OFFER TERMS AND CONDITIONS

1. This Marketing Program ("**Offer**") is offered by SBI Card & Payment Services Ltd. ("**SBICPSL**") under an arrangement with Flipkart Advanz Private Limited ("Partner").
2. All SBI/Tata Credit Cardholders excluding SBI/Tata Corporate Credit Card, Paytm SBI Credit Card, Flipkart SBI Credit Card, Eternal SBI Credit Card and Cashback SBI Credit Card are covered under this Program**("Card").** The offer is not valid on Rupay Credit Card transactions done via UPI.
3. The Validity of the Offer (**Offer Duration**") is from **28th Oct 2026 (00:00 hrs)** expiring on **10th Nov 2026 (11:59 hrs)** (both days including), unless extended by SBICPSL and Partner by mutual consent in writing for a further period "**additional duration**".
4. Under this Offer, cardholder can avail:
    - 10% Instant Discount on Flipkart website/ App (except Grocery/Minutes)
    - Flat Rs 150 off on Grocery
    - Flat Rs 100 off on Minutes

<table>
<tr><th rowspan="2">Base Offers</th><th rowspan="2">Applicable Categories</th><th rowspan="2">Minimum Transaction Value (Rs)</th><th rowspan="2">Maximum Discount per card on Full Swipe Trxn (Rs)</th><th colspan="3">Maximum Discount per card on EMI Trxn (Rs)</th><th rowspan="2">Maximum Discount per card per refresh (Rs)</th></tr>
<tr><th>3M</th><th>6M</th><th>9M+</th></tr>
<tr><td rowspan="7">28 Oct - 10 Nov'26

(14 Days)</td><td rowspan="2">Mobiles</td><td>4990</td><td>1000</td><td colspan="3">1250</td><td rowspan="7">1750</td></tr>
<tr><td>4990</td><td>1500</td><td colspan="3">1750</td></tr>
<tr><td>All other categories (except Mobiles, Minutes, Lifestyle & Grocery)^</td><td>4990</td><td>1500</td><td colspan="2">1500</td><td>1750</td></tr>
<tr><td>Grocery</td><td>2500</td><td>150</td><td colspan="3">-</td></tr>
<tr><td>Minutes</td><td>1000</td><td>100</td><td colspan="3">-</td></tr>
<tr><td>Lifestyle</td><td>1500</td><td colspan="4">750</td></tr>
</table>

^Max Discount Applicable would be Rs 1250 on Full Swipe & Rs 1500 on EMI per card per refresh between 1-10 Nov'26

Bonus Offers					
Type	**Applicable Categories**	**Minimum Transaction Value (Rs)**	**Full Swipe (Rs)**	**EMI (Rs)**	**Max Bonus Discount (Rs)**
Bonus Offer 1*	Select Products (except Lifestyle, Grocery & Minutes)	16,990 and above	200	200	200
Bonus Offer 2*	Select Products (except Lifestyle, Grocery & Minutes)	19,990 and above	300	300	300
Bonus Offer 3*	All categories (except Grocery & Minutes)	24,990 and above	500	500	500
Bonus Offer 4*	Select Products (except Lifestyle, Grocery & Minutes)	34,990 and above	500	500	500
Bonus Offer 5*	Select Products (except Lifestyle, Grocery & Minutes)	49,990 and above	1500	1500	1500
Bonus Offer 6*	Select Products (except Lifestyle, Grocery & Minutes)	69,990 and above	2000	2000	2000
Bonus Offer 7*	Select Products (except Lifestyle, Grocery & Minutes)	99,990 and above	1000	1250	1250
*Each Bonus Offer can be availed 6 times as per the Max Bonus Discount capping during the offer duration Depending on the single transaction amount base and bonus offers are additive in nature **Maximum Bonus Offer discount per card is Rs 37,500 during the entire offer duration**.					

- Base & Bonus offer would be refreshed on 29, 30, 31 Oct'26, 1, 6 Nov'26.
- There is no limit on the number of transactions on base offer. However, the Maximum discount (including Base offers & Bonus offers) is **Rs. 48,000 per card** during the entire offer period.
- The offers will apply on purchase of select products only. Please check if the offer is listed on the product page, before making the purchase.
- Above offer is not valid on Corporate, Paytm SBI Credit Card, Cashback SBI Credit Card, Flipkart SBI Credit Card, Eternal SBI Credit Card and Rupay Credit Card transactions done via UPI.
- Offer is eligible for RP forfeiture for non-EMI transactions.

Applicable Categories	Min. Trxn. (Rs.)	Construct	Max Discount per Card (Rs.)
Mobiles, Large Appliances & Electronics (Select Products)	4,990	5% Instant Discount up to Rs. 500	500

All other Categories (excl. Mobiles, Large Appliances & Electronics) (Select Products)	1,500	5% Instant Discount up to Rs.2000	2000
	3,000	5% Instant Discount up to Rs.750	750
	4,990	5% Instant Discount up to Rs.1000	1000

- **Below offer will be applicable on Flipkart SBI Credit Card (for Full Swipe transactions only)**

- In the event the customer returns any/all products in the order placed during the Offer Period, thereby not maintaining the minimum purchase value, as required to avail the Offer, he/she shall not be eligible for the Offer. Accordingly, the amount availed as a discount under the Offer shall stand deducted from any refund(s) processed for the returned product(s).
- If an order is cancelled, the offer may take upto 24 hours to refresh for the customer to utilise it again.
- This offer is applicable on select products across categories. Offers may not be applicable on select products. Please check the product page for applicability before proceeding for payment.
- Offer will be listed on the product page, for all eligible products. Please check before making a purchase.
- The Offer is not applicable for Cash-on-delivery transactions or orders converted from Cash On Delivery to Prepaid.

OTHER TERMS AND 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 10.12.2026. Post such date, SBICPSL & Partner will not entertain any correspondence or communication in any manner whatsoever regarding this Program from any persons.
3. As per Rewards Terms & Conditions, Reward points accrued on offer eligible transactions will be forfeited. Reward points will be forfeited for all transactions done during offer period and considered for Offer computation. At the time of forfeiture in case the Cardholder has inadequate Reward Point balance, then an amount equivalent to Reward Points to be Forfeited will be debited from the Cardholder's account. Reward points forfeiture will be done within 90 days of Cashback posting date for Cashback offers. In case of Instant Discount offers, reward points forfeiture will be done within 120 days of end of offer month. Reward points forfeiture will not be applicable for offer on Flipkart SBI Credit Card.

4. 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.
5. 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.
6. Pictures of products shown in the 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 towards the same.
7. 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.
8. SBICPSL shall adhere, cater and ensure on best effort basis to perform the agreed terms and conditions of the program.
9. 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
10. Under no circumstances will the offer/cashback being offered under this Program be settled with cash in lieu by SBICPSL or by Partner.
11. Returned transactions, disputed transactions (closed in customer favour) or unauthorized/fraudulent transactions will not be considered for the Offer.
12. 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.
13. 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.
14. 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.
15. 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.
16. Any person availing this Offer shall be deemed to have accepted these terms and conditions.
17. 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.

18. 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.
19. Nothing herein amounts to a commitment by SBICPSL to conduct further, similar or other Offers.
20. 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.
21. 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.
22. 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.
23. The products and/or services offered under this program are at the sole responsibility and liability of the participating Merchants, at their exclusive costs and consequences. SBI Card does not endorse nor recommends the quality, suitability/ fitness for a particular purpose(s), merchantability, delivery and after sale services (if applicable) of the products and/or services being offered and/or made available under this program. Accordingly, SBI Card will not be responsible and liable for any/all matters/claims connected therewith including but not limited to product/service liability, quality, fitness for a particular purpose(s), merchantability, defects, deficiency, representations, warranties etc., with respect to such products and/or services.