

Card Details: White

Bank: Kotak

Ideal Spends: Rs 425000

Key Charges:

Joining Fee: 3000

Renewal Fee: 3000

Forex Charges: 3.5

Annual Percentage Rate: 37

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Milestones:

1. Spend Rs 200000 (YEAR), Benefits: Reward Points worth 2000..
2. Spend Rs 400000 (YEAR), Benefits: Reward Points worth 4000..
3. Spend Rs 600000 (YEAR), Benefits: Reward Points worth 6000..
4. Spend Rs 900000 (YEAR), Benefits: Reward Points worth 7000..
5. Spend Rs 1200000 (YEAR), Benefits: Reward Points worth 8000..

Reward Points Burn:

Burn multiplier is the value user will get for each reward point.

1. WhitePass: Login to Kotak Mobile app|Click on the Card Overview icon and enter your MPIN|Scroll down to the section of Reward Points|Click on 'Claim now'. You will now be redirected to the White Pass redemption portal|Select the option you want to redeem your White Pass on|Once a redemption is done , you will receive a confirmation over email & SMS with the details of redemption|You will also be able to view all your redemptions in the Redemption History tab of the White Pass portal.|1 point gets converted to 11. (BRAND_WALLET), Burn multiplier = 0.25.

Lounge Benefits:

1. Domestic Lounges: Visitation Limit - null per null, Eligibility - Not specified on the bank's website..
2. International Lounges: Visitation Limit - null per null, Eligibility - Not specified on the bank's website..