

Terms & Conditions

Exclusive Offer for select SBI Credit Cardholders making payments via online mode only

Offer: Get 200 Reward Points on payment of SBI Credit Card bill through online modes for 03 consecutive months (between 01 Jun 2025 and 31 Aug 2025)

1. This Reward points Offer ("Offer") is made by SBI Cards & Payment Services Ltd ("SBICPSL") to certain SBI Credit Cardholders ("Cardholders"). The intended recipients shall receive the Offer through appropriate medium as chosen by SBICPSL. By availing this Offer and benefits accruing thereto, the Cardholders explicitly agree to be bound by all the terms and conditions herein.
Offer excludes Cashback Cardholders and Corporate Cardholders.
2. This Offer is applicable only once to select Cardholders of SBI Card who receive the Offer through the appropriate medium as chosen by SBICPSL, provided they comply / fulfill criteria as determined by SBICPSL.
3. The Offer is valid on making SBI Credit Card bill payment for 03 consecutive months between 01 Jun 2025 and 31 Aug 2025 (both dates inclusive) for eligible Cardholders.
4. Cardholders would remain eligible for the Offer if credit card bill payment is done through online mode based on the statement due.
5. Cardholders will not be eligible
 - a. If there was no due & no payment has been made
 - b. If there was no due but payment has been made through non-cheque / online mode
6. The Offer is not applicable on receipt of any purchase cancellations, merchant refund, cashback, any returns, fee reversals credit or any other credit that is not payment. For all transactions done during or before the Offer period, disputed and / or unauthorized / fraudulent transactions will not be considered for this Offer.
7. The Offer will not be applicable if the payment made is not successful or reversed.
8. Cardholders will be disqualified from this Offer if payment is received via cheque mode even once.
9. SBICPSL reserves the right to modify or change any of the terms and conditions applicable to the Offer or cancel the partial or entire Offer at its sole discretion without prior notice.
10. Cardholders need to ensure and update the correct Registered Mobile Number to receive communication related to this Offer. SBICPSL shall not be responsible for non-communication in case the eligible Cardholders do not have a valid Registered Mobile Number with SBICPSL. SMS will be sent to the Mobile Number as updated in SBICPSL's system.

11. SBICPSL will not be responsible for non-delivery of SMS due to any issues at telecom service provider end or if Cardholders have registered their Mobile Number with DND service to opt-out of receiving unsolicited commercial calls / messages.
12. This is a stand-alone Offer, and the benefits offered under this cannot be clubbed together and / or in any way be combined with any other offer of SBICPSL in any manner or form.
13. The Reward Points offered can be used only once, within the validity period from the date of issuance.
14. Extension of Reward Points will not be granted under any circumstances.
15. Reward Points will be given only to Cardholders who are eligible as a part of Offer on their SBI Credit Card. Decision of SBICPSL about eligibility of Cardholders is final and binding.
16. Cardholder need to refer their card T&C to know the value of Reward Points offered.
17. Reward Points will be credited to the SBI Credit Cardholder Account within 30 days after the completion of the Offer Period on 31 Aug 2025, i.e. 30 Sep 2025.
18. No Cardholder escalations for this Offer shall be entertained post 31 Oct 2025.
19. These terms & conditions shall be governed and interpreted as per the prevailing laws of India and any dispute relating to these terms & conditions shall be subjected to exclusive jurisdiction of the courts of Delhi.
20. Any disputes arising out of this Offer shall be subject to arbitration under the Indian Arbitration and Conciliation Act, 1996 including any statutory amendments carried thereof. Arbitration shall be conducted by a sole arbitrator appointed by SBICPSL for this purpose and the award of the arbitrator shall be final and binding on the Cardholders and SBICPSL. The seat & venue of arbitration shall be at New Delhi and the language of arbitration shall be English. The existence of a dispute, if there is any, shall not constitute a claim against SBICPSL.
21. In case of any dispute, the decision of SBICPSL shall be final and binding.
22. If any term of this Offer is held by a court of competent jurisdiction to be invalid or unenforceable, then this Offer, including all the remaining terms, will remain in full force and effect as if such invalid or unenforceable terms had never been included.
23. Cardholders are not bound in any way to participate in the Offer. Any such participation is voluntary and the same is being made available purely on a 'best effort basis'.
24. SBICPSL reserves the right to modify or change any of the terms and conditions applicable to the Offer at any time without prior notice.

