

OFFER TERMS AND CONDITIONS:

1. This Marketing Program (“Offer”) is offered by SBI Card & Payment Services Ltd. (“SBICPSL”) under an arrangement with PhonePe Private Limited (“PhonePe”/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 31st Aug 2024 till 30th Sep 2024, 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 PhonePe UPI app via clicking the link https://phon.pe/linkRuPayCCNative_SBCCEmail and get Flat Rs 50 on the 1st two UPI transactions done on PhonePe.
 - b. Minimum Eligible Transaction Value: Rs.100
 - c. Offer can be availed once per Rupay SBI Credit Card only.

Steps to receive the PhonePe Cashback

- a. Cardholder makes a transaction. The transaction confirmation page has a button saying '**reward on its way**'. The user also receives a notification from PhonePe notifying them that they have won a scratch card.
 - b. The Cardholder goes to the rewards section of PhonePe App and scratches the card.
 - c. The cashback amount is instantly credited to their PhonePe Gift Card, which can be used for future merchant transactions.
 - d. All scratch cards will be valid for 1 month from the date of transaction.
 - e. All escalations would be handled by PhonePe Customer Care. Users can raise escalations from the Help and Support section of the app.
 - f. PhonePe 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 PhonePe 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 OF PhonePe :

1. Payment to be made through UPI on Credit Card only. No other payment instruments (Wallet / Credit Card / Debit Card) are applicable on this offer
2. For example, if a payment of ₹300 is paid using ₹250 PhonePe Wallet / Gift Card balance and ₹200 through UPI, the offer will not be applicable.
3. To make UPI payments using your RuPay credit card, users do not need to enter CVV or wait for OTP SMS. Simply select your credit card, enter your UPI PIN and avail the offer.
4. Offer applicable for select set of users who have not linked their SBI Rupay Credit Card yet on UPI.
5. Offer is applicable for transactions made with SBI Rupay Credit Cards on UPI only
6. This offer is not available in the state of Tamil Nadu (owing to the Tamil Nadu Prize Scheme (Prohibition) Act 1979) and other states wherever prohibited by law.
7. In case of any cancellations, the cashback processed will continue to remain as gift voucher balance and non-withdrawable to your bank account. This can continue to be used on PhonePe (recharges, bill payments, etc.)
8. Refunded amount less of cashback will be credited back to the source of funds used while making payment
9. A user can earn up to ₹9,999 cashback in the PhonePe Gift Card per financial year (i.e. 1st April to 31st March) from offers disbursed on PhonePe.
10. Your PhonePe Gift Card balance has a validity of 1 year from the date of issue, post which it will expire.
11. The offer is applicable on both iOS and Android devices.
12. Cashback given can be used for recharges, bill payments and payments on PhonePe partner platforms/stores.
13. Cashback given cannot be withdrawn to any linked bank account or transferred to other customers.
14. Any cashback-related queries should be raised within 30 days, post a successful transaction.
15. The transaction must be initiated using a PhonePe-linked SBI Rupay Credit Card on UPI and completed by the user within the PhonePe app
16. PhonePe reserves the right to award offers and related benefits as per internal policy decided by PhonePe from time to time.
17. PhonePe has the right to amend the terms & conditions, end the offer, or call back any or all of its offers without prior notice.
18. Customers' participation in the offer constitutes their understanding and agreement to the complete terms and conditions associated with the offer.
19. In case of any dispute, PhonePe reserves the right to resolve the same as per the Terms & conditions of any offer at its sole discretion.

OTHER TERMS AND CONDITIONS OF SBI Card:

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 30 days of transaction date. 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.