

Important Notice: Revision in Dynamic Currency Conversion (DCC) Fee

Effective 1 August 2026, the Dynamic Currency Conversion (DCC) fee on Kotak Debit Card transactions will be **3.5% + GST** of the transaction amount (earlier 1% + GST).

The DCC fee is applicable on transactions conducted at international merchants, including transactions initiated within India but processed by overseas merchants.

Customers may choose to transact in the **local currency of the merchant**, wherever such an option is available, to avoid DCC charges.

DCC mark-up fee will be applicable on all ATM, POS/In-store or Online transactions.