

1. What are key the benefits of Titan SBI Card?

Ans –

- 12000 Reward Points as Welcome Gift
- 7.5% cashback on World of Titan, Taneira, Titan Eye+, Helios, Fastrack, Skinn, Irth & Sonata
- 5% cashback on Mia, Caratlane & Zoya
- 3% value back on Tanishq in form of Gift Vouchers
- Spend Based Reversal on Annual Spends of Rs 3Lac as Milestone Rewards
- Additional 5000 worth benefits on Annual Spends of Rs5 Lac as Milestone Rewards
- Additional 10000 worth benefits on Annual Spends of Rs10 Lac as Milestone Rewards
- 6 Reward Points per Rs 100 spent on all other categories outside Titan ecosystem
- 8 domestic lounge benefits in a year
- 4 international lounge benefits in a year
- 1% Fuel Surcharge Waiver

2. What are the travel benefits available at Titan SBI Card?

Ans – The travel benefit is an additional feature available at Titan SBI Card where a user gets an access to 8 Domestic Airport Lounges in an year (2 Per Quarter) and 4 international lounge access in a year (2 per Quarter)

3. Which brands are a part of Accelerated Reward Point Category for Titan SBI Card?

Ans – The user gets accelerated benefits in the following 12 brands*

Accelerated Benefit	Accelerated Category	*Brands Applicable	No. of Brands
7.5% cashback	Titan Other Brands	World of Titan, Taneira, Titan Eye+, Helios, Fastrack, Skinn, Irth, Sonata	8
5% cashback	Titan Jewellery	Caratlane, Mia, Zoya	3
3% worth Gift Voucher	Titan Tanishq	Tanishq	1

*Subject to changes

4. Does Titan SBI Card have any renewal reward points benefits associated with it?

Ans- No. There are no renewal reward points available at Titan SBI Card but Spend Based Annual Benefits.

5. When is Spend Based Reversal Applicable on Titan SBI Card?

Ans- Spend Based Reversal on Titan SBI Card is applicable on annual spends of Rs 3Lacs or more and is applicable only at the time of payment of renewal fees for active cards only.

6. What are the other Annual Benefits applicable on Titan SBI Card and how are the Annual Spends calculated on Titan SBI Card?

Ans- Customers can avail Milestone Benefits worth Rs 5000 and Rs 1000 Gift Vouchers on Annual Spends of Rs 5Lac and Rs 10Lac respectively. These are all retail transactions made on your account in the last 12 months excluding balance transfer/encash and last payment or any other due credits.

7. What is the Fuel Surcharge Waiver on Titan SBI card?

Ans- The max fuel surcharge waiver is Rs 100 for each statement cycle with a transaction limit from Rs 500 to Rs 3000. No surcharge waiver would be considered below transactions less than Rs 500 and greater than Rs 3000

8. Are there any free movie tickets on spends on Titan SBI card?

Ans- No. There are no free movie tickets.

9. Would S2S and cash withdrawal be considered for calculation of annual spends?

Ans – No.

10. What are the categories of accelerated benefit point accrual?

Ans- Accelerated Spends on Titan SBI Card is only applicable on selected Titan Brands* namely World of Titan, Taneira, Titan Eye+, Helios, Fastrack, Skinn, Irth, Sonata for 7.5% cashback, Caratlane, Mia, Zoya for 5% cashback and Tanishq for 3% value back in form of Gift Vouchers.

11. How many reward points will be accrued at Base Category Spends for Titan SBI card?

Ans – For Titan SBI card – 6 Reward Points will be accrued on spends of Rs 100 on other categories outside Titan brands excluding Fuel, Wallet Upload, Rental and Utilities.

12. Will any reward points be credited to customers in accelerated categories – Titan website/store, for transaction less than Rs 100?

Ans- No benefits shall be accrued for transactions less than Rs 100

13. How can the customer do repayment of the bill?

Ans: The customer can do the repayment of the bill through the SBI card mobile application, SBI card website, net banking, SBI ATM, SBI branch and you can also enable the auto debit feature.

14. Can the customer use the Titan SBI card outside Titan ecosystem?

Ans: Yes, you can use your Titan SBI card outside Titan ecosystem across any other category including dining, e-commerce, fuel, travel and many more.

15. How the customer will get the welcome gift?

Ans: The customer will get the welcome gift in the form of 12000 reward points worth Rs 3000 that can be redeemed for an exclusive Titan Gift Voucher only for which the customer has to put a request through website, mobile application, or by calling the customer care center.

16. How can the customer earn Cashback?

Ans: The customer can earn Cashback by making online and offline (Point of Sale) transactions using your Titan SBI Card across following brands.

Accelerated Benefit	Accelerated Category	*Brands Applicable
7.5% cashback	Titan Other Brands	World of Titan, Taneira, Titan Eye+, Helios, Fastrack, Skinn, Irth, Sonata
5% cashback	Titan Jewellery	Caratlane, Mia, Zoya

17. How much Cashback can a customer earn?

Ans: The customer can earn card cashback of 7.5% cashback on Titan, Taneira, EyePlus other non-jewellery Titan brands and 5% cashback on Mia, Caratlane, Zoya, etc. For exclusions and other details, please refer the cardholder Terms & Conditions document on sbicard.com

18. Is there a limit to the Accelerated Benefits at Titan Brands that I can earn?

Ans: Yes. Customers can earn cashback up to Rs 45000 benefits per quarter as per following:

Accelerated Benefit	Accelerated Category	*Brands Applicable	Maximum Cashback
7.5% cashback	Titan Other Brands	World of Titan, Taneira, Titan Eye+, Helios, Fastrack, Skinn, Irth, Sonata	Rs 10000/quarter
5% cashback	Titan Jewellery	Caratlane, Mia, Zoya	Rs 10000/quarter
3% worth Gift Voucher	Titan Tanishq	Tanishq	Rs 25000/quarter

19. If a customer spends Rs 11Lac and Rs 20Lac with Titan SBI Card in two quarters with following break up of spends, how would the value back earned quarterly in the above example be calculated as?

Ans : Eg1 - If the cardholder spends ₹11,00,000 quarterly with following break up of spends, the value back earned quarterly in the above example would be calculated as follows:

Brands	Benefit	Spends/Quarter	Eligible Benefit/Quarter
Tanishq	3%	₹8,00,000	₹24,000
Mia/Caratlane/Zoya	5%	₹2,00,000	₹10,000
Watches/Eyeplus/Taneira/Skin	7.5%	₹1,00,000	₹7,500
Total		₹11,00,000	₹41,500

- 3% value back of ₹8,00,000 = ₹24,000
- 5% cashback of ₹2,00,000 = ₹10,000
- 7.5% cashback of ₹1,00,000 = ₹7,500

Thus, the total eligible benefits would be = ₹24,000 + ₹10,000 + ₹7,500 = ₹41,500

Eg2 - If the cardholder spends ₹20,00,000 quarterly with following break up of spends, the value back earned quarterly in the above example would be calculated as follows:

Brands	Benefit	Spends/Quarter	Eligible Benefit/Quarter
Tanishq	3%	₹12,00,000	₹25,000
Mia/Caratlane/Zoya	5%	₹5,00,000	₹10,000
Watches/Eyeplus/Taneira/Skin	7.5%	₹3,00,000	₹10,000
Total		₹20,00,000	₹45,000

The value back earned quarterly in the above example as per eligible benefits would be calculated as:

- 3% value back of ₹12,00,000 = ₹36,000
- 5% cashback of ₹5,00,000 = ₹25,000
- 7.5% cashback of ₹3,00,000 = ₹22,500

However, since quarterly capping for all individual brands across benefits is breached, hence customer would be eligible for a total benefit as = ₹25,000 + ₹10,000 + ₹10,000 = ₹45,000

20. What is the difference between Offer Cashback and Card Cashback on the Titan SBI Card?

Ans – The Offer Cashbacks are the cashback offers which are seasonal and are applicable during a specific campaign whereas the Card Cashback are the cashback offers which the customer can earn throughout the year on Titan brands like Mia, Caratlane and Zoya for a 5% cashback and 7.5% cashback on purchases at Titan brands like World of Titan, Taneira, Titan Eye+, Helios, Fastrack, Skinn, Irth, Sonata.

21. If a customer's cashback for current statement shows negative balance. What does it mean?

Ans: Your Cashback will be reversed in case of purchase cancellations, reversals and returns etc. The reversal amount for such transactions will be adjusted/debited in your monthly statement.

For instance: An online transaction on Caratlane posted on 10th June of Rs. 1,00,000 would be eligible for a Card Cashback of 5% i.e. Rs. 5,000, assuming the statement was generated on 11th June. In that case, the Card Cashback of Rs. 5000 will be posted to your account on 13th June.

Suppose on 15th June, you returned the item. Then the cashback of Rs. 5000 will be reversed due to purchase return and the same will be adjusted/debited in your next monthly statement.

22. When will the customer will receive Cashback?

Ans: Card Cashback will be automatically credited to your SBI Card account within two working days of the statement generation date.

23. Where the customer can see the earned Cashback?

Ans: The customer can log in to SBI Card Website or SBI Card Mobile app to check the same.

24. Will a customer earn Card Cashback on fuel spends?

Ans: Cashback is not applicable on fuel spending. However, the customer will receive get1% Fuel Surcharge Waiver across all Petrol Pumps in India on fuel transaction amount ranging from Rs 500 to Rs 3,000. Maximum surcharge waiver of Rs 100 per billing statement, per credit card account is applicable. For further details, please refer the cardholder TnCs.

25. Can a customer switch from Titan SBI Card to another SBI Card and vice versa?

Ans: Flip/Transfer of Titan SBI Card to another SBI Card and vice versa is restricted. In order to have a secondary card, a new application needs to be processed.

27. What will happen to the earned Card Cashback of the customer in case of replacement or renewal of my card?

There is no impact on the earned cashback in case of replacement or renewal of your Titan SBI Card.

28. Will the customer earned Card Cashback expire?

Ans: The Card Cashback does not expire. The card cashback earned by the customer is credited to the customer's SBI Card account within two working days of Card statement generation and is adjusted automatically in your next statement.

29. How can a customer redeem the Reward Points earned on Titan SBI Card for a Gift Voucher?

Ans:

- a. All the Titan Reward Points earned on the card can be only redeemed for exclusive Titan Vouchers via accessing SBI Card's Website/Mobile App or Helpline: 1860 500 1290 / 1860 180 1290 39 02 02 02 (Prefix local STD code) Or 1800 180 1290 (toll free)
- b. Cardholders can choose to convert their earned Reward Points for exclusive Titan Vouchers between Titan Jewellery e-Voucher or Titan other brands e-vouchers.
- c. All Titan exclusive vouchers can be redeemed only at participating Titan Stores
- d. Titan Jewellery e-Voucher can be redeemed only at select Jewellery stores Tanishq or Mia or Zoya stores
- e. Titan other brands e-vouchers can be redeemed only at the select Non-Jewellery/Retail stores and/or website - World of Titan, Taneria, Eyeplus, Skinn, Fastrack, Helios or Irth stores. (For Eyeplus, redemption of e-vouchers is only applicable at stores)

30. How can a customer eligible for a Milestone Gift Voucher on Titan SBI Card can avail a Gift Voucher?

Ans: For Cardholders eligible for Milestone Benefit Vouchers, customers can choose to opt for either Titan Jewellery e-Voucher or Titan other brands e-vouchers via SMS only.

31. What does the customer earn for spends at Tanishq?

Ans: Cardholders are eligible for e-voucher on Tanishq Spends worth 3% of their spends. The Gift Card or Gift Voucher shall be auto disbursed to the customer within 15 days post the statement cycle. e-Vouchers earned on Tanishq spends can be redeemed at either of the listed stores and/or website for select Titan Jewellery or Retail stores– Tanishq, Mia, World of Titan, Taneria, Eyeplus, Skinn, Fastrack, Helios or Irth stores. (For Eyeplus, redemption of e-vouchers is only applicable at stores)

32. What are the T&C for the Gift Vouchers on Titan SBI Card?

Ans: The Titan SBI Card Program allows cardholders to avail exclusive Titan Vouchers in the form of e-Gift Card. All e-Gift cards are activated once issued. All e-Gift Card is valid for 1 year from the date of issuance and it cannot be further re-validated for any reason whatsoever. This Gift card is valid only on (as per eligible category of voucher) at the all-participating Showrooms/Website in India. This e-Gift card is allowed for one-time redemption only. Any unused balance on the e-Gift card, will not be refunded or credited.

33. Will the customer get any reward points/ gift voucher / cashback against payment of Tanishq Golden Harvest Scheme?

Ans: No, customers will not get any rewards points/ gift voucher / cashback against the payment of Tanishq Golden Harvest Scheme.

34. Will the customer get any reward points/ gift voucher / cashback against payment of Plan of Purchase in Caratlane?

Ans: No, customers will not get any rewards points/ gift voucher / cashback against the payment of Plan of Purchase.

35. How many network variants are available for the Titan SBI Card?

Ans: Titan SBI Card is available on RuPay and Visa networks. Customers can choose from either of these.

36. Can the customer link the Titan SBI Card on Visa on UPI?

Ans: Currently, only RuPay Credit Cards can be linked on UPI.

37. Are there any restrictions on payment using Titan SBI RuPay Credit Card on UPI?

Ans : The following categories of transactions are restricted on UPI on Credit Card: P2P, P2PM, C2C, digital account opening, lending platform, cash withdrawal at merchant, cash withdrawal at ATM, ERUPI, IPO, Foreign Inward Remittances, Mutual Funds are some categories of transactions that are restricted by NPCI. This list is updated by NPCI from time to time.

38. Is there any limit on the amount of transaction that can be carried out from linked Credit card on UPI?

Ans: The daily transaction limit for RuPay Credit Cards on UPI is Rs. 10 Lakh (Rs. 1 Lakh for Small Offline Merchants). The per transaction limit for RuPay Credit Cards on UPI is Rs. 5 Lakh (The transaction limit is subject to the available credit limit on your card.) Note: Transaction limit for your credit card on UPI is Rs.5,000 for 24 hours post making the first transaction (including first transaction).

39. Is there fee applicable for transactions from UPI on Credit Card?

Ans: There is no fee for linking or carrying out any transaction from UPI on Credit Card.

40. Will the customer earn accelerated benefits at Titan Store for transactions from UPI on Credit Card?

Ans: For Payments made through UPI at participating Titan Stores, 6 Reward Point per Rs 100 spent will be applicable.