

The Privy League Optima Programme.

A league apart

Benefits that await you:

- 1

Dedicated Relationship Manager and priority services at branches and call centers.
- 2

Priority SMS service – SMS KPRIVY<sup>1</sup> to 5676788 to receive a call back within 30 mins.
- 3

40% waiver on locker<sup>2</sup> rental fees.
- 4

Zero issuance fees on Kotak World Travel Card.
- 5

Complimentary Privy League Visa Signature Debit Card with features:
  - Daily cash withdrawal limit of Rs. 2 lakh and Debit Card spend limit of Rs. 4 lakh.
  - Unlimited access to Visa ATMs globally.
  - Complimentary access to domestic airport lounge once in a quarter<sup>3</sup>.
- 6

Uniform benefits up to 10 family members
- 7

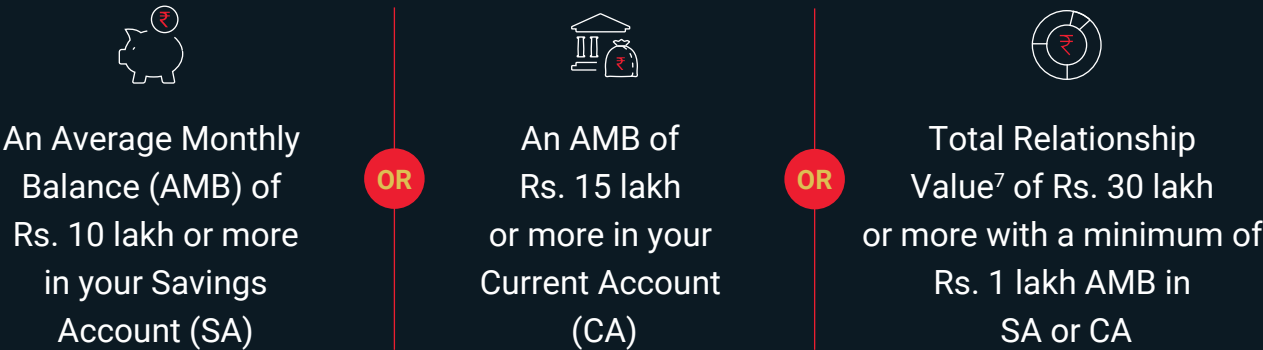
Preferential pricing across a range of banking transactions and products
- 8

Welcome gift to key customers on joining the Optima programme
- 9

Lifestyle privileges and experiences curated to your taste
- 10

Privy League Signature Credit Card<sup>4</sup> with features:
  - 4 complimentary access to international airport lounges in a year with Priority pass membership.
  - Complimentary access to Visa domestic airport lounge<sup>3</sup> twice every quarter.
  - 6,400<sup>5</sup> Reward Points worth Rs. 1,600 every quarter on minimum monthly spends of Rs. 1,000.

Privy League Optima Programme eligibility criteria at group<sup>6</sup> level:



1 This service is available for SMS received between 9:30 am & 6:30 pm from Monday to Saturday. SMS service is chargeable as per mobile operator. Not available on public and bank holidays.

2 Locker is subject to availability.

3 List of airport lounges available on [www.kotak.com](http://www.kotak.com)

4 Issuance of credit cards is at the sole discretion of Kotak Mahindra Bank Limited. All features and benefits are subject to Credit Card Terms & Conditions. Please read the Credit Card Terms & Conditions provided on [www.kotak.com](http://www.kotak.com) carefully. Privy League Signature Credit Card has an annual fee of Rs. 2,500 which is waived off for Key Optima customers either by maintaining True Optima Banking\* Relationship or by spending Rs. 5 lakh in previous year

\*Criteria of True Optima Banking relationship: 1.An Average Monthly Balance (AMB) of Rs. 10 lakh or more in your Savings Account (SA) OR 2. An AMB of Rs. 15 lakh or more in your Current Account (CA) OR 3. Total Relationship Value<sup>7</sup> of Rs. 30 lakh or more with a min. of Rs. 1 lakh AMB in SA or CA

5 If you spend a minimum of Rs. 1,000 every month, you would be eligible for 4 PVR Movie Tickets# worth Rs. 400 each in the next quarter. E.g. You spend Rs. 1,000 in April, May and June, you will get 4 free PVR movie tickets worth Rs. 1600 in the month of July.

# Crediting of 6400 Reward Points in lieu of 4 PVR movie tickets is an interim change in the feature of the card.

6 Above mentioned eligibility criteria is applicable at group level. Group is defined as combination of all Savings and Current accounts of immediate family members or business entities grouped under Privy League.

7 Relationship Value (RV) is a total of balances across all your Savings and Current Accounts, Fixed Deposits, Mutual Funds (including structured products)~ and insurance premiums~ paid to date.

~ All mutual funds bought from Kotak Mahindra Bank and insurance policies bought from Kotak Mahindra Life Insurance sourced by Kotak Mahindra Bank will be considered