason.
15. 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.
16. 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.
17. All disputes arising out of or in connection with this Offer shall be subject to the exclusive jurisdiction of the courts at Mumbai.

TERMS & CONDITIONS: Movie Voucher worth Rs. 500 for select Kotak Urbane & League Credit Cardholders

1. The Offer is valid only for a select of set of Urbane/League Kotak Credit Cardholders (“Cardholders”) who have received this written communication from Kotak Mahindra Bank Limited (“Bank”). Bank reserves the right to make this Offer to any of its Cardholders at its sole discretion.
2. The Offer is valid on retail spends done between 25th Jan 2016 to 25th Mar 2016 (“Offer period”).
3. Urbane Cardholder needs to spend total of Rs. 2000 during the Offer Period using their Kotak Credit Card to be eligible for this Offer. Eligible Cardholders will get movie voucher worth Rs. 500.
4. League Cardholder needs to spend total of Rs. 3000 during the Offer Period using their Kotak Credit Card to be eligible for this Offer. Eligible Cardholders will get movie voucher worth Rs. 500.
5. To redeem the voucher customer has to visit (<http://www.mykotakrewards.com/>), login as Guest.
6. List of movie theatres available on mykotakrewards:
 - a. PVR
 - b. CineMax
 - c. Carnival Cinemas
 - d. BIG Cinemas
 - e. Cinapolis
 - f. Fun Cinemas
 - g. Wave Cinemas
7. Retail transactions on both Primary and Add-On Cards will be eligible for qualifying under the Offer.
8. A Cardholder will get a maximum of 1 movie voucher under the Offer for both primary and add-on card put together.
9. The movie voucher will be sent to qualified Cardholders on their mobile number / email-Id registered with the bank within 60 days post the end date of the Offer period.
10. Movie voucher will be valid for 2 months from the date of issue.

11. Cash transactions, EMI, Personal loans and balance transfer transactions are not eligible. Transactions which are reversed or cancelled will also not be considered under this Offer.
12. This Offer cannot be clubbed with any other offer.
13. Cardholders classified as delinquent will not be eligible for this Offer.
14. Any participation in this Offer is voluntary. Any person availing of this Offer shall be deemed to have accepted these Terms and Conditions.
15. The Bank reserves the absolute right to change / modify / withdraw / suspend / cancel this Offer at any time without giving any notice and without assigning any reason.
16. 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.
17. 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.
18. All disputes arising out of or in connection with this Offer shall be subject to the exclusive jurisdiction of the courts at Mumbai.

**TERMS & CONDITIONS: Flight Coupon worth Rs. 2000 for select set of Kotak Credit Card holders
- Signature and Platinum Credit Card only**

1. The Offer is valid only for a select of set of Kotak Credit Cardholders (“Cardholders”) who have received this written communication from Kotak Mahindra Bank Limited (“Bank”). Bank reserves the right to make this Offer to any of its Cardholders at its sole discretion.
2. The Offer is valid on retail spends done between **25th Jan 2016 to 25th Feb 2016** (“Offer period”).
3. Cardholder needs to spend total of Rs. XXXX during the Offer Period using their Royale Kotak Credit Card to be eligible for this Offer. Eligible Cardholders will get flight coupon worth Rs. 2000.

Separate Spend target as per No. of days dormant and Card platform

Sr. No	Dormancy - 60-120 Days			Dormancy - 120-180 Days
	Platform	Logos	Spend Target	Spend Target
1	Platinum	150	Rs. 13000	Rs. 10000
		151	Rs. 13000	Rs. 10000
		152	Rs. 13000	Rs. 10000
		153	Rs. 13000	Rs. 10000
		155	Rs. 13000	Rs. 10000
		350	Rs. 13000	Rs. 10000
2	Signature	160	Rs. 30000	Rs. 20000
		170	Rs. 30000	Rs. 20000
		180	Rs. 30000	Rs. 20000
		190	Rs. 30000	Rs. 20000
		270	Rs. 30000	Rs. 20000

4. To redeem the voucher customer has to visit (<http://www.mykotakrewards.com/>), login as Guest.
5. Customer can book all airlines both domestic and international.
6. Retail transactions on both Primary and Add-On Cards will be eligible for qualifying under the Offer.
7. A Cardholder will get a maximum of 1 flight coupon under the Offer for both primary and add-on card put together.
8. The flight coupon will be sent to qualified Cardholders on their mobile number / email-Id registered with the bank within 60 days post the end date of the Offer period.
9. Flight coupon will be valid for 5 months from the date of issue.
10. Cash transactions, EMI, Personal loans and balance transfer transactions are not eligible. Transactions which are reversed or cancelled will also not be considered under this Offer.
11. This Offer cannot be clubbed with any other offer.

12. Cardholders classified as delinquent will not be eligible for this Offer.
13. Any participation in this Offer is voluntary. Any person availing of this Offer shall be deemed to have accepted these Terms and Conditions.
14. The Bank reserves the absolute right to change / modify / withdraw / suspend / cancel this Offer at any time without giving any notice and without assigning any reason.
15. 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.
16. 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.
17. All disputes arising out of or in connection with this Offer shall be subject to the exclusive jurisdiction of the courts at Mumbai.

TERMS & CONDITIONS

Apply for Credit Card Through Net Banking Channel & Get Rewarded.

- 1) This Offer is valid for existing Kotak Mahindra Bank Limited ("Bank") customers ("Customers") who don't have a credit card relationship with the Bank and who apply for credit card only through Net Banking channel.
- 2) Customer would stand eligible for the offer only once the Credit Card application is approved by the Bank
- 3) Customer would be entitled for Cash back/Reward points/Voucher codes if the Card is swiped (any retail swipe) within 60 days of Card issuance date.
- 4) Once a Customer becomes eligible, the Cash back/Reward points is credited within 60 days post the 1st swipe date.
- 5) In case of Book My Show voucher codes (Winpin voucher)/ PVR Star Pass codes e-voucher codes, the voucher will be sent to customers registered email address within 60 days of 1st swipe.
- 6) The Bank reserves the right to extend or terminate this offer or alter the terms and conditions at any time without assigning any reason whatsoever during the Offer period.
- 7) Offer not applicable if Cardholder becomes delinquent.
- 8) Any disputes arising out of and in connection with this program shall be subject to the exclusive jurisdiction of the courts in the state of Mumbai only
- 9) Customers are not bound in any way to participate in this Offer.
- 10) The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the product and services rendered by BookMyShow or PVR, its agents or representatives and the Customer hereby agrees not to hold the Bank responsible or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses that he/she may suffer on account of the offer.
- 11) Updated below are the steps to use BookMyShow Winpin voucher and PVR Star Pass codes e-voucher codes.

Steps to redeem your PVR Star Pass voucher codes:

- 1) The PVR Star Pass voucher codes can only be used online at www.pvrcinemas.com to book a free PVR ticket which is subject to availability.
- 2) PVR Star Pass Code should be used within the validity period.
- 3) Select the City, Movie, Cinema, Show Timings & Seats to book the tickets. (except Director's Cut ,PVR IMAX, PVR Opulent & PVR Mahagun), movie, show , booking class (except Gold & EUROPA) and seats
- 4) Login with your e-mail id or mobile number & password.
- 5) On the payment page, select 'Offers' tab & followed by Star Pass option.
- 6) Enter the star pass code/s & click on 'Make Payment' tab.
- 7) Pay the convenience fee & complete the payment transaction to get booking ids.

Winpin Voucher Steps to redeem:

- a. Log on to www.bookmyshow.com Or BookmyShow mobile app
- b. Select Location, Movie, Cinema, Show Date & Time and Seats of your preference as the logic flows
- c. The BookMyShow WINPINs is worth Rs.200 each
- d. Only one code can be used for each booking
- e. On the payment page, tick the check box states "Avail Discounts & Offers" & from the drop-down list select "Winpin" option & then enter the winpin voucher code in the text box appears

& click on "Apply Offer" button next to it to avail the offer. Customer has to pay balance amount/convenience charge (if any) using Kotak League Platinum credit card.

- f. Note: At the end of the successful transaction booking id gets generated which needs to be exchanged at the box-office for actual tickets. Email and sms confirmation will also be received provided its active. For any assistance reach out our Customer Care Support No.: +91(022)-39895050 or write to us on: helpdesk@bookmyshow.com

Winpin Voucher Standard Terms and Conditions:

- a. The voucher can be redeemed ONLY on BookmyShow website/mobile App and cannot be redeemed directly at the cinema/venue box office.
- b. The voucher can be redeemed on the purchase of tickets for Movies/Plays/Concert/Sport available on BookMyShow website.
- c. Voucher valid PAN India across all Cinemas/Partners associated with BookMyShow.
- d. The voucher can be used Only once within the validity period.
- e. If lost/misused, the voucher cannot be replaced. Void if resold, Cannot be exchanged for point(s) or cash & cannot be re-validated once past expiry date.
- f. In addition to these BookMyShow Winpin Voucher Terms and Conditions, BookMyShow Vouchers and their use on our website are also subject to BookMyShow's general Terms of Use & BookMyShow's decision will be final in case of any dispute.
- g. BookMyShow may change (add to, delete, or amend) these terms from time to time. Unless stated otherwise, the changes will apply to any new BookMyShow vouchers that are for personal, non-commercial use and enjoyment only. The same may be shared with family and friends, but may not be advertised, sold or used as promotional items by the purchaser or anyone else without BookMyShow's prior written consent.
- h. This Offer cannot be clubbed with any other Offer.
- i. Transactions which are reversed or cancelled will also not be considered under this Offer.
- j. Any participation in this Offer is voluntary. Any person availing of this Offer shall be deemed to have accepted these Terms and Conditions.
- k. The Bank reserves the absolute right to change / modify / withdraw / suspend / cancel this offer at any time without giving any notice and without assigning any reason.
- l. 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.
- m. All disputes arising out of or in connection with this offer shall be subject to the exclusive jurisdiction of the courts at Mumbai.

Terms & Conditions: Intimation of International Travel & Temporary Limit Enhancement.

The below mentioned services are available to a select customers of the Kotak Mahindra Bank ("Bank").

Terms & Conditions: for Temporary Limit Enhancement.

1. The Cardholder's request for temporary limit enhancement is subject to the Bank's discretion and policy and the request can be declined by the Bank without stating any reason whatsoever.
2. Request for Temporary limit enhancement can be approved to the extent requested by the Cardholders or may be approved for a lesser amount than required, as per Bank's policy and discretion. The enhanced limit will be reversed by the Bank on or before the Payment Due Date of the next statement generated after the Temporary Limit Enhancement date without any prior intimation to the Cardholders.
3. In case the cardholder's request is approved, a SMS notifying the same will be sent on their registered mobile no with the Bank in 2 days. In case of failure in receiving SMS which may happen due to network issues, it will be sole responsibility of the Cardholders to contact the call center to check the status of their requests.

Terms & Conditions for Intimation of International Travel.

4. The Bank will not be responsible for any declined transactions due to technical reasons & Magnetic strip issues.
5. In case of cardholder's request been approved, a SMS notifying the same will be sent on his registered mobile no with the bank in 2 days. In case of failure in receiving SMS which may happen due to network issues, it will be sole responsibility of the cardholder to contact the Cardholder Contact Centre to check the status of the request.
6. The Cardholder's request for flagging his Card for International spends is subject to the Bank's discretion and policy and the request can be declined by the Bank without stating any reason whatsoever.

General Terms & Conditions

7. The offer is valid only for a select set of Kotak Credit Cardholders ("Cardholders") who have received this written communication from Kotak Mahindra Bank Limited ("Bank"). Bank reserves the right to offer the program to any of its Cardholders at its sole discretion.
8. Availing any or both of the above services is voluntary. Any person availing these services shall be deemed to have accepted these Terms and Conditions.
9. All other terms & conditions of the Kotak Credit Card remain unchanged. For details refer the Terms & Conditions as updated on www.kotakcards.com

Think Green - TERMS AND CONDITIONS FOR E-STATEMENTS / STATEMENT ON E-MAIL

1. I/We, the Cardholder agree to Kotak Mahindra Bank Limited ("the Bank") giving me/us notice of availability/readiness of my monthly Credit Card Account Statement ("Statements") via email, to my/our e-mail address registered with the Bank.
2. I/We agree that the Statements/notice in respect thereof will be sent to the email address provided by me/us to the Bank. I/We agree and accept that it will be solely my/our responsibility to ensure that the correct email address is furnished to the Bank for sending the Statements/any notice in respect, thereof.
3. If at any point in time, I/we have any difficulty in accessing the Statements or I/we become aware that my/our email address/account has been compromised, I/we shall forthwith inform the Bank of the same.
4. The Bank would be deemed to have delivered the Statements to me/us, immediately on my/our receiving notice of its availability.
5. I/We will be obliged to download and print the Statements of my/our Credit Card Account after receiving notice as aforesaid from the Bank. Should I/we experience any difficulty in accessing the electronically delivered Statements, I/we shall promptly advise the Bank to enable the Bank to make the delivery through alternate means. Failure by me/us to advise the Bank of such difficulty within 24 hours after my/our receiving notice as aforesaid, shall serve as an affirmation regarding the receipt by me/us of my/our Statements.
6. I/We understand that Internet transmission lines are not encrypted and that e-mail is not a secure means of transmission. I/We acknowledge and accept that such unsecured transmission methods involve the risk of possible interception and unauthorised alteration of data and/or unauthorised usage thereof for whatever purposes.
7. I/We agree to discharge the Bank from, any and all responsibility/liability arising from such misuse and agree not to hold the Bank responsible for any such misuse and further agree to hold the Bank free and harmless from all losses, costs, damages, expenses that may be suffered by me/us due to any errors, delays or problems in transmission or unauthorised/illegal interception, alteration, manipulation of electronic data or otherwise caused by using e-mail as a means of transmission.
8. I/We am/are aware of all security risks, including the risk of the content of my/our Statements becoming known to third parties. I/We agree that I/we shall not hold the Bank in any way responsible for the same and agree that the same shall not be considered as a breach by the Bank of banker-customer confidentiality.
9. I/We undertake to verify the correctness of each Statement in relation to any transaction and to notify the Bank within 60 days of the receipt of the Statements, of any discrepancies or inaccuracies in the Statements so generated. If no objection is made within 60 days or before further instructions are given by me/us, the same shall be conclusive evidence as against me/us without any further proof that the Statements are correct and the Bank shall be free from all claims in respect thereto.
10. I/We understand that I/we remain fully liable for any of my/our liabilities to the Bank

irrespective of receipt or non-receipt of, intimation of availability of my/our Statements, or my/our Statements.

11. Under no circumstances, including negligence, shall the Bank or anyone involved in creating, producing, delivering or managing my/our Statements, be liable for any direct, indirect, incidental, special or consequential damages that may result from the use or inability to use the service or out of breach of any warranty.

12. The use and storage of any information including without limitation, the password, account information, transaction activity, account balances and any other information available on my/our personal computer is at my/our own risk and my/our sole responsibility and liability.

13. I/We further agree and understand that the Statements in respect thereof are sent by the Bank

with encryption to ensure security and avoid any misuse. I/We agree and understand that in order to ensure confidentiality of the information contained in the Statements, I/we will not at any time, share the password for accessing the Statements attachments with anybody and in this regard will at all times keep the Bank indemnified against any and all claims, losses that may arise as a result of misuse of the Statements, as a result of sharing of password or any other unauthorized access.

14. I/We agree and understand that the Bank may withdraw, add to or modify the services as described hereunder, from time to time by notice to me/us. While advance notice of maintenance work likely to affect the availability of the services hereunder, shall be given, the Bank, reserves the right to suspend, upon notice, access to or the provision of all or any of the services (as described hereunder) at any time if the Bank, deems it necessary to do so in the event of an emergency (the opinion of the Bank, being conclusive in this respect) or for any security reasons.

15. I/We agree that these terms are in addition to and not in derogation of the terms and conditions contained in the Cardholder Agreement of the Bank.

16. **Condition for 500 Reward Points Credit Campaign** : I/We would be bound by a six months lock in period from the date the E-statement request gets effective. If I/We still wish to register for physical statement during the lock in period then the Bank reserves the right to debit the rewards that were credited to customers account.