

Kotak Cr. Card 7715

YAMAZAKI SAN

WHAT A CREDIT CARD SHOULD BE



TAKAHIRO YAMAZAKI

Address: KRISUMI CORPORATION PRIVATE LI  
461 462 UDYOG VIHAR PHASE 3  
Gurgaon - 122016

GSTIN - 27AAACK4409J3ZI



Statement Date 1-May-2023  
Statement Period 2-Apr-2023 To 1-May-2023  
Total Amount Due (Rs.) 24,120.00  
Due Date 19-May-2023

Customer Relationship Number(CRN) : 553985553

Your Kotak Corporate Credit Card Statement

Account Summary

Previous Amount Due (Rs.)	Purchases & Other Charges (Rs.)	Payments (Rs.)	Total Amount Due (Rs.)
104,487.17	24,120.00	104,487.17	24,120.00

This is for your information only. The payment is to be made by your corporate.

In case of failure in paying the amount due before the due date the same will be reported under the Corporate's Bureau to bureau(s) as per the credit information companies' regulation act of 2005 and as per the prevailing RBI guidelines.

TRANSACTION TABLE

DATE	TRANSACTION DETAILS	SPENDS AREA	AMOUNT(Rs.)
	Payments and Other Credits		
15/04/2023	PAYMENT RECEIVED-NEFT Primary Card Transactions- 462409XXXXX7715		104,487.17Cr
	Retail Purchases and Cash Transactions		
12/04/2023	HAND MADE WORK PRIVATE CHANDIGARH IN	Entertainment	4,656.00
13/04/2023	SAPTAGIRI RESTAURANT P MOHALI IN	Restaurants	2,815.00
13/04/2023	TAJ GVK HOTELS & RESOR CHANDIGARH IN	Hotels	6,029.00
13/04/2023	TAJ GVK HOTELS & RESOR CHANDIGARH IN	Hotels	10,620.00
	Total Purchases & Other Charges		24,120.00

AXIS BANK 11/22 EXP:06

AXIS BANK

Taj Chandigarh IRD  
Taj Hotel, Block No 9, Sector 17A  
Chandigarh 160017, Chandigarh

DATE:13-04-2023 TIME:14:21:01  
MID:037111005200064 TID:90372088  
BATCH:000375 INVOICE:002315  
BR:03401404032022

SALE

APP NAME:Visa Credit  
\*\*\*\* \* 7715 CHIP  
CARDTYPE:VISA Domestic

AID :A0000000031010  
TC :6759FBE0914E9310  
AUTHCODE:250462 RRN:310308026180

AMT INR 6029.00  
TIP INR

TOTAL INR

PIN VERIFIED OK  
SIGNATURE NOT REQUIRED  
TAKAHIRO YAMAZAKI  
I AM SATISFIED WITH GOODS/SERVIC  
ES RECEIVED AND AGREE TO PAY  
PER CARD ISSUER AGREEMENT

\*\*\* CUSTOMER COPY \*\*\*

Download Axis Merchant App  
Accept Payments | Raise Requests  
VERSION:03.40

Powered by Worldline

Credit Limit(R)  
300,000

Effective 1st July 2017. Please note that this state Update your GSTIN detail

CRN 553985553

Services Tax Act. submit it to the nearest branch.

Mobile Banking Download app from app.kotak.com Net Banking Visit www.kotak.com

Bangalore 66006022 Pune 65216022 Chandigarh 0161-65096022  
Hyderabad 66006022 Ahmedabad 66006022 Coimbatore 66006022

Fused

# Most Important Terms and Conditions

The Most Important Terms and Conditions (MITC) and all information herein are applicable to all Kotak Mahindra Bank Ltd. ("Bank") Corporate Credit Cards/ Cardholders/ applicants of the Corporate Credit Cards, with immediate effect. The MITC are subject to change. The MITC are in addition to and are to be read along with the terms and conditions of the Corporate Cardholder Agreement of the Bank ("Corporate Cardholder Agreement"). In the event of a conflict between the MITC and the terms and conditions of the Corporate Cardholder Agreement, the terms and conditions of the Corporate Cardholder Agreement shall prevail, unless otherwise specified.

To get the complete version of the Corporate Cardholder Agreement, please refer to the Corporate Cardholder Agreement. The words "you", "Cardholder" & "your" refers to the Primary Cardholder and "Cash Withdrawal Limits".

**"Credit Limit/ Purchase Limit"** means the maximum limit of the Cardholder must not exceed his Credit Limit. The Bank in its sole discretion may approve certain transactions attempted to exceed the credit limit, and accordingly over limit fee/charges as applicable.

**"Cash Limit"** means the maximum amount of cash or equivalent you can withdraw on your Card Account based on arrangements as a subset of your Credit Limit.

The Bank will review your Card Account periodically and may vary the credit limit based on internal criteria or on recommendation of the cardholder.

## Your guide to

### Your Statement

The Bank will send you a monthly statement showing the payments, charges and interest if any debited to the Card Account since the last statement sent to you for the period in which there has been outstanding on the Card Account. The Bank will also send a consolidated statement for each Card Account, issued to the employees of the Corporate Cardholder. The Bank will send your statement at the last known mailing address or by post/courier to your billing address as per the Bank's records. You may also receive the confirmed e-mail address provided by you to the Bank for the obligations and liabilities under the Cardholder Agreement before the payment due date. It is your responsibility to notify the Bank within 15 days of your statement billing date. In case you do not, the statement is deemed to have been delivered.

### Payments

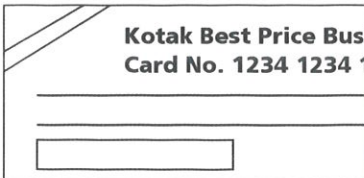
Payments received from you against the Card outstanding will be used to pay interest charges, and purchases in that order. Payments made after the due date will be subject to subsequent statements. You should make all payments in Indian Rupees.

### Method of Payment

#### Easy ways to pay

- Pay through standing instructions (Auto Debit)
  - You can instruct the Bank to pay your Credit Card dues by giving a written instruction to debit the payment from your bank account. You can choose to instruct us to debit your account for the payment due date falls on a Sunday or a holiday, the next working day. To know more on this please call the Bank's Customer Care.
- Pay online
  - As a Kotak Mahindra Bank savings/ current account holder, you can pay your Credit Card dues from the comfort of your home or office. Log on to [www.kotakcard.com](http://www.kotakcard.com) and follow the instructions to pay your Credit Card dues. Kotak Mahindra Bank account please call our toll free 24 hours helpline.
  - For online payments in case you do not have a Kotak Mahindra Bank account, you can also be paid through net-banking (National Electronic Funds Transfer) facility. You may use any other bank as the destination bank. To know more on this please call the Bank's Customer Care.
  - Log on to your Non Kotak Bank Site
    - Select NEFT option
    - Register for Payment to Kotak Credit Cards
    - Enter the details - (these could be specific to the bank's website)
    - Payee Name - 4166xxxxxxxxxxxx Customer Name
    - Select Option - Account Type as 52 for NEFT
    - Select Location City - Mumbai
    - Select destination bank - Kotak Bank
    - Bank code MAIN BRANCH MUMBAI - IFSC Code - KKBK00
    - Update Payee Account No - 4166xxxxxxxxxxxx (Provide your account details)
- Pay by cash at the branches
  - You may pay your Credit Card bill by depositing cash at any of our branches during banking hours. The payment would be credited to your Card Account from the branches where you will be able to pay your Credit Card dues. [www.kotakcards.com](http://www.kotakcards.com).
- Pay through cheque or demand draft
  - All you need to do is make a local or out of state cheque/draft (Please mention your correct 16 digit Credit Card number and write your name and contact details on the reverse of the cheque/draft) and deposit it in any of our branches. Your cheque/draft should not be accepted for payments. Your cheque/draft should be deposited in any of our branches.
  - Drop your cheques/drafts at
    - Kotak Mahindra Bank ATMs available only at specified locations
    - Partner drop boxes available only at specified locations

Detailed list of the above is available at [www.kotakcards.com](http://www.kotakcards.com)



### VISA Money Transfer

You can transfer money from your VISA Debit card to pay your Card dues to your card issuer bank.

### Fees and Charges

All Fees & Charges are subject to modification based on periodic notice before any changes are made to fees & charges levied. These charges, as it may deem appropriate, with due intimation to you.

The schedule of charges as applicable is provided below:

Description of Charges	Fee / Charge
Joining Fees	Nil
Add on Joining Fees	N.A.
Annual Fees	Nil
Add on Annual Fees	N.A.
Renewable Fee	Nil
Add on renewal fee	N.A.
Cash Advance Fees (ATM/Manual)	Nil
Duplicate Statement Fees	Nil
Cheque/ECS return fees	Nil
Finance Charges for revolving credit	3.1%
Finance charges for cash advance	Nil
Late payment fees	5% of total
Over limit charges	Nil
Foreign Currency Mark up	3.5%
Transaction fees on utility bills	Nil
Balance enquiry charges at non-Kotak	Nil
Fuel Surcharge	2.5% of total
Railway surcharge	Applicable
Railway Fee	Applicable
Charges for Reissue/Replacement of card & PIN	Nil
Charge slip retrieval fee	Nil
Outstation cheque fees	Nil
Interest Free period	Minimum - 18 days Maximum - 48 days
Service Tax	As may be applicable from time to time, presently @ 10.30% (Applicable on all fees, interest and other charges only)

Block No. 9,  
Sector 17-A  
Chandigarh 160 017  
0172-6613000  
[www.tajhotels.com](http://www.tajhotels.com)



238303

## TAX INVOICE

Black Lotus  
POS GSTN NO: 04AABCT2223L1ZM

BILL NO DATE AND TIME PAX  
7900127285 13/04/2023 2:19 PM 2

TABLE NO : 33  
CASHIER : DSR : Dharmendra Singh Rawat  
WAITER : DSR : Dharmendra Singh Rawat  
ORDER NO : K00079739, K00079745

Qty	Menu Item	Amount
SAC/HSN Code: 996332		
1	Hakka noodle V - J	765.00
1	Mok tossed Chinese vegetables, white garlic sauce - J	899.00
1	Stir fried chicken, pepper and garlic sauce - J	925.00
1	Mok tossed red prawn, ginger, garlic, leeks - J	1595.00
1	Stir fried rice, trio of mushroom asparagus VEG - J	765.00
1	Himalayan water	160.00

Please do not sign if you have paid cash. Thank you!

Guest's Name : \_\_\_\_\_ (Please write in block letters)

Room No. : \_\_\_\_\_

Signature : \_\_\_\_\_

VAT TIN No.: 04320022219 w.e.f. 19/02/04 GST No. 04AABCT2223L1ZM

PAN No. AABCT2223L

Taj GVK Hotels & Resorts Limited | CIN No. L40109AP1995PLC019349

RO : Taj Krishna, Road No. 1, Banjara Hills, Hyderabad

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E. & O. E.

©kotak.com. If your complaint is not resolved within 30 days of receipt at the Bank then the said complaint can be escalated to Banking Ombudsman. The details of the Banking Ombudsman for your location are displayed at the branches.

Due

Interest would be charged amount due as per your Credit Card the full payment is received after due

date of interest)

ow is the calculation for first 2 cycles

10 28  
June June

Payment Due Date

ycle / Date

Hotel & on 4th May for Rs. 13000 for 20000 = 0 + Rs. 20000 + 0 - Interest

your card for at fuel station for Rs.

Interest rate per day	Interest to be charged on closing balance
1019%	16.31
1019%	64.21
1019%	489.21
1019%	96.82
1019%	192.62
	859.17

would be charged as per statutory

0226022 (Rest of India) This list of

ing account on our website. In all

ould be communicated to the Bank that all charges indicated in the bank may reverse the charge on a copy be sent in writing at the above international transaction, you must

rtion your grievance by

# Most Important Terms and Conditions

The Most Important Terms and Conditions (MITC) and all information herein are subject to the MITC of the Bank. The MITC are subject to change. The MITC are the Corporate Cardholder Agreement of the Bank and the terms and conditions of the Corporate Cardholder Agreement shall prevail over the MITC. To get the complete version of the Corporate Cardholder Agreement, please refer to the words 'you', 'Cardholder' & 'your' referred to in the Corporate Cardholder Agreement and Cash Withdrawal Limits.

**\*Credit Limit/ Purchase Limit\*** means the maximum amount you can withdraw on your Card Account based on the credit limit, and accordingly over limit fee may be levied.

**\*Cash Limit\*** means the maximum amount you can withdraw on your Card Account based on the cash limit, and accordingly over limit fee may be levied.

The Bank will review your Card Account periodically based on internal criteria or on recommendation of the Bank.

## Your Statement

The Bank will send you a monthly statement showing charges and interest if any debited to the Card Account. The Bank will also send a consolidated statement of each Card Account, issued to the employees of the Bank. The Bank will send your statement at the last known post/courier to your billing address as per the Bank per the confirmed e-mail address provided by you. You are responsible for the Card Account before the payment due date. It is your responsibility within 15 days of your statement billing date. In case deemed to have been delivered.

## Payments

Payments received from you against the Card account interest charges, and purchases in that order. Payment of subsequent statements. You should make all payments to the Bank.

## Method of Payment

### Easy ways to pay

- Pay through standing instructions (Auto Debit)
- You can instruct the Bank to pay your Credit Card bill by giving a written instruction to debit the payment from your account. You can choose to instruct us to debit your account if the payment due date falls on a Sunday or a holiday, or a working day. To know more on this please call the Bank.
- Pay online
  - As a Kotak Mahindra Bank savings/ current account holder, you can pay your Credit Card bill from the comfort of your home or office. Log on to www.kotak.com and pay your Credit Card bill. For Kotak Mahindra Bank account please call our toll free number.
  - For online payments in case you do not have a Kotak Mahindra Bank account, you can use the National Electronic Funds Transfer (NEFT) facility. You may use any Kotak Mahindra Bank as the destination bank. To know more, please call the Bank.
  - Log on to your Non Kotak Bank Site
  - Select NEFT option
  - Register for Payment to Kotak Credit Cards
  - Enter the details - (these could be specific to the bank)
  - Payee Name - 4166xxxxxxxxxxxx Customer Name
  - Select Option - Account Type as 52 for NEFT
  - Select Location City - Mumbai
  - Select destination bank - Kotak Bank
  - Bank code MAIN BRANCH MUMBAI - IFSC Code - KKBK03
  - Update Payee Account No - 4166xxxxxxxxxxxx (Provide the correct details)
- Pay by cash at the branches
  - You may pay your Credit Card bill by depositing cash at any of the branches during banking hours. The payment would be accepted at all branches where you will be able to pay your Credit Card bill. For more details, please visit www.kotakcards.com.
- Pay through cheque or demand draft
  - All you need to do is make a local or at par cheque/draft (Please mention your correct 16 digit Credit Card number and the name of the Cardholder on the reverse of the cheque/draft). Your cheque/draft should not be accepted for payments. Your cheque/draft should be deposited in any of the branches where you will be able to pay your Credit Card bill.
  - Drop your cheques/drafts at
    - Kotak Mahindra Bank ATMs available only at specified locations
    - Partner drop boxes available only at specified locations

Detailed list of the above is available at [www.kotakcards.com](http://www.kotakcards.com)

**Kotak Best Price Business Card No. 1234 1234 1234**

## VISA Money Transfer

You can transfer money from your VISA Debit card to pay your Credit Card bill to the card issuer bank.

## Fees and Charges

All Fees & Charges are subject to modification based on periodic review. The Bank will give notice before any changes are made to fees & charges levied. The Bank may levy fees or charges, as it may deem appropriate, with due intimation to you.

The schedule of charges as applicable is provided below:

Description of Charges	Fee / Charge Amount
Joining Fees	Nil
Add on Joining Fees	N.A.
Annual Fees	Nil
Add on Annual Fees	N.A.
Renewable Fee	Nil
Add on renewal fee	N.A.
Cash Advance Fees (ATM/Manual)	Nil
Duplicate Statement Fees	Nil
Cheque/ECS return fees	Nil
Finance Charges for revolving credit	3.1%
Finances charges for cash advance	Nil
Late payment fees	5% of total outstanding
Over limit charges	Nil
Foreign Currency Mark up	3.5%
Transaction fees on utility bills	Nil
Balance enquiry charges at non-Kotak	Nil
Fuel Surcharge	2.5% of transaction amount or Rs. 10, whichever is higher
Railway surcharge	Applicable
Railway Fee	Applicable
Charges for Reissue/Replacement of card & PIN	Applicable
Charge slip retrieval fee	Nil
Outstation cheque fees	Nil
Interest Free period	Minimum - 18 days Maximum - 48 days
Service Tax	As may be applicable from time to time, presently @ 10.30% (Applicable on all fees, interest and other charges only)

Block No. 9,  
Sector 17-A  
Chandigarh 160 017  
0172-6613000  
[www.tajhotels.com](http://www.tajhotels.com)

238304

TAX INVOICE



not exceed 48 days. The Bank will intimate the interest free period at any time, with prior notice to you. The interest free period is for the payments that are received after the payment due date.

28 May

Payment Due Date

Black Lotus  
POS GSTN NO: 04AABCT2223L1ZM

BILL NO: 7900127285  
DATE AND TIME: 13/04/2023 2:19 PM  
PAX: 2

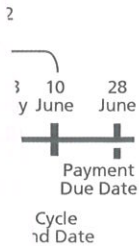
TABLE NO: 33  
CASHIER: DSR: Dharmendra Singh Rawat  
WAITER: DSR: Dharmendra Singh Rawat  
ORDER NO: K00079739-K00079745

Qty	Menu Item	Amount
	Total	5109.00
	SAC/HSN Code: 996332	459.81
	CGST 9%	459.81
	UTGST 9%	
	Grand Total	6029.00

(37.2% Annualized). Interest would be charged on total amount due as per your Credit Card statement if the full payment is received after due date.

\* (Daily rate of interest)

Statement below is the calculation for first 2 cycles



Payment Due Date

Cycle End Date

Hotel & on 4th May for Rs. 13000 for 20000 = 0 + Rs. 20000 + 0 - Interest

your card for at fuel station for Rs.

Rate	Interest to be charged on closing balance
19%	16.31
9%	64.21
9%	489.21
9%	96.82
1%	192.62
	859.17

Please do not sign if you have paid cash. Thank you!

Guest's Name: \_\_\_\_\_ (Please write in block letters)

Room No. \_\_\_\_\_

Signature: \_\_\_\_\_

VAT TIN No.: 04320022219 w.e.f. 19/02/04  
PAN No. AABCT2223L

GST No. 04AABCT2223L1ZM

Taj GVK Hotels & Resorts Limited | CIN No. L40109AP1995PLC019349  
RO: Taj Krishna, Road No. 1, Banjara Hills, Hyderabad

GUEST COPY

E. & O. E.

## Grievances Redressal / Complaints / Escalation

In the unlikely event that you are not satisfied with our services, you may register your grievance by

- Filing the "Complaint Form" at [www.kotak.com](http://www.kotak.com)
- Calling our Customer Contact Centre
- Write to service manager - Service Operations
- For further escalations you can write to M. Raju, Nodal Officer Credit Cards Division at [nodalofficer@kotak.com](mailto:nodalofficer@kotak.com). If your complaint is not resolved within 30 days of receipt at the Bank then the said complaint can be escalated to Banking Ombudsman. The details of the Banking Ombudsman for your location are displayed at the branches.

be charged as per statutory

(Rest of India) This list of

Eastern Express Highway,

on our website. In all

indicated to the Bank. The charge on a card may be sent in writing at the above address in relation to an international transaction, you must