

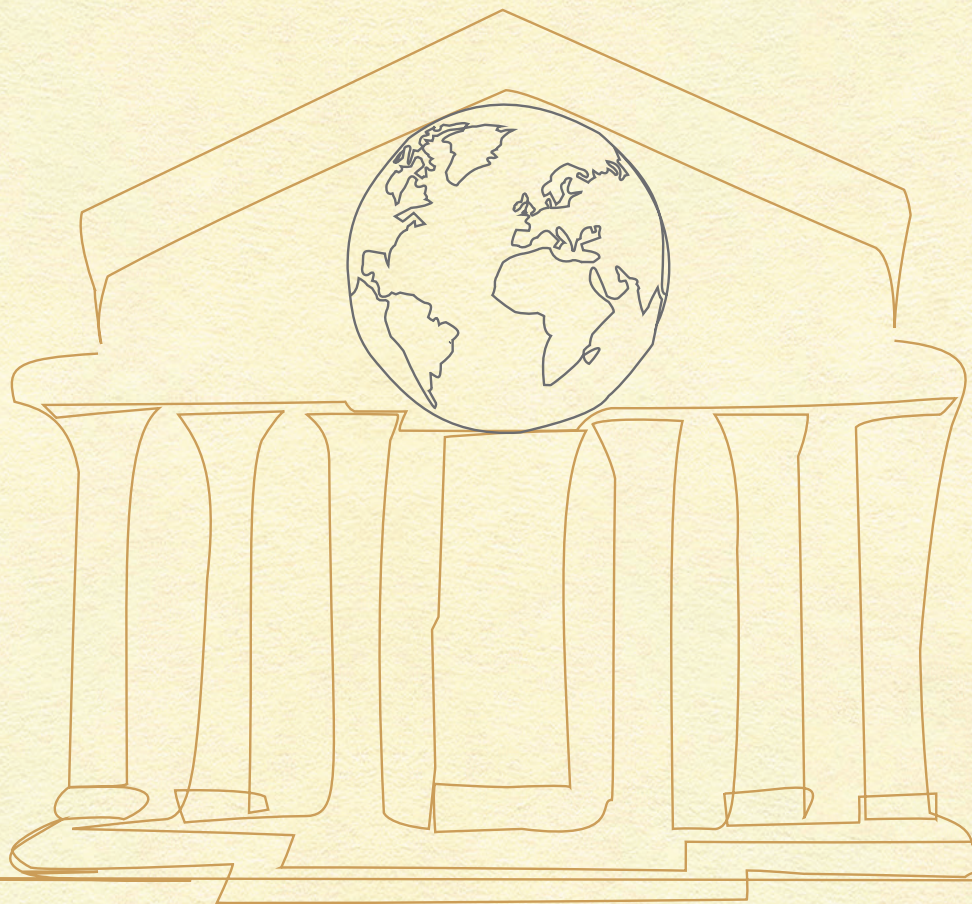
Possibilities beyond borders



Introducing the NR Programme by Kotak Private Banking

At Kotak Private, we understand that as an NR, your financial requirements are unique.

Our exclusive NR programme is crafted especially for you. It delivers tailored solutions that improve and enrich your experiences no matter where you are.



Bespoke experiences* curated for you



Travel

- 4 airport pick-up or drop services
- 4 meet & greet services at airport locations



Lifestyle & Experiences

- 4 golf sessions
- Access to invite-only events and experiences across the globe



Health & Wellness

- 2 vouchers for spa treatments
- 2 executive diagnostic package services at your doorstep
- 2 tele/video consultations with a general physician



*All of the services mentioned above are applicable in India only, per financial year
The access to global, invite-only events can be booked through concierge
Terms & conditions apply



Personalized benefits that elevate your experience



Complimentary tele-consultation with empanelled Tax Consultant^{##}



Access to exclusive, curated, Kotak Private webinars and events



Unlimited, complimentary pick-up of documents from your overseas location



Terms & conditions apply

^{##}Generic information and no specific advice shall be provided as part of this service.



Our cards make it possible: Infinite Debit Card*



Complimentary unlimited access to any Visa ATM globally



Daily cash withdrawal limit of up to ₹2.5 lakhs and daily purchase limit of up to ₹5 lakhs



Unlimited access to Visa Airport Lounges at domestic terminals



Waiver on fuel surcharge across fuel stations in India



Debit Card purchase protection limit of up to ₹1.5 lakhs



Air Accident Insurance of ₹5 crore



Lost Baggage Insurance of ₹1 lakh



Enjoy cross-currency markup of only 1.5% when you transact internationally



*Terms and conditions apply. (Applicable as per selected Debit Card Variant) For detailed information, kindly refer to kotak.com



Experience banking with curated benefits*



Competitive interest rates on your NRE / NRO Savings Accounts & Term Deposits



Preferential rates on remittances across 16 currencies



Customised Account Number



100% waiver of annual rental charges on your locker#



Attractive rates of interest on Home loans and other consumer assets



KPRIVATE - A call back service exclusively for you; just SMS KPRIVATE to 5676788



*Terms and conditions apply. #Subject to availability.



And the benefits don't stop



Dedicated Private Banker and Service Relationship Manager;
support from an Investment Specialist



Dedicated toll-free and call center number for select geographies -
USA | UK | UAE | Singapore | Hong Kong | Canada | Australia



Processing of service requests via secured communication through Net Banking



Lower turnaround time on service requests



Anywhere banking when in India



Enjoy effortless cross-border transactions

Send money abroad online with ease, using Kotak Remit



Preferential & confirmed exchange rates



Seamless online journey



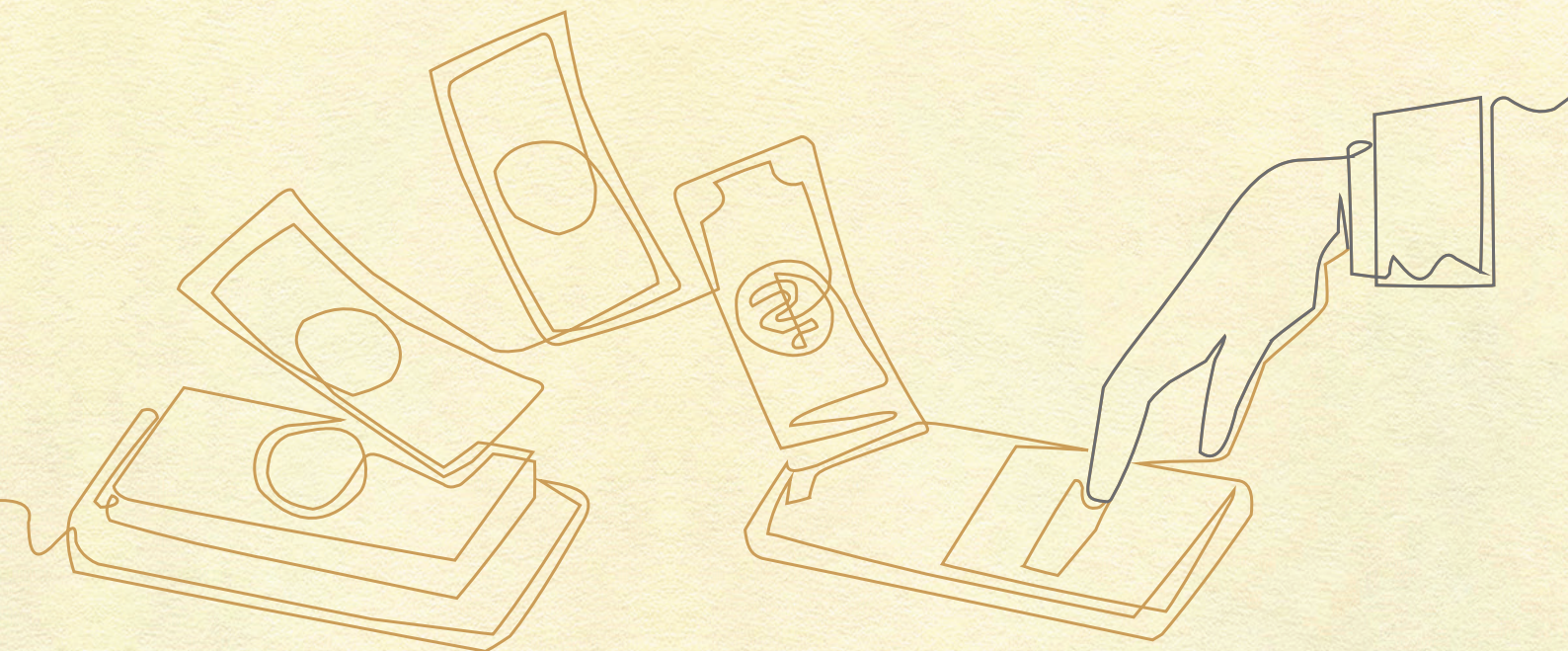
Faster delivery with real-time tracking



Paperless remittance experience



Save beneficiary details for repeat transactions



Terms and conditions apply. Outward remittance from India.



At your service, always

Your dedicated Private Banker will be your first point of contact.

24-hour customer contact centre:

Phone banking number - 1800 266 6666 (local call rates apply)

International callers can call on +91 22 6204 2001 (ISD rates apply)

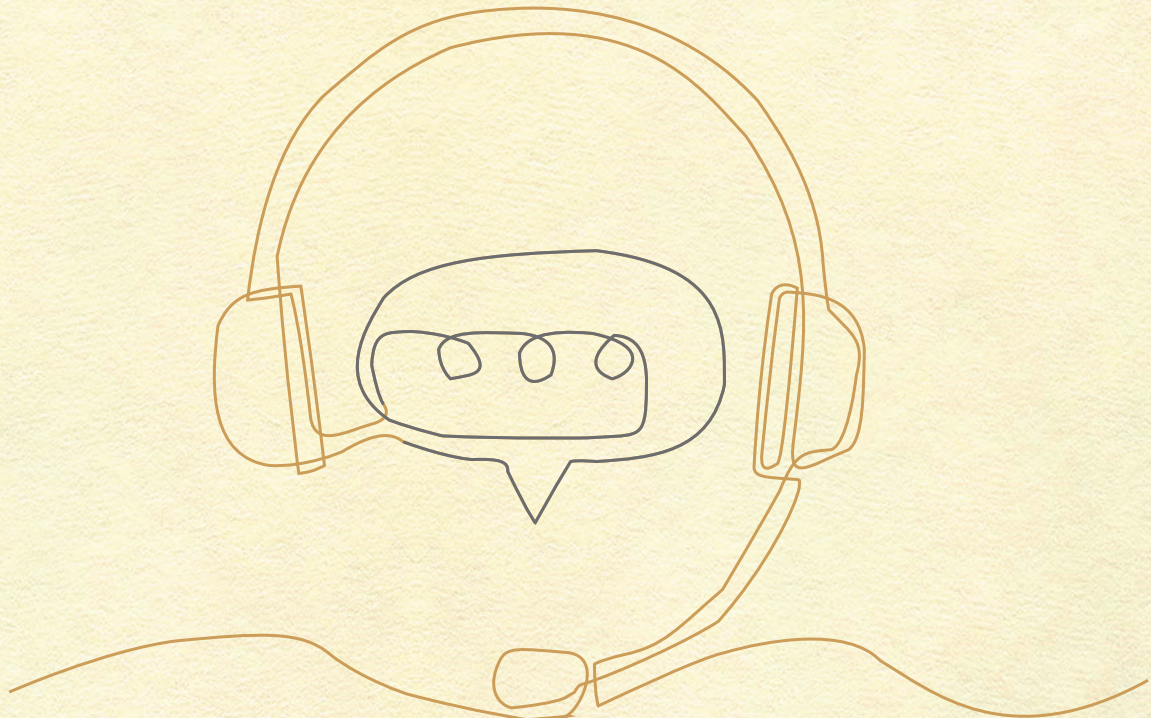
Toll-free number in your respective country of residence:

USA - 1855 365 6767 | UK - 0080044990000

UAE - 80001830148 | Singapore - +65 8001013054

Hong Kong - 00180044990000 | Canada - 18557684020

Australia - 001180044990000



Terms & Conditions:

The "NR Programme" offered by Kotak Private Banking is an exclusive program designed specifically for Non-Resident Indians (NRIs).

Entry to the said programme is by invitation and at the sole discretion of the bank. Meeting the program eligibility criteria is not an implicit invitation to the programme. Kotak Mahindra Bank reserves the right to appoint / change the Relationship Manager of the customer. Kotak Mahindra Bank reserves the right to amend, alter, modify, change or vary all or any of the benefits / services offered and the eligibility criteria to the programme. The benefits of the programme are applicable till the time the customer is a part of the programme.

All benefits featured under Airport pickup/drop, Meet and Greet, Golf, Spa vouchers, Medical consultation and, Diagnostic Packages are applicable in India only.

Non-banking services are offered by our empaneled partner or vendors.

For loans on Assets: Credit at the sole discretion of the Bank and subject to guidelines issued by RBI from time to time. Bank may engage the services of marketing agents for the purpose of sourcing loan assets.

Kotak Mahindra Bank reserves the right to withdraw the membership to the programme without prior consent from the customer. In the event of withdrawal of programme entitlement, service charges shall be as applicable prior to invitation to the programme. The benefits of the programme are subject to prevailing regulatory guidelines for various customer types (Resident Individuals, NRs, Exporters, Importers, Business entities, etc.). Nothing contained herein shall prejudice or affect the terms and conditions of the Account Opening Agreement signed at the time of opening the account. Kotak Mahindra Bank shall not be liable for any loss / complaint arisen out of any transaction or interaction with any alliance partner. The programme benefits may be extended to members under the customer's business relationships and / or family at the discretion of the bank. However, this does not imply that the customers bear any financial liability towards the said members when programme benefits are extended or withdrawn unless specified otherwise in an agreement between the customers and Kotak Mahindra Bank. The customers' contact details (addresses, contact numbers, e-mail IDs etc.) are to be provided by the customer and the responsibility to intimate the bank of any change lies with the customers. Family Banking benefits are applicable at a group level. A group is defined as a combination of all the savings accounts of immediate members or business entities under the Kotak Private NR Programme. ^Generic information and no specific advice shall be provided as part of this service. This brochure is meant for information purposes only. Kotak Bank does not hold in any way through this material solicit for any offer for purchase, sale or any financial transaction / production or any financial instruments dealt herein. Certain products and services dealt with this material may not be available to certain geographies.

Discount on Locker Rentals subject to locker availability. Discounts offered under the Kotak Private NR Programme will be applicable from next financial year if rent of said year is already paid or if locker upgrade is requested during the current financial year. Lockers are subject to availability. The discount will be available subject to the locker being issued to the Kotak Private NR Programme customer as the 1st holder in the locker. The locker discount is applicable as long as the customer is a part of the Kotak Private NR Programme. Locker rents and discounts are subject to review and may change annually. Investment Specialist support is available in selective geographies. Investment in Mutual Funds via online mode is not applicable for customers from the USA, Canada & UK. To know more please reach out to your Relationship Manager / Branch.

Kotak Mahindra Bank Ltd. is a bank licensed by the Reserve Bank of India. The bank is not regulated in the United States of America. The above is not intended as a recommendation or for the purpose of soliciting any action in relation to any investments in India. This is for the purpose of information on the Kotak Group. You should consult your professional advisor duly regulated in the United States before taking any investment decisions. Kotak Mahindra Bank and any of its directors, employees and personnel shall not be liable for any loss, damage of any nature including but not limited to direct, indirect, punitive, special, exemplary, consequential as also any loss of profit in any way arising from the use of the services offered by Third Party empanelled service providers. The recipient shall be solely and fully responsible / liable for any consequence arising as a result of availing the services and agrees not to hold the bank liable for any loss or damage upon utilizing the services of Third Party empanelled service providers. The bank shall not be responsible in any way for the advice given by Third Party empanelled service providers and their employees, representatives, agents and consultants. Insurance is underwritten by Kotak Mahindra General Insurance Company Ltd. Kotak Mahindra Bank Ltd. is a corporate agent of Kotak Mahindra General Insurance Company Ltd.

For detailed Terms & Conditions, please visit kotakprivate.com

