

OFFER TERMS AND CONDITIONS:

1. This Marketing Program (“Offer”) is offered by SBI Card & Payment Services Ltd. (“SBICPSL”) under an arrangement with One97 Communications Limited (“Paytm”/Partner)
2. It is open to all legal residents of India holding a valid and current Rupay SBI Credit Card excluding Corporate Credit Card (“Cardholder”)
3. Offer is valid (“Offer Term”) from 16th Apr 2025 till 15th July 2025, unless extended by SBICPSL and Partner by mutual consent in writing for a further period “additional term”.
4. Under this Offer, cardholder can:
 - a. Link Rupay SBI Credit card with Paytm UPI app via clicking the link <https://p.paytm.me/xCTH/sbirupay> and get assured ₹100 cashback across first 2 transactions (Flat ₹50 cashback on each of the 2 transactions).
 - b. Cardholders will get assured ₹100 cashback on completing 2 eligible transactions.
 - c. Cardholders will get a flat Rs. 50 cashback on each of the 2 transactions.
 - d. To avail offer, scan any QR or Pay online using a linked Rupay SBI Credit Card on UPI on Paytm.
 - e. The minimum transaction amount is ₹200
 - f. This offer is applicable only once per user.
 - g. Only 1 transaction per day is eligible for this offer
 - h. Offer needs to be activated by the Cardholder before the 1st transaction.
 - i. To activate the offer, Cardholder needs to click on the link provided in the promotional communications like Emailer.
 - j. Both the transactions should be performed within 30 days from the date of offer activation to get the cashback. The offer needs to be activated before 15th July 2025.
 - k. The offer can be availed only once per Rupay SBI Credit Card only.
 - l. Cardholders who have linked or transacted with Rupay SBI Credit card on Paytm UPI before 16th April 2025 shall not be eligible

Steps to receive the Cashback

- a. Ensure the Paytm app is installed on the device.
- b. Click on the link provided in the communication: <https://p.paytm.me/xCTH/sbirupay> and activate the offer. On clicking the link -
 - (i) The offer will be automatically activated for eligible cardholders
 - (ii) SBI RuPay credit card will be auto-linked to Paytm UPI
- c. Make a payment of ₹200 or more using SBI RuPay credit card on Paytm UPI

- (i) Eligible users will receive a scratch card worth ₹50 post successful payment
 - (ii) Repeat the above step the next day (within 30 days of activating the offer) to receive the second scratch card worth ₹50
 - d. Receive the cashback by claiming the scratch card from the Cashback & Offers section on the Paytm app
 - e. All scratch cards will be received within 24 hours of making the successful eligible transactions.
 - f. Cardholder can locate their scratch cards in Cashback & Offers sections of Paytm App.
 - g. All scratch cards issued for this offer will be valid for 7 days.
 - h. Cashback will be credited in the cardholders bank account linked with Paytm UPI within 24 hours.
 - i. In case there is an issue with disbursing cashback to cardholders UPI linked account, cashback points of equivalent worth will be given in the cashback points balance in Paytm App.
 - j. All escalations would be handled by Paytm Customer Care. Cardholders can raise escalations from the Help and Support section of the app.
 - k. Paytm reserves its absolute right to withdraw and/or alter any terms and conditions of the offer at any time without prior notice.
5. Blocked SBI/Tata Cardholders will not qualify for this Offer.
6. Cardholders who have made a transaction using RuPay SBI Credit Card on Paytm UPI, prior to the offer start date, will not be eligible for this offer.
7. 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. Any query regarding the program will be entertained only till 15.08.2025. Post such date, SBICPSL & Partner will not entertain any correspondence or communication in any manner whatsoever regarding this Program from any persons.

3. 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.
4. 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.
5. 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.
6. 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.
7. SBICPSL shall adhere, cater and ensure on best effort basis to perform the agreed terms and conditions of the program.
8. 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
9. Under no circumstances will the offer/cashback being offered under this Program be settled with cash in lieu by SBICPSL or by Partner.
10. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer.
11. 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.
12. 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.
13. 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.
14. 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.
15. Any person availing this Offer shall be deemed to have accepted these terms and conditions.
16. 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.

17. 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.
18. Nothing herein amounts to a commitment by SBICPSL to conduct further, similar, or other Offers.
19. 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.
20. 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.
21. 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.