SBI Cards and Payment Services Limited

Fair Practice Code

30th May, 2026

Document Classification: Public

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1. INTRODUCTION AND SCOPE

The Reserve Bank of India vide RBI/DOR/2025-26/362 DOR.MCS.REC.No.281/ 01-01-039/ 2025-26 dated 28th November 2025 has laid down the standards for fair practice when dealing with customers. As per these directions and Reserve Bank of India ("RBI") Directions for Credit Cards, we have adopted and implemented this Code in our organization.

As a regulatory directed document, the Code promotes competition and encourages market forces to achieve higher operating standards to the benefit of the customers of SBICPSL. In the Code, 'you' denotes our credit card customer, and 'we' denotes the Company i.e. SBICPSL. The standards of the Code are governed by the key commitments detailed in section 3.

Unless stated otherwise, all parts of this Code apply to all the credit card products and services, whether they are provided by the company directly or agents acting on behalf of us, whether we provide them across the counter, over the phone, through interactive electronic devices on the internet or by any other method.

Commitments outlined in this Code are applicable under normal operating environment. In the event of force majeure (i.e. act of God, floods, earthquakes), we may not be able to fulfill the commitments under this Code.

2. PURPOSE

- Follow good, fair and transparent business practices by setting reasonable standards;
- Encourage market forces, through fair competition, to achieve higher operating standards;
- Relate to the customer in such manner so as to promote a fair and cordial relationship;
- Set such standards and practices so as to foster confidence in the digital payment system.
- Increase customer protection awareness and provide safe environment for digital payment

3. ROLES & RESPONSIBILITIES

Our key commitments to you are that we promise to:

i) Act fairly and reasonably in all our dealings with you by:

- Meeting the commitments and standards in this Code, for the products and services we offer, and in the procedures and practices our staff follow
- Promoting good and fair practices by setting minimum standards in dealing with customers
- Making sure our products and services meet all relevant laws and regulations including but not limited to the data protection laws, in letter and spirit and are appropriate to your needs.
- Our dealings with you will rest on ethical principles of integrity and transparency so that you can have a better understanding of what to reasonably expect of the services.
- Not engaging in any unlawful or unethical consumer practice
- Encouraging market forces through competition, to achieve higher operating standards;
- Giving clear information about products and services, terms & conditions and the interest rates/services charges which apply to them
- Ensuring that our advertising and promotional literature is clear and not misleading.
- Providing suitable alternative avenues to alleviate problems arising out of technological failures.
- Fostering your confidence in the financial services system.
- Offering digital payment systems in secured, convenient and robust technological environment.
- Ensuring fair practices in charging of interest.

ii) Help you to understand how our credit card products and services work by giving you the following information in simple and vernacular language or a language as understood by you:

- What are the benefits to you
- how you can avail of the benefits
- What are their financial implications
- whom you can contact to address your queries

iii) Deal quickly and effectively with your queries and complaints by:

- offering channels for you to route your queries
- listening to you patiently
- accepting our mistakes, if any
- correcting mistakes / implementing changes to address your queries

- communicating our response to you promptly
- telling you how to take your complaint forward if you are not satisfied with the response

iv) Publicize this Code, by making it available for public access on our website and make copies available for you on request. We will also ensure that our staff is trained to provide information about the code.

v) We will explain to you the role of Credit Information Companies (CIC) as also the enquiries we make with them and the effect of the information they provide can have on your ability to get credit/credit cards.

vi) Before reporting to CIC about your credit status on the credit card, we will adhere to a procedure approved by the Board. We will send alerts through SMS/ email to you while submitting information to CICs regarding default/ Days Past Due (DPD) in existing credit facilities, wherever the mobile number/email ID details are available. On regularization or closure of the account, we will take steps to update this information with the CIC in the next report. The procedure is included as part of the Most Important Terms & Conditions.

vii) In the event of default, the Cardholder will be sent reminders from time to time for settlement of any outstanding on the card account, either by post, fax, telephone, e-mail, SMS, or any other mode decided by us, and/or we may engage third parties to remind, follow up and collect dues. Any third party so appointed, shall adhere fully to the code of conduct on debt collection.

viii) Giving information on the facilities provided to you and how you can avail of these and whom and how you may contact for addressing your queries.

4. **GENERAL**

i) We will not discriminate with you on the grounds of age, gender, disability, caste and religion in matter of providing credit card service. However, it will not preclude us from instituting or participating in schemes framed for different sections of society.

ii) If we think it necessary, we will verify the details mentioned by you in the Credit Card application by contacting you at your residence and/or business addresses through agencies appointed for the purpose

iii) You are expected to co-operate if the Company needs to investigate a transaction on your account and with the police/ other investigative agencies, if the Company needs to involve them.

iv) As a customer, you will be responsible for all losses if you act fraudulently or without reasonable care. If you have not acted fraudulently and with reasonable care, your liability for the misuse of card will be limited to the amount stipulated in the terms and conditions of the issuance of the card and Customer Liability defined under our 'Grievance Redressal Policy'.

v) We will not withdraw the concessions or relief already given during the original validity period of the concession/relief.

vi) The Company shall refrain from interference in your affairs except for the purposes provided in the terms and conditions of the cardholder agreement (unless new information, not earlier disclosed by you, has come to the notice of the Company).

vii) You may be liable for misuse on account of loss of your PIN or compromise of your password or of other secured information until the time that we have been notified and we have taken steps to prevent the misuse.

viii) When you change any of the following, please let us know immediately:

a. Name
b. Address
c. Phone Number
d. E Mail address

5. INFORMATION

Credit Card is a service via a plastic card or may be provisioned on the mobile phone or by any other modes with certain credit/cash facility, which allows you to pay for goods and services or to withdraw cash.

i) Before you become a customer, we will:

- Help you to choose credit card products and services which meet your needs.
- Provide access to clear information explaining the key features of the services and products you tell us you are interested in so that you can make meaningful comparison with the terms and conditions offered by other companies and take an informed decision.

- Communicate with you in vernacular language or a language as understood by you;
- Carry out due diligence as required under “Know your customer’ (KYC) guidelines laid down by RBI and our procedures.
- Issue an acknowledgement receipt for all applications. The application shall be processed and disposed of within 21 days from the date of receipt, provided the application is complete in all respects and all regulatory requirements are fulfilled. The processing timeline may be extended, where deemed necessary.
- Collect all particulars required for processing application at the time of application. We shall keep you informed that you would be contacted immediately again, in case we need any additional information
- Advise you what information/documentation we need from you to enable us to issue credit card to you. We will also, advise you what documentation we need from you with respect to your identity, address, employment etc., and any other document that may be stipulated by statutory authorities (e.g. PAN details), in order to comply with legal and regulatory requirements. The same will be mentioned on the card application form.
- Verify the details mentioned by you in the credit card application by contacting you on your residence and / or business telephone numbers and / or physically visiting your residence and/or business addresses through agencies appointed by us for this purpose, if deemed necessary by us.

ii) While you apply for credit card, we will explain the relevant terms and conditions such as fees and interest charges, billing and payment, renewal and termination procedures and any other information that you may require to operate the card.

- Advise you of our targeted turnaround time while you are availing / applying for a product / service.
- For every credit card application, we will give you an acknowledgement and give an indication of the number of days it would take to process the application.
- Inform you in writing in case we are unable to process your Credit Card Application along with reason for rejection.
- Explain you the method of computation of overdues, Card renewal and termination.
- Procedures you may require to operate the card.
- Provide you a copy of the Most Important Terms & Conditions and Key Fact Statement containing important aspects of the credit card and

quantum of charges so that an informed decision can be taken by you by comparing the terms and conditions offered by any other lender.

- Before we issue you a card, we will assess whether we feel you will be able to repay the dues.
- Inform you if we, as agents or in any other capacity of any insurance company, offer any type of insurance on credit cards.
- We will ensure that we have your consent for availing of insurance products.
- We shall not levy any charges if card is not activated for more than 30 days from the date of issuance and no consent is received for activating the card within 7 working days from the date of seeking confirmation.
- We will not share your card data (including transaction data) with any third-parties or outsourcing partners without your explicit consent unless required under law.

iii) When you become a customer, we will:

- Convey the amount of credit limit sanctioned along with the terms and conditions including annualized rate of interest and method of application thereof in the welcome kit in a vernacular language or a language as understood by you.
- Send a service guide/member booklet giving detailed terms and conditions, interest and charges applicable and other relevant information with respect to usage of your credit card along with your first credit card.
- Also provide you with a copy of the MITC and Key Fact Statement containing important aspects of the credit card and quantum of charges.
- Provide you with a copy of signed/digitally signed credit card application through email in a password protected file or through postal or courier service, if desired.
- Advise you our contact details such as contact telephone numbers, postal address, website/email address to enable you to contact us whenever you need to.
- If you do not recognize a transaction, which appears on your credit card statement, we will give you more details if you ask us. In some cases, we may need you to give us confirmation or evidence that you have not authorized a transaction.
- Inform you, through our service guide / member booklet of the losses on your account that you may be liable if your card is lost / misused.

- Adhere to the guidelines on unsolicited commercial communications whereby we will not inform/extend to the customer through telephone calls/SMS any promotional offers on a new product/service unless the customer gives us consent in writing to avail of such information/service. We will continue to inform the customer with regards to offers/features on existing products or services already availed by him/her.
- Provide you regular updates on how to use our product through website, mailers or any other mode.
- We will take your explicit consent before increasing your credit card or cash limit or other borrowing and also assess your credit health w.r.t. repaying capacity on the dues. Consent received through electronic means including customer specifically validated transaction and has confirmed having read the MITC and where digital records of such consent can be retrieved as a proof of consent, will also be treated as valid consent.
- Ensure that the credit limit as sanctioned and advised is not breached at any point in time without seeking your explicit consent. However, in instances, there are certain fees and charges which may need to be applied on account, the credit limit may get breached. However, no "Over Limit" (OVL) fee will be charged without consent.

6. TARIFF (FEES / CHARGES /INTEREST)

i) You can find our schedule of common fees and charges (including interest rates) by:
   - referring to the MITC/member booklet/key fact statement
   - calling up on customer service numbers
   - visiting our website/ Mobile app
   - asking our designated staff.
   - Schedule of charges in statements

ii) We will provide information on key features of the products including applicable interest rates/fees and charges.

iii) If you ask us, we will explain how we apply interest to your account.

iv) We will process request for transfer of borrower account, either from the borrower or from other bank/financial institution within 21 days of the receipt of request.

v) Changes in our tariff: Changes in charges shall be made only with prospective effect giving prior notice of at least one month. When we change our tariff (interest rate or other fees/charges) on our credit card products,

we will update the information on our website and such change will also be notified to you through your billing statements within 30 days from the effective date as mentioned on the website. No charges shall be levied on transactions disputed as 'fraud' until the dispute is resolved.

7. INTEREST RATES

i) You can find out about our interest rates by:
- Visiting our website www.sbicard.com
- On your billing statement
- In Tariff schedules/MITC/Key Fact Statement
- Calling our help-lines/ Mobile app

ii) When you become a customer, we will give you information on applicable interest rates, when the interest will be charged, how it is applicable and method of calculation of interest.

a. When we change the interest rates, we will inform you through our helpline/website/ Mobile app. The changes (other than those which are a result of regulatory requirements) in the interest rates will be made with prospective effect and the same shall be notified to you in vernacular language or a language as understood by you on our website. Additionally, such change will also be notified to you through your billing statements within 30 days from the effective date as mentioned on the website.

b. We shall inform you the rate of interest and the approach for gradation of risk and rationale for charging different rate of interest if any and in such situation such rate of interest and approach for risk gradation shall be uploaded on our website. These shall be updated whenever there is a change in rates of interest.

8. CHARGES

i) When you become a customer, we will give you upfront details of charges applicable.

ii) You can also find out about our charges by:
- Visiting our website www.sbicard.com/ Mobile app
- On your billing statement
- In Tariff schedules/Most Important Terms & Conditions (MITC)/Key Fact Statement

- Calling our help-lines

iii) If we increase any of these charges or introduce a new charge, it will be notified at least one month before the revised charges are levied / become due through our helpline/website. Additionally, such change will also be notified to you through your billing statements within 30 days from the effective date as mentioned on the website.

iv) We will tell you the charge for any other service or product before we provide that service or product, and at any time you ask.

v) We shall ensure complete transparency in the conversion of credit card transactions to Equated Monthly Instalments (EMIs) by clearly indicating the principal, interest and upfront discount (if applicable) prior to the conversion and indicate the same in billing statement as well.

9. TERMINATION

i) You may terminate your credit card by giving notice to us by following the procedure laid down by us in our service guide/ member booklet after clearing outstanding dues, if any. We will comply with your request for cancellation and confirm cancellation / closure of the credit card to you within seven working days subject to payment of all dues. We shall not insist on sending the termination request through post or any other means which may result in the delay of receipt of the request.

ii) We may at our sole option terminate your credit card, if in our opinion, you are in breach of the cardholder agreement and related Most Important Terms and Conditions or any other credit and/or fraud risk to SBICPSL.

iii) Cardholders shall be provided with option to submit request for closure of credit card account through multiple channels such as helpline, email-id, Interactive Voice Response (IVR), website, mobile-app etc.

iv) We shall block your account for further usage if credit card(s) has not been used for a period more than one year and no reply is received within a period of 30 days on the intimation sent. Subsequent to the account closure, any credit balance shall be transferred to the bank account shared by you.

10. TERMS AND CONDITIONS

i) When you become a customer or accept a product for the first time, we will give you the relevant terms and conditions for the service you have asked us to provide.

ii) All written terms and conditions will be fair and will set out your rights and responsibilities clearly and in a simple language which will also be in a vernacular language or a language as understood by you. We will only use

legal or technical language where necessary to set out rights and obligations of the parties.

iii) We will seek your acceptance to the terms and conditions in the card application form.

iv) The penal charges charged for late repayment is mentioned in the MITC read with the cardholder agreement.;

v) The Company does not offer term loans on floating interest rate. However, if any products and/ or services are offered on a floating interest rate then the Company shall not charge foreclosure charges/ pre-payment penalties on such services.

vi) Changes to Terms and Conditions-

- Changes to terms and conditions will be notified to you in vernacular language or a language as understood by you from time to time.
- Changes will be made with prospective effect giving notice of at least one month through our website and other channels.

11. ADVERTISING AND MARKETING:

i) We will make sure that all advertising and promotional material is clear, fair, reasonable and not misleading.

ii) We will inform in our advertisement in any media and promotional literature which draws reference to an interest rate on a product or service offered by us, whether other fees and charges will apply and that full details of the relevant terms and conditions are available on request.

iii) We would like to provide you with the entire range of financial services, products, some of which are our own products while some others are the products of our group/associate/entities or companies with whom we have tie-up arrangements on receipt of your consent to receive such information/service either by mail or by registering on our website or helpline or any other mode decided by us. We will, however, tell you about our associate / group entities or companies having business tie-up arrangements with us and if you so desire, direct their staff / agents for marketing their products.

iv) Third parties working for us will deal with your personal information with same confidentiality as we do.

v) Our sales representatives will identify themselves when they approach you for selling card products.

vi) In the event of receipt of any complaint from you that our representative has engaged in any improper conduct, we shall take appropriate steps to redress the complaint.

vii) If our telemarketing staff/agents contact you over phone for selling any of our credit card products or with any cross-sell offer, the caller will identify himself/herself and advise you that he/she is calling on our behalf. They shall contact the customers only between 10 AM and 7 PM.

viii) We will ensure that our advertisements will also include all relevant messages which require to be conveyed to enhance awareness against unscrupulous / fictitious offers.

12. **ACCOUNT OPERATIONS**

i) To help you manage your account and check entries on it, we will give you account statements, with details of the transactions made with /using your credit card unless the account has been deemed inactive.

ii) We will also send you the credit card statement on a predetermined date every month, by post / courier to your mailing address or on email ID registered with us or on any other digital mode consented by you. The statement will also be made available for your reference on our website or mobile application through a secured login process. In case you do not receive the information, we expect you to get in touch with us and we will resend the details to enable you to make the payment and highlight exception, if any, in a timely manner.

iii) In case you need duplicate hard copies, same shall be made available to you, at a charge. Relevant charge detailed shall be included in our tariff schedule.

iv) We will provide you details of the service, exchange rates and charges that apply to foreign currency transactions made by you.

v) We will guide you what you can do to help protect your accounts.

vi) In the event that your card has been lost or stolen, or that someone else knows your PIN or other security information, we will, on your notifying us, take immediate steps to try to prevent these from being misused.

vii) We will provide “online alerts” to you for all types of transactions irrespective of the amount, involving usage of cards at various channels.

viii) In case we activate the card without your consent / bill you for the card for which you have not given consent and there are no transactions on the card, we will not only reverse the charges forthwith but will also pay penalty amounting to twice the value of charges reversed.

ix) If the limit on your credit card is proposed to be reduced, we will inform you including the reason therefore by SMS/e-mail followed by confirmation in writing.

x) We may issue an add-on card(s) to the person(s) nominated by you. We will, at your request, set a credit limit (within the overall limit) for the add-on card(s)

issued to you. You will be liable for all transactions made by such additional cardholders.

xi) We shall also inform you the method of computation of overdue and the financial implications of paying only 'the minimum amount due'. A notice to the effect that ***"Making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance"*** should be prominently displayed in all the monthly statements so as to caution the customers about the pitfalls in paying only the minimum amount due.

xii) We shall ensure that any request for reversal of the credit amount outstanding in the card account into your bank account shall be processed within three working days from the receipt of such request.

13. CARDS & PINS

i) If you do not recognize a card transaction that appears on your statement, we will provide you with more details. In some cases, we will need you to give us confirmation or evidence that you have not authorized a transaction. To understand your liability in case of unauthorized credit card transactions, please refer to our 'Grievance Redressal Policy' available on the website of the Company i.e. www.sbicard.com.

ii) We will send the PIN [Personal Identification Number] separately from your card and share it on digital mode as consented by you.

iii) You can also generate transaction PIN for your credit card by using either our Website, Mobile Application or IVR.

To generate transaction PIN through Website: Login to your online account and click on 'My Accounts' tab present on the left-hand side menu and follow these steps:-

- Click 'Manage PIN'
- Select the card for which pin needs to be changed
- Click on 'Generate OTP'
- Enter the OTP
- Enter the New PIN twice, and click submit
- To generate/change transaction PIN through Mobile App: Login to your account and click on 'Services' option present at the bottom of the screen and follow these steps:
- Click 'Change Card Pin'
- Select the card for which pin needs to be changed.
- Enter the New PIN twice, and click continue
- Enter the OTP

To generate transaction PIN through IVR: Call on SBI Card Customer Helpline number:
1860 180 1290 or 39 02 02 02 (Prefix local STD Code)

- Choose option '6' to generate PIN
- Enter the SBI card number, DOB in DD MM YYYY & Card expiry date in MM YY format
- Enter the 6 digit OTP received on your registered mobile number or email address
- Choose a 4 digit PIN number and re-confirm
- You will get a confirmation message on the IVR itself

14. **CONFIDENTIALITY OF ACCOUNT DETAILS**

i) We will treat all your personal information as private and confidential (even when you are no longer a customer). We will not reveal transaction details of your accounts to a third party, including entities in our group, other than in the following exceptional cases when we are allowed to do –

- if we have to give the information by law
- if there is a duty towards the public to reveal the information
- if our interests require us to give information (for example, to prevent fraud) but we will not use this as a reason for giving information about you or your accounts (including your name and address) to anyone else, including other companies in our group, for marketing purposes
- if you ask us to reveal the information, or if we have your permission to provide such information to our group/associate/entities or companies where we have tie up arrangements for providing other financial service products.
- To third parties engaged by the Company for verification and operation of card accounts and other administrative services.

ii) Wherever possible, reasons for rejection of increase in credit/ cash limit will be conveyed to you.

iii) Disclosure of sensitive personal data or information by SBICPSL to any third party shall require prior permission from the provider of such information, who has provided such information under lawful contract; or such disclosure has been agreed to in the contract between SBICPSL and the provider of information; or where the disclosure is necessary for compliance of a legal obligation.

In accordance with the applicable regulations and legislations, SBICPSL may share personal information including but not limited to the following scenarios:

- with credit bureaus and similar institutions to report or ask about an individual's financial circumstances, and to report or collect debts owed by cardholders.
- with regulatory authorities, courts, and governmental agencies to comply with legal orders, legal or regulatory requirements, and government requests.
- with partners, regulatory authorities, and governmental agencies to detect and prevent fraud or criminal activity, and to protect the rights of SBICPSL or others.
- with partners, affiliates and third parties who perform services for it, collaborate with it, help operate its business and/or where it up-sells or cross-sells products or services with financial institutions or partners, affiliates and third parties with whom it jointly offers or develops products and/or services.
- for specific products or services, when the provider of information has given consent

15. **COLLECTION OF DUES**

i. We will follow the policy framed to collect the dues.

ii. We will follow our code of conduct for collections.

iii. Our collections policy is built on courtesy, fair treatment, and persuasion.

iv. We believe in fostering customer confidence and long-term relationship.

v. We will make sure that our collections policy includes collections after due consideration for genuine difficulties faced by you. The Company shall ensure that the staff is adequately trained to deal with the customers in an appropriate manner for complaints related to rude behavior. In the matter of recovery of amount due, the staff will not resort to intimidation or harassment of any kind, either verbal or physical. Also, they shall not resort to making threatening and/or anonymous calls or sending inappropriate messages on mobile/social media or persistently calling the borrower. Further, our representatives shall not resort to acts intended to humiliate publicly or intrude upon the privacy of the debtors' family members, referees and friends. We will have a system of checks before passing on a default case to collection agencies so that you are not harassed on account of lapses on our part. Further, we provide the name and contact details of the recovery agent upon assigning the agent to the cardholder.

vi. We will give a notice in a vernacular language or a language as understood by you before taking a decision to recall / accelerate payment or performance in consonance with the MITC.

vii. We will not interfere in your affairs except for the purpose provided in the most important terms and conditions as part of welcome kit (unless new information, not earlier disclosed by you, has come to our notice).

viii. All the members of the staff or any person authorized to represent the Company in collection and / or security repossession shall follow the guidelines set out below:

a. Customer would be contacted ordinarily at the place of his/ her choice and in the absence of any specified place at the place of his/ her residence and if unavailable at his/ her residence, at the place of business/ occupation.

b. Identity and authority to represent Company shall be made known to the customer at the first instance.

c. Customer's privacy shall be respected.

d. Interaction with the customer shall be in a civil manner.

e. Our representatives shall contact the customers only between 0800 hrs and 1900 hrs, unless the special circumstances of the customer's business or occupation require otherwise. Also, they shall not resort to making any false and misleading representations, etc.

f. Customer's request to avoid calls at a particular time or at a particular place shall be honored, as far as possible.

g. Time and number of calls and contents of conversation would be documented.

h. All assistance shall be given to resolve disputes or differences regarding dues in a mutually acceptable and in an orderly manner.

i. During visits to customer's place for dues collection, decency and decorum shall be maintained.

ix. Inappropriate occasions such as bereavement in the family or such other calamitous occasions shall be avoided for making calls / visits to collect dues.

x. We will not engage Telemarketers (DSAs / DMAs) who do not have any valid registration certificate from DoT, Government of India, as telemarketers and shall engage only those telemarketers who are registered in terms of the guidelines issued by TRAI, from time to time, for all promotional / telemarketing activities.

16. FACILITIES FOR SPECIALLY ABLED

a) We do not discriminate in extending our products to any customer on ground of any kind of disability. We will ensure that all possible assistance is provided to such persons for availing any of our business facilities. A grievance redressal mechanism is already set-up for them under our Grievance Redressal Mechanism.
b) We conduct training programs for our employees at all levels to sensitize them regarding the rights of such persons.

17. FURTHER ASSISTANCE: COMPLAINTS / GRIEVANCES AND FEEDBACK / SUGGESTIONS

Contact Particulars: The Cardholder can contact SBICPSL for making any enquiries/request/complaints through the following ways

1. Dedicated 24*7 call center at 1860 500 1290, 1860 180 1290, 39 02 02 02 (Prefix local the STD code) or 1800 180 1290 (toll free)

   a Our customer care executives are available 8 AM - 8 PM from Monday to Saturday. Customer care lines are open 24*7 for emergency & premium services
   b For TATA Card Dial 39 02 34 56 (Prefix local STD code) or 1800 180 8282 (toll free)

2. By writing an email to customercare@sbicard.com Or Customer can contact customer care through web-based platform www.sbicard.com/email Or SBI Card Mobile App – Go to connect with us>Mailbox>Compose >select intend

3. Customer can also contact customer care by sending letters through post/courier.

SBI Cards and Payment Services Ltd. DLF Infinity Towers, Tower C,12th Floor, Block 2, Building 3, DLF Cyber City, Gurgaon -122002(Haryana).

4. Social media channels – like Twitter (Twitter@SBICard_Connect), Facebook etc.

5. Walk-in desk locations as listed on SBI Card website.

6. The Cardholder can write on dedicated email id for the below complaint/requests categories:

   Mis-selling and Harassment related complaints - salesgrievance@sbicard.com
   Dispute/unauthorized transaction through our Mobile App / website. Alternatively, the Cardholder can write on dedicated E-mail ID for dispute / unauthorized transaction at chargeback@sbicard.com.
   Reporting of lost card – lostcard@sbicard.com
   Account closure - closurerequest@sbicard.com
   Data Privacy- dataprivacy.complaint@sbicard.com

7. The Cardholder can call us up on dedicated helpline for Miss-Sell/ Harassment related complaints: 080-39356050

8. Grievance Redressal Mechanism

If a customer is not satisfied with the resolution provided by our service touch points, he or she can approach Grievance Redressal Cell by writing to the Nodal Officer. A dedicated team reviews all such grievances received and provides a resolution to the customer on a priority basis. All such Grievances are entered into our Complaint Management System for further resolution. Nodal Officer is a representative of Customer and ensures appropriate resolution by interfacing with different functions within SBI Card.

Customer can contact Nodal Officer by email, sending letters and also by telephone
Email: - Nodalofficer@sbicard.com
By Post: Nodal Officer, SBI Card PO Bag 28- GPO, New Delhi-110001
Helpline: - 1860-180-7777

9. We will periodically place the reports of the Customer Complaints for review by senior management forum and before our Board of Directors for their information.

10. If we receive the complaint in writing, we will send you an acknowledgement /response along with a Complaint Reference number. If we receive a complaint over phone, we will provide you with a complaint reference number, if asked for and keep you informed of the progress whenever necessary. We will resolve your queries and/ or complaints by providing you a suitable response within defined timelines for the resolution (which may vary basis the nature of query/request/complaint).

11. We will display on our website and in all our branches /places where business is transacted the name and the contact details (Telephone no. and email id) of our Grievance Redressal Officer. In addition, complete contact details of the Officer in-charge of the regional office of Department of Supervision ("DOS") of RBI will be displayed as aforesaid and you can approach the Officer in-charge of DOS of RBI, under whose jurisdiction the registered office of SBICPSL falls in case your complaint / dispute is not redressed within a period of one month. We will also display on our website and in all our branches that we are covered by the Ombudsman Scheme of RBI which is readily available to public at large on various medium of dissemination by regulatory authorities.

12. We put in our best efforts to resolve every matter reported by you within 30 days from date of receipt of complaint by us in accordance to RBI Guidelines and our Customer Grievance Policy available on company's website . If you do not get a satisfactory response for a complaint lodged, you may escalate the complaint to the next higher level as per the escalation matrix displayed on our website. Further, in case you are not satisfied with our response and wish to pursue other avenues for redressal of grievances, you may approach Ombudsman appointed by the Reserve Bank of India. Our staff will explain you the procedure for the same.

13. We will provide full assistance to family member(s) to file insurance claim and to settle card outstandings, in case of deceased cardholder.

14. A dedicated helpline and email-id shall be made available for the cardholders to raise complaints against any act of mis-selling or harassment by our representative.

15. A dedicated mechanism for redressal of recovery related grievances will be made available to customers, the details of which shall be provided to the customer at the time of loan disbursal.

18. RELEASE OF LIEN DOCUMENTS

a) We shall release all securities on repayment of all dues or on realization of the outstanding amount of loan subject to any legitimate right or lien for any other claim they may have against borrower.

b) In the event there is right to set-off to be exercised, you shall be given notice about the same with full particulars about the remaining claims and the conditions under which we are entitled to retain the securities till the relevant claim is settled/paid.

c) All the original documents shall be released and charges registered with any registry will be removed within a period of 30 days after full repayment dues.

d) You shall be given the option of collecting the original documents either from the SBIC outlet / branch where the account was serviced or any other office of the where the documents are available, as per your preference.

e) The timeline and place of return of original documents shall be mentioned in the loan sanction letters issued on or after December 1, 2023.

f) In order to address the contingent event of demise of the sole borrower or joint borrowers, we have a well laid out procedure for return of original documents to the legal heirs. Such procedure shall be displayed on the website along with other similar policies and procedures for customer information.

g) Any compensation payable on account of delay in releasing original documents beyond 30 days after full settlement of dues will be on accordance with RBI Guidelines prevailing at the time.

19. MODEL CODE OF CONDUCT

Our Collections agents and Sales Service Providers will follow Code of Conduct framed for them which will consist of the clauses mentioned hereunder. The Code of Conduct for Sales Service Providers is also available on the website of SBI Card www.sbicard.com and in the event of receipt of any complaint from you that our

representative has engaged in any improper conduct, we shall take appropriate steps to redress the complaint.
Applicability

1. Tele - calling
2. Sales/Collection calls
3. Declaration to be signed by the Sales Executive/Collections Executive

20. ANNUAL REVIEW

This **code will be reviewed once every year** or earlier in case of any changes in laws and regulations (as may be applicable) and the review will be undertaken in a transparent manner.

If you have any enquiries about the code, you should contact us at the abovementioned contact particulars.