

Reserved.
For a select few.



Open the doors to a world beyond banking.

Welcome to Réserve, a Savings Programme*
by Kotak Private Banking. A set of privileges
and experiences so exclusive that it is reserved
for a select few.

A world of luxurious experiences.





Epicure Privileged Membership by Taj*, reserved for you



Complimentary
two-night stay with
room & breakfast



Complimentary
celebratory cake in
birthday month^



25% saving on F&B
along with Qmin
Food Deliveries



20% saving on
Spa Treatment
at Jiva Spa



20% saving on the
best available rate at
Taj Palaces & Safaris
on room/suites for
maximum of 5 nights



20% saving on
best available rate
on rooms and suites at
participating hotels

*Terms and Conditions apply. ^Upon dining at participating restaurants across hotels on any day during a member's birthday month.

Steps to avail the membership:

- » You will receive an e-mailer from privatebanking@kotak.in to 'activate the membership', with a unique code along with the Epicure link to register
- » On clicking the link, you will be redirected to the Epicure webpage where you can register with your details
- » On successful registration, you shall receive a welcome e-mailer from Taj via Epicure ID along with your digital vouchers within 48 hours, and other communication on an ongoing basis
- » Your Epicure card (for you and your spouse if applicable) will be sent to the address registered with Taj Epicure, within 7 working days

In case you have not received your Epicure card within 7 working days, please reach out to epicure@ihcltata.com

Disclaimer:

Taj Epicure Membership is only available to eligible Kotak Mahindra Bank clients that qualify for the same. The client will have to register directly with Taj by following the steps mentioned in the email within 3 months of receiving it. To activate membership you will be directed to a third-party website/ app/ customer centre, owned and operated by an independent party on-boarded with Kotak Mahindra Bank. The membership, once activated, shall be valid for 1 year from the date of activation. Benefits are available at participating hotels. For additional details, please refer to www.kotakprivate.com

Terms and conditions :

- Client is a person availing the membership • This offer has been made solely and entirely by The Indian Hotels Company Limited (IHCL) to the eligible clients of Kotak Mahindra Bank
- Eligible clients will need to activate the membership on the IHCL site by signing up for the same with the voucher code provided within 3 months of receiving the same • The membership will be valid for 1 year from the date the client activates his or her membership • This offer cannot be combined with any other offers • The offer is non-negotiable, non-transferable, and non-cashable. Participation in this offer is voluntary • Any client eligible for the offer shall be deemed to have read, understood, and accepted these terms and conditions of the offer available on the website of IHCL before availing of the offer. Kotak Mahindra Bank merely facilitates its clients to avail the offer, and it is in no way concerned or connected with the terms and conditions and services provided by IHCL • Kotak Mahindra Bank and IHCL reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add, alter, modify, change, or vary 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 extend or withdraw it altogether • Kotak Mahindra Bank and IHCL reserve the right to revoke the offer if at any time it is believed that the same is being misused or to modify the offer terms and conditions that are being violated • Kotak Mahindra Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by IHCL its agents or representatives in connection with the offer, and the client 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 client in relation to availing the benefits under the Offer • Kotak Mahindra Bank holds out no warranty and makes no representation about the quality, delivery, or otherwise of the goods and services offered by IHCL • Any issue or dispute or claim arising out of or in relation to availing the benefits under the offer must be resolved by the client directly with IHCL by contacting the IHCL call centre at 1-800-102-6080
- The decision of Kotak Mahindra Bank and IHCL in all matters in connection with and incidental to this offer are final and shall be binding on all persons • All taxes, duties, levies, or other statutory dues and charges payable in connection with the benefits of the Offer shall be borne solely by the client, and the bank will not be liable in any manner whatsoever for any such taxes, duties, and levies or other statutory dues and charges • The Bank reserves the right to disqualify any client 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 • Disputes, if any, arising out of or in connection with or as a result of the above offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts and tribunals in Mumbai • The features and benefits of the Epicure corporate membership availed as part of Kotak Mahindra Bank's offer will differ from the features and benefits of the Epicure retail membership as availed directly through IHCL or via other channels. To check the list of participating hotels, visit <https://www.tajhotels.com/en-in/epicureprogram/participating-hotels/>



EPICURE

JOHN SMITH

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31/12/2020

**A luxury concierge service
that stands apart.**





Lafayette Luxury Concierge*, reserved for you



Curated vacation
planning with
exclusive experiences



Reinvent your travel
with luxury charters,
private jets, yachts,
and luxury cars



VIP access to hidden
gems of the world,
personal shopping of
rare items, and access
to exclusive events



Book a table at
a Michelin-starred
restaurant



Curated health
and wellness
services with the finest
nutritionist, and access to
luxury wellness retreats

Steps to avail the membership:

- » You will receive an e-mailer from privatebanking@kotak.in to 'activate the membership' with a unique code, along with Lafayette Contact Centre# details
- » On registration, you will receive a notification via e-mail sent by Lafayette, along with a starter guide within 48 hours

It includes a welcome message that covers what you can expect in terms of services, explore experiences, how to book them, make payments, access your Lifestyle RM details, etc. Based on the details given by you, choose how you want to be connected with Lafayette to avail their services. Under each membership, 6 family members can register and avail the services.

Disclaimer:

*Lafayette Luxury Concierge registration timings – Monday to Saturday, 9 AM to 8 PM. Lafayette Membership is only for eligible Kotak Mahindra Bank clients that qualify for it. The client will have to register directly with Lafayette by following the steps mentioned in the e-mail, within 3 months of receiving it. To activate membership you will be directed to a third-party website/ app/ customer centre, owned and operated by an independent party on-boarded with Kotak Mahindra Bank. The membership, once activated, shall be valid for 1 year from the date of activation. For additional details, please visit www.kotakprivate.com.

Terms and conditions :

- Client is a person availing the membership
- This offer has been made solely and entirely by Lafayette Luxury to the eligible clients of Kotak Mahindra Bank
- Eligible clients will need to activate the membership via Lafayette by providing details along with the voucher code within 3 months of receiving the same
- The membership will be valid for 1 year from the date the client activates his or her membership
- This offer cannot be combined with any other offers
- Membership only entails access of the concierge services – client will have to pay for the end service that they avail via the concierge and the service charges levied via the concierge
- The offer is non-negotiable, non-transferable, and non-cashable
- Participation in this offer is voluntary
- Any client eligible for the offer shall be deemed to have read, understood, and accepted these terms and conditions of Lafayette Luxury Concierge before availing the offer. Kotak Mahindra Bank merely facilitates its clients to avail the offer, and it is in no way concerned or connected with the terms and conditions, and services provided by Lafayette
- Kotak Mahindra Bank and Lafayette reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add, alter, modify, change, or vary 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 extend or withdraw it altogether
- Kotak Mahindra Bank and Lafayette reserve the right to revoke the offer if at any time it is believed that the same is being misused or that the offer terms and conditions are being violated
- Kotak Mahindra Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Lafayette, its agents, or representatives in connection with the offer, and the client, 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 client in relation to availing the benefits under the offer
- Kotak Mahindra Bank holds out no warranty and makes no representation about the quality, delivery, or otherwise of the goods and services offered by Lafayette Luxury Concierge
- Any issue, dispute, or claim arising out of or in relation to availing of the benefits under the offer must be resolved by the client directly with Lafayette by contacting Lafayette customer help desk by writing to support@lafayetteluxury.club / concierge@lafayetteluxury.club
- The decision of Kotak Mahindra Bank and Lafayette in all matters in connection with and incidental to this offer is final and shall be binding on all persons
- All taxes, duties, levies, or other statutory dues and charges payable in connection with the benefits of the offer shall be borne solely by the client and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies, or other statutory dues and charges
- The Bank reserves the right to disqualify any client from the benefits of the offer if any fraudulent or suspicious activity is identified as being carried out for the purpose of availing the benefits under the offer
- Disputes, if any, arising out of or in connection with or as a result of the above offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai
- The features/benefits of the Lafayette corporate memberships availed as part of the Kotak Mahindra Bank offer will differ from the features/benefits of the Lafayette retail membership as availed directly through Lafayette





**Immerse yourself
into magical moments.**

BookMyShow*, reserved for you



Enjoy the latest movies and experiences in your town using exclusive vouchers worth ₹1500 offered to you every quarter



Vouchers are redeemable on the BookMyShow App or website for movies, plays, concerts and sporting events

Steps to redeem the vouchers:

- » Log on to in.bookmyshow.com or the BookMyShow Mobile App
 - » Choose your preferred Location, Event, Venue, Show Date, Time, and Seats
 - » On the payment page, click on "More Payment Options" and then "Gift Voucher" tab
- Enter the gift voucher e-code in the text box that appears, & click on "Apply" button to avail the offer

Note: At the end of the successful transaction, a Booking ID gets generated, which needs to be exchanged at the Cinema/Venue box office for actual tickets. Email/SMS confirmation will be sent to the e-mail address, and mobile number provided while completing the transaction. For any assistance, reach out to BookMyShow's Customer Support at <https://support.bookmyshow.com>

*Terms and conditions :

- Client is a person availing the voucher • Gift voucher can be redeemed only on BookMyShow website or mobile App and cannot be redeemed directly at the Cinema/Venue Box Office • To redeem your pre-activated gift vouchers you will be directed to a third party website/ app/ client centre, owned and operated by an independent party on-boarded with Kotak Mahindra Bank • Gift voucher can be redeemed on purchase of etickets for Movies/Plays/Concerts/Sports available on BookMyShow • Multiple gift vouchers can be used in a single transaction or gift vouchers can be combined with any other payment type on BookMyShow • Gift voucher can be used multiple times until the last rupee loaded on it gets exhausted within the validity period • Gift vouchers to be valid for 3 months and cannot be extended • Gift vouchers are valid pan-India across all Cinemas/Partners associated with BookMyShow • If lost or misused, the gift voucher cannot be replaced. Void if resold, cannot be exchanged for points or cash and cannot be revalidated once past the expiry date. • BookMyShow gift voucher and their use on our website are also subject to BookMyShow's General Terms of Use and BookMyShow's decision will be final in case of any dispute • Kotak Mahindra Bank and BookMyShow reserve the right to revoke the offer if at any time it is believed that the same is being misused or offer terms and conditions are being violated • Kotak Mahindra Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by BookMyShow its agents or representatives and the client 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 client in relation to availing of the benefits under the offer • Kotak Mahindra Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the services offered by BookMyShow • The Bank reserves the right to disqualify any client 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 • Disputes, if any, arising out of or in connection with or as a result of the above offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai • For any assistance, reach out to BookMyShow's Client Support or write to <https://support.bookmyshow.com>



**Attend curated
Kotak Private events.**

Curated Experiences

Driving Thought Leadership

Exclusive insights into global trends, innovation, and wealth strategies



Unlocking transformative perspectives with global disruptors like Jensen Huang, CEO Nvidia.



Exclusive Roundtables with Kotak Leadership teams and fund owners.



Interactive knowledge programmes like 'NexGen Connect' and 'Leading Ladies' fostering meaningful dialogues with industry stalwarts.

Curated Experiences

Luxury and Lifestyle

Curating “money-can’t buy experiences”

Music



Curated musical experiences with legends like late Ustad Zakir Hussain and Ustad Amjad Ali Khan. Experience iconic performances from the Kotak Private Lounge at concerts of global sensations like Maroon 5.

Culinary



Intimate culinary experiences and masterclasses with Michelin-starred icons like, Marco Pierre White, Massimo Bottura and former Masterchef Australia judges – Gary, Matt and George.

Sports



Exclusive interactions with sporting legends like Harsha Bhogle and Pullela Gopichand.

Art



Curated art show previews.

Our cards make it possible.



Infinite Debit Card*



Enjoy unlimited
airport lounge
access at domestic
airports within India



1.5% foreign
currency markup
for all your
international spends



Higher Daily Limits
for transactions within
India and abroad



White Reserve Credit Card*



Exclusive Club
Marriott Membership



Unlimited complimentary
international and
domestic lounge visits
for primary and
add-on cardholders



2 complimentary
tee-offs monthly at
the finest golf courses
in India and globally



Milestone based
White Pass
rewards of up to
₹ 2.5 lakhs every year



And the benefits don't stop.



Other privileges*, reserved for you



100% waiver of annual
rental charges on Locker



100% waiver
on issuance fee of
World Travel Card



Zero processing fee
on Home loan and
attractive rate of
interest on
consumer assets



KPRIVATE

An exclusive call back service from a dedicated customer care desk. Just SMS KPRIVATE to 5676788



Home Banking

Convenient pick-up and delivery of cash/ cheque / DD from your registered address



K Remit

A hassle-free service that allows you to remit funds abroad through Net Banking



OTP Based Transactions

A service exclusively for clients who are traveling, and are unable to provide original signed forms immediately for the transfer of funds



Digital Banking

With our mobile Banking App, Net Banking, and WhatsApp Banking, transfer funds, request chequebooks, update your email IDs and Aadhaar number, pay bills, and more



We are always there for you

Directly get connected to our Contact Centre Officer without going through the hassle of IVR, when you call from your registered number

Programme Eligibility

Eligibility Criteria

Criteria to be satisfied at Group* level:

- ✓ ₹7.5 Cr Relationship Value^ and minimum savings bank account balances (Average Yearly Balance) of ₹50 lakhs
- ✓ For New to Bank Relationships# – Initial payment of ₹50 lakhs at the time of savings bank account opening, post which the client will have to maintain eligibility as mentioned above

*Group is defined as a combination of Relationship Value and balances in savings account of immediate family members or business entities grouped under Kotak Private Banking. ^Relationship Value as defined by Kotak Private Banking from time to time. The membership/benefits/vouchers will be applicable to clients who have an active Savings bank account or transaction via Debit card with Kotak Mahindra Bank.

#New to Bank is defined as New CRN with unique family ID.

Reserve |  **kotak** Private