OFFER TERMS AND CONDITIONS:

1. This Marketing Program ("**Offer**") is offered by SBI Card & Payment Services Ltd. ("**SBICPSL**") under an arrangement with Titan Company Limited ("**Tanishq/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, Eternal SBI Card, Cashback SBI Credit Card and SBI Paytm Cobrand Card ("**Cardholder**") Offer is not valid on Rupay Credit Card transactions done via UPI.
3. Under this Offer, cardholder can avail:
    a. Up to Rs 7,500 Instant Discount per card basis the following slab -

Construct	Transaction Slab
Flat Rs 4000 Instant Discount	1 lakh – 2.49 Lakh
Flat Rs 7500 Instant Discount	2.5 Lakh and above

    b. Minimum Transaction Amount: INR 100,000.
    c. Validity of the Offer ("Offer Term") is from 2nd Nov to 8th Nov 2026 both days including, unless extended by SBICPSL and Partner by mutual consent in writing for a further period "additional term".
    d. Offer valid on one transaction per card.
    e. Offer valid only at Tanishq stores.
    f. Other Tanishq T&C may apply.

4. Delinquent and blocked SBI/Tata Cardholders will not qualify for this Offer.
5. In case of full cancellation/return of your order, transaction will not qualify for the Offer under this program. If you cancel a part of your order, you will qualify for the Offer only on the net amount you pay subject to offer terms and conditions.

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, Eternal SBI Card, Cashback SBI Credit Card and SBI Paytm Cobrand Card 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 08.11.2026. Post such date, SBICPSL & Partner will not entertain any correspondence or communication in any manner whatsoever regarding this Program from any persons.

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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. Effective offers launched from 15 January 2026, 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 4 months of end of offer month. For example, an Instant discount offer ends on 15th January 2026. In this case, end of offer month will be 31st January 2026. Hence, Reward Points forfeiture will happen after 31st January 2026 and before/on 30th April 2026.
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.

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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.

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