**Terms and Conditions of the Offer | Trade Free Pro Plan - Zero Brokerage on Welcome Offer**

The terms and conditions ("Terms") of this Offer shall be read together with the terms and conditions https://www.kotakneo.com/pricing/trade-free-pro/ ("Plan") made available by Kotak Securities Limited ("KSL") to the eligible client.

1. Offer Overview:

New client subscribing to this Plan at the time of DIY (Do it yourself) account opening with KSL shall be eligible for zero brokerage charges ("Offer") for transactions across eligible trading segments (as provided under point no. 2 (e)) for the first 30 calendar days from the date of opening of the said account by the new client. ("Offer Period").

2. Eligibility Criteria:

(a) This Offer is valid only to new clients subscribing to the Plan at the time of DIY account opening i.e. trading and demat account, with KSL via its official mobile application, namely 'Kotak Neo' and/or via its official website: 'Kotakneo.com' (collectively referred to as the "Platform").

(b) This Offer shall not be available for clients opening account through any other partners (e.g. APs or any referral partners, among others), affiliate or channel other than the DIY account opened with KSL through Platform.

(c) This Offer shall be valid for 30 days from the date of DIY account opening with KSL, regardless of the date on which the account becomes active / trade ready.

(d) This Zero Brokerage Offer is applicable only on self-executed trades made by the client within the Offer Period.

(e) The eligible segments for this Offer will be as follows:

Cash Segment (Delivery and Intraday)

Derivatives (Equity and commodity)

3. Cancellation & Refund Policy:

No refunds shall be granted for cancellations of this Plan during or after the Offer Period.

In the event of closure, suspension or deactivation of the trading and demat account due to non-compliance with applicable law, regulation or internal policies of KSL, the benefits under this Offer shall stand automatically forfeited without any liability on KSL to make any refunds.

4. Other Terms:

(a) Under this Offer for all self-placed intraday trades, a nominal charge of 0.01 paisa per scrip/underlying will apply. Additionally, applicable statutory, exchange, regulatory charges and taxes are not waived and shall continue to be applicable per trade in accordance with the applicable laws as mentioned in the tariff sheet provided at the time of DIY account opening with KSL.

(b) Upon expiration of the Offer Period, brokerage shall be charged as per the standard brokerage prescribed under the tariff sheet provided to the eligible client at the time of DIY account opening with KSL.

(c) Any unutilised portion of the Offer Period shall lapse and cannot be carried forward or encashed.

(d) All the communications in relation to the Offer shall be sent to the client's registered email and/or mobile number.

(e) This Offer is a limited-time promotional offer. KSL reserves the right, at its sole discretion without prior notice, to withdraw, amend, modify or discontinue this Offer and any terms and conditions thereof at any time.

(f) KSL reserves the absolute discretion to permit or restrict renewal or upgradation to this Offer.

(g) Any misuse or fraudulent use of this Offer will lead to disqualification and withdrawal of any and all benefits provided under the Offer.

(h) KSL's interpretation of this Offer and any Terms and any decision made thereunder shall be final and binding on all clients.

(i) All disputes arising out of or in connection with this Offer shall be subject to the exclusive jurisdiction of courts in Mumbai, India.