Terms and Conditions for Combined Credit Limit (CCL)

1. **Definition of Combined Credit Limit (CCL):** The Combined Credit Limit is a single credit limit shared across all SBI Credit Cards held by a customer. There is no separate standalone credit limit for each card.

   For example, if your CCL is ₹3,00,000 for 3 SBI Cards, the maximum you can spend in total across all your
   SBI cards combined (primary and add-on cards together) will be ₹3,00,000

2. **Eligibility for Combined Credit Limit (CCL):**
   - The CCL feature applies to select existing SBI Cardholders applying for another new card and is subject to internal policies of SBI Card.
   - CCL is not applicable to Cardholders who hold any of the following Credit Cards, either individually or in combination with any other SBI Card:
     - TATA Credit Cards
     - Secured/Advantage SBI Credit Cards
     - Blocked Credit Cards (due to compliance or other restrictions e.g., delinquency)
   - Credit Limit of Corporate Credit Cards will not be included in the CCL.
   - Customer consent will be secured as a part of consent to the T&Cs in the application form for new card.
3. **Assignment of Combined Credit Limit (CCL):**
   - Your CCL is determined by SBI Card as per our internal policies.
   - The cash withdrawal limit (Cash Limit) is a subset of the CCL and will also be shared across all cards.

4. **Multiple Cards, One Limit:**
   - Under CCL, all credit cards you hold with SBI Card share the same credit limit.
   - Each card will reflect the CCL on SBI Card website/mobile app across the front-end channels and statements (instead of separate limits per card). Example: If your Combined Credit Limit is ₹1,00,000 and you have two cards, SimplyCLICK SBI Card and SBI Card ELITE. Any amount spent on one card reduces the overall available credit limit for both the cards.

5. **Setting and Changing Spend Limits:**

- A key benefit of this feature is the ability to set individual spend limit for each credit card within the CCL, empowering the cardholder.
    - You can assign or modify spend limits at any time using the SBI Card mobile app or website (navigate to the Manage Card Usage -> Card Transactions section and look for the “Modify Spend Limit” option).
    - Changes to spend limit take effect immediately upon OTP confirmation. There is no fee for this service.
    - If you do not set any spend limit on a card, it will automatically default to CCL.
    - Please note that any limits under Manage Card Usage at the full credit limit will automatically be updated to the CCL, when transitioning from card-based credit limit to CCL. However, you can set a specific Spend Limit for each card to help prevent unwanted exposure of the overall credit limit.

6. **Overlimit (OVL) Transactions:**
    - As a rule, Overlimit (OVL) transactions will be enabled only for cards for where customer consent has been provided. The Customer can spend up to the CCL, beyond which an OVL fee will be applicable.
    - Consent for Overlimit transaction will apply only to the selected card under the CCL.
    - Refer MITC/Schedule of charges for further details on Overlimit (OVL) fees and other related information.

7. **Billing and Statements:**

    - Each credit card will continue to have its own billing cycle, statement, and payment due date.
    - You will receive a separate monthly statement for each credit card, listing the transactions and dues specific to that card.

8. **Payments and Allocation:**
    - Payments are to be made separately against each card basis the amount reflecting in the respective statement.
    - If one card has a credit balance (excess payment), it will not automatically be set off against the outstanding on the card(s).
    - Non-payment of outstanding by the payment due date will attract applicable charges in line with the Most Important Terms and Conditions (MITC).

9. **Applying for an Add-on SBI Credit Card:**

- If you have an Add-on SBI Credit Card, CCL on your Add-on SBI Credit Card shall be same as that of your Primary SBI Credit Card.

10. **Voluntary Closure or Cancellation of a Card:**
    - If you decide to close one of your SBI credit cards, your combined credit limit will continue to be available on your remaining active SBI Credit Cards. Suppose you had two cards with Combined Credit limit of ₹1,00,000 and you choose to close one – you can use ₹1,00,000 as limit on your active card.

11. **Managing your Combined Credit Limit:**
    - The Combined Credit Limit cannot be reversed or split back into individual limits. However, customer can control exposure by setting individual spend limits on each card by visiting the “Manage Card Usage -> Card Transactions” section on SBI Card website or Mobile App

12. **Service of Notices and Communication:**
    - Any changes to these terms or to your Combined Credit Limit(CCL) will be communicated via standard channels (email/SMS/website update).
    - SBI Card may amend the CCL terms from time to time to comply with regulatory changes or improve the service.
    - Prior notice will be given for any significant changes. It is your responsibility to review such communications and understand the up-to-date terms.

13. **Other Terms and Liability:**
    - These Combined Credit Limit(CCL) terms are in addition to the standard SBI Card Cardholder Agreement, and the Most Important Terms and Conditions (MITC) provided to you.
    - All terms of those agreements (like applicable fees, interest rates, reward points, etc.) continue to apply to each card.
    - SBI Card’s grievance redressal mechanism is available for any issues arising from the CCL feature. By continuing to use your SBI Cards under the combined limit setup, it is deemed that you have accepted these Terms and Conditions.
    - All disputes, if any, shall be subject to resolution as per the existing cardmember agreement and applicable law, with venue/jurisdiction as mentioned in your card agreement.