Offers Terms and Conditions

1) This Marketing Program ("Offer") is offered by SBI Card & Payment Services Ltd. ("SBICPSL") under an arrangement with NATIONAL ELECTRONICS ("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 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 Term") is from **02.11.2026 (00:00 hrs)** expiring on **16.11.2026 (23:59 hrs)**, (both days including) unless extended by SBICPSL and Partner by mutual consent in writing for a further period "additional term".
4) Under this Offer, cardholder can avail:
    a) **Up to Rs 5000 Instant Discount** at NATIONAL ELECTRONICS stores.
    b) Minimum Transaction Amount: **Rs 20,000 – EMI || Rs 35,000 – Non EMI**.
    c) Maximum Discount : **Rs 5000 per card** (EMI – Rs 4000 || Non EMI - Rs 1000) during the offer term only.

	Non EMI	**EMI (Bank + Brand)** **(Brand EMI without SBI Card subvention)**
Offer	>=35000: Rs 1000	4%
Min. Transaction	Rs 35,000	Rs. 20,000
Max Discount per card	Rs 1000	Rs 4000
Max. Discount per Card	Rs 5000 (EMI - Rs 4000 || Non EMI – Rs 1000)	

    d) EMI Offer valid on tenure of 6 months and above only.
    e) Offer can be availed on NATIONAL ELECTRONICS Point of Sale (POS) stores, only valid on **Pinelab's Terminal**. Offer valid one time on EMI transaction and one time on Non EMI transaction made on **Pinelab's POS terminal only**
    f) Offer is also applicable on EMI transactions opted for at the time of purchase/transaction. Applicable rate of interest and processing fee will apply. In addition to these terms and conditions, Merchant EMI T&Cs will also be applicable. For details, pls check https://www.sbicard.com/en/offer-terms-conditions.page

5) Delinquent and blocked SBI/Tata Cardholders will not qualify for this Offer.
6) 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 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) 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 on Instant Discount Offers will be processed within 120 days from the end of offer month. (E.g.: For Instant Discount offer ending on 20 Jan 2026, Reward Points forfeiture will be processed on or before 31 May 2026.)

3) Any query regarding the program will be entertained only till **16.11.2026**. Post such date, SBICPSL & Partner will not entertain any correspondence or communication in any manner whatsoever regarding this Program from any persons.
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 place 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) Offer also valid on EMI Transactions
23) Applicable Rate of Interest (on monthly reducing balance) and Processing Fee will be levied in case of Merchant EMI transactions. Pls check with store staff/charge slip/merchant payment page for details.
24) In addition to the mentioned T&C SBI Card's EMI T&C will also be applicable, for details, pls check: https://www.sbicard.com/en/offer-terms-conditions.page
25) OEM/Brands might give 'Manufacturer Instant Discount' on "Offline Stores" on SBI Credit Card on select tenure & product EMI Transactions. In such cases, the 'Manufacturer Instant Discount' will be posted upfront at the time of conversion. Such transactions will be eligible for Instant Discount offer subject to meeting offer criteria & terms. e.g: If for 6 month EMI transaction, OEM/Brand is bearing 3.96% of 'Manufacturer Instant Discount', then the total Instant Discount customer could be eligible for will be 3.96% + Offer Instant Discount. EMI Manufacturer Instant Discount of 3.96% will be given upfront to customer at the time of EMI conversion & Offer Instant Discount will be posted later.
26) 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.