

SBICARD Offer Terms & Conditions

1. This Marketing Program (“**Offer**”) is offered by SBI Card & Payment Services Ltd. (“**SBICPSL**”) under an arrangement with Air India Limited (“**Partner**”).
2. It is open to all legal residents of India holding a valid and current SBI/Tata Credit Card excluding SBI/Tata Corporate Credit Card, Cashback SBI card, Flipkart SBI Card and SBI Paytm Cobrand Card (“**Cardholder**”). Offer is not valid on Rupay Credit Card transactions done via UPI.
3. The Validity of the Offer (“**Offer Duration**”) is from
 - a. Domestic Flights: **3rd September 2026 (00:00 hrs)** expiring on **3rd October 2026 (23:59 hrs)** (both days included)
 - b. International Flights: **8th September 2026 (00:00 hrs)** expiring on **8th October 2026 (23:59 hrs)** (both days included)unless extended by SBICPSL and Partner by mutual consent in writing for a further period “additional duration”.
4. Under this Offer, cardholder can avail:

Flight	EMI Tenure	Discount	Maximum Discount (INR)	Minimum Transaction Value (INR)	Promocode
Domestic Flights	3 months & above	Flat 12%	2000	5000	SBICEMI
International Flights		Flat 12%	10000	25000	

- As per this offer, eligible customers of SBICARD can avail an instant discount basis the table shown above on eligible EMI transactions. The offer will be applicable on bookings made on Air India website / mobile app only. The offer is valid on bookings made through eligible SBI Credit Cards during the below mentioned booking period (“**Term**”)
 - a. Domestic Flights: 3rd September 2026 (00:00 hrs) expiring on 3rd October 2026 (23:59 hrs) (both days included)
 - b. International Flights: 8th September 2026 (00:00 hrs) expiring on 8th October 2026 (23:59 hrs) (both days included)
- The Offer shall be open to all legal residents of India having a valid and current SBI/ Tata Credit Card excluding SBI/ Tata Corporate Credit Cards.
- The Offer shall be applicable only to SBICARD holders (“**Eligible Customers**”). It shall not apply to: (a) Business, commercial and corporate card holders; (b) Any other bank card holders. The Offer will be applicable only on specific BINs.
- An Eligible Customer must transact only on Air India website / mobile app to qualify for the discount.

- The discount will be applicable on base fare* only.
- The Offer is not applicable on multi city bookings.
- The Offer shall be applicable only on EMI transactions.
- This offer shall not be valid on transactions where payment has been made either partially or fully using reward points.
- As per this offer a particular customer can avail the offer once a month only.
- The Offer shall not be valid on Corporate, Paytm, Cashback card and Rupay Credit Card transactions done via UPI.
- The Offer shall not be applicable on bookings having infants (children over the age of seven days but under two years as on the travel date).
- The instant discount is applicable on a single transaction and multiple transactions cannot be clubbed to the same.
- All disputes, if any, arising out of or in connection with or because of above offer shall be governed by laws of India subject to the exclusive jurisdiction of the competent courts/tribunals in New Delhi only.
- The Partner and SBICPSL have the right to change or discontinue or modify the Offer at any time during the Offer Period.
- The Partner and SBICPSL will not be liable in any manner to any person, in respect of this offer.
- The decision of the Partner and SBICPSL will be final and binding and any correspondence or challenges in this regard will not be entertained.
- All Bookings made under this Offer shall be subject to the Partner's conditions of carriage available at www.airindia.com
- This Offer cannot be combined with any other promotions/offers.
- The Offer will be valid only if the payment is made in INR. For purposes of clarity, even if an eligible card is used to make a payment in any currency other than INR, such a transaction will not be eligible for instant discount.
- The offer is applicable only on Air India & Air India Express operated flights.

Other Terms & Conditions

1. The above Offer is by way of a special offer for SBI/Tata Credit Cardholders only excluding SBI/Tata Corporate Credit Cardholders and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement between SBICPSL and their Cardholders. The terms of the above Program shall be in addition to and not in derogation of the terms contained in the card member agreement., Merchant EMI Terms and Conditions and Rewards Terms & Conditions.
2. Any query regarding the program will be entertained only till 08.10.2026. Post such date, SBICPSL & Partner will not entertain any correspondence or communication in any manner whatsoever regarding this Program from any person.

3. SBICPSL does not endorse any of the products or brands being offered under the Program and will not accept any direct liability pertaining to the quality, merchantability, fitness, delivery or after sales service of such products which shall be at the sole liability of the Partner.
4. All the existing offers, discounts etc. on select/all products or services that are being offered by partner can be availed by the Cardholders as part of this offer as mentioned in this communication.
5. Pictures of products shown in communication sent to the customer either through mailers, push notifications, social media channels, statements or advertised on the website/mobile app, are representative only and may not bear a resemblance to the actual products. None of the parties shall under any circumstances be responsible for the same.
6. Products/services offered under this program are subject to availability from the respective participating merchants/sellers of Partner and accordingly SBICPSL in no circumstances shall be liable for non-availability of any of the products/services.
7. SBICPSL shall adhere, cater and ensure on best effort basis to perform the agreed terms and conditions of the program.
8. SBICPSL will not be liable for any technical or any offer configuration related issue at Partner platform on account of which cardholder is unable to avail the offer. All such concerns need to be taken up directly with the Partner by cardholder for resolution
9. Under no circumstances will the offer/cashback being offered under this Program be settled with cash in lieu by SBICPSL or by Partner.
10. Returned transactions, disputed transactions (closed in customer favour) or unauthorized/fraudulent transactions will not be considered for the Offer.
11. SBICPSL will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by Partner/Partner's sellers on products/services made available by it and the same shall be at the sole risk and consequences of Partner/Partner's sellers and without reference to SBICPSL.
12. All government Levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Offer was offered.
13. This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.
14. SBICPSL reserves the right to disqualify the Cardholder(s) from the benefits of the Offer, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the said Offer or otherwise by use of the Card subject to intimation to Partner of such disqualification.
15. Any person availing this Offer shall be deemed to have accepted these terms and conditions.
16. SBICPSL and Partner reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all or some of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.

17. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary and the Offer is being made purely on a best effort basis.
18. Nothing herein amounts to a commitment by SBICPSL to conduct further, similar or other Offers.
19. Any disputes arising out of the Offer between SBICPSL and Cardholder shall be subject to arbitration by a sole arbitrator to be appointed by SBICPSL for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996 and amendment thereof. The Seat & Venue of arbitration shall be at New Delhi, India and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against SBICPSL or Partner or any of its affiliates.
20. SBICPSL may engage, hire, use the services of agent(s) and/or any third party(ies) for the purpose of providing marketing or sales related services or any other related services in relation to its products on its behalf and the customer may be required to deal with such agents/third parties/service providers with respect to such product/services.
21. These terms & conditions shall be governed and interpreted as per the laws of India and any dispute relating to these terms & conditions shall be subjected to exclusive jurisdiction of the courts of Delhi.