

Shop & Smile Program Terms & Conditions

I. Section 1

I. Shop & Smile Program

The SBI Retail Credit Cardholders can accumulate Reward Points (RPs) on their SBI Credit Card spends, as per Product Term & Conditions stated by SBI Card from time to time. The “Shop & Smile Rewards Program” allows eligible customers to redeem Reward Points.

II. Reward Points Accrual: Table No.1

Card Variant	Rewards Points
SBI Card Elite	2 Reward Points for every Rs.100 spent
SBI Card Prime	2 Reward Points for every Rs.100 spent
SBI Card Prime Pro	1 Reward Point for every Rs. 125 spent
SBI Platinum / Signature Card	2 Reward Points for every Rs.100 spent
SimplyClick SBI Card	1 Reward Point for every Rs. 100 spent
Shaurya SBI Card	1 Reward Point for every Rs.100 spent
SBI Card Pulse	2 Reward Points for every Rs.100 spent
SimplySave /SimplySave Pro SBI Card	1 Reward Point for every Rs.150 spent

Reward Points Accrual Illustration

Example 1: For SimplySave SBI Card

On spend of Rs. 80, no RP will be accrued.

On spend of Rs.170, 1 RP will be accrued.

On spend of Rs. 280, 1 RP will be accrued.

The above Reward Points accrual rate is applicable on respective variants of banking cobrand cards. For more details, you may view product specific T&Cs on SBI Card Website.

Eligible spends done on add-on card(s) will accrue points as per the accrual rate applicable for primary card and will reflect in the reward balance of the primary card account.

III. Accelerated Reward Points Accrual & Capping: Table No.2

Card Type	Accelerated Points	Capping Limit /Month (RPs)
SBI Card Elite	5X Reward Points for every Rs. 100 spent (Dining, Grocery, Departmental Stores)	10,000
SBI Card Prime	5X Reward Points for every Rs.100 spent (Dining, Grocery, Departmental Stores, Movies) 10X Reward Points for every Rs.100 spent (Birthday Window: a day before birthday, birthday, day after birthday)	7,500 2,000
SBI Card Prime Pro	5X Reward Points for every Rs. 125 spent (Dining, Grocery, Departmental Stores, Movies)	7,500
SBI Platinum Card	5X Reward Points for every Rs. 125 spent (Dining, Departmental Stores)	7,500
SBI Signature Card	5X Reward Points for every Rs.100 spent (Dining, Grocery, Departmental Stores, International Spends)	10,000
SimplyClick SBI Card	10X Reward Points for every Rs.100 spent on online transactions with exclusive partners 5X Reward Points for Rs.100 spent on all other online transactions	No Capping on exclusive partners 10,000 (only on other online spends)
Shaurya SBI Card	5X Reward Points for every Rs.100 spent (Dining, Grocery, Departmental Stores, Movies, CSD Stores)	5,000
SBI Card Pulse	5X Reward Points for every Rs.100 spent on Chemist, Pharmacy, Dining and Movies.	7,500
SimplySave SBI Card	10X Reward Points for every Rs.150 spent (Dining, Grocery, Departmental Stores, Movies)	5,000
Doctor's SBI Card	5X Reward Points for every Rs.100 spent (Medical Supplies and Travel Booking Spends, International Spends)	7,500
Krishak Unnati SBI Card	5X Reward Points for every Rs.100 spent (Utilities & Fuel payments)	5,000

For more details, you may view product specific T&Cs on SBI Card Website.

Eligible transactions for the purpose of Reward Points shall be identified under Merchant Category Code as defined by network partners and received in settlement file from networks.

- a) After Reward Points cap limit is reached on accelerated categories, base Reward Points will continue to accrue as per the reward accrual defined in Table No.1
- b) The reward accrual mechanism defined in this Shop & Smile Program T&Cs shall supersede any communication made by or on behalf of SBI Card in relation to the rewards accrual, which is in conflict to the aforesaid, including but not limited to communication through any product brochure, websites, sales kit, SMS, E-mail, digital kiosk or by telephone.
- c) The above capping is also applicable on respective variants of banking cobrand cards.
- d) SBI Card decision on the computation of points will be final, conclusive and binding on the Cardholder.

IV. Exclusions from Accrual of Reward Points

Reward Points will not accrue in the following scenarios:

- a) Balance Transfers, Balance Transfer on EMI, Cash Advances (Domestic and Foreign), ATM Cash Withdrawals, Finance Charges, any other fee & charges.
- b) Fuel Spends at Petrol Pumps / Service Stations (except for BPCL SBI Card. As per the card feature, Reward Points will continue to accrue on spends at BPCL Petrol Pump Stations.)
- c) 'Pay' component in 'Points+Pay' redemption option will not accrue Reward Points.
- d) Accelerated Reward Points for spends on Departmental Stores (MCC 5311) and Grocery Stores & Supermarkets (MCC 5411) will not accrue points for eligible products [as defined in Table No. 2 above] for the following merchants - Metro Cash & Carry, Flipkart Wholesale and Walmart.
- e) E-wallet loading, prepaid card purchases, and account funding transactions identified under MCCs 6540 and 6541 will not accrue Reward Points, excluding Apollo SBI Card which will continue earning Reward Points as per the card feature on e-Wallet loading transactions.
- f) Reward Points on Rent Payment transactions under MCC 6513 will not accrue points. ([List of cards attached respectively](#)). Eligible rent payment transactions for the purpose of Reward Points shall be identified under Merchant Category Code (MCC) 6513 as defined by network partners and received in settlement file from networks.
- g) Reward Points on Government Related Transactions identified under MCC 9399 and 9311 will not accrue points. ([List of cards attached respectively](#)). Eligible Government Related Transactions are identified under MCC 9399 and 9311 as defined by network partners and received in settlement file from networks.
- h) Reward Points on Digital Gaming Platforms / Merchants identified by MCC 5816, 7993 and 7994 as defined by network partners and received in settlement file from networks will not accrue points. ([List of cards attached respectively](#))

II. Section 2

Reward Points earned through eligible SBI Credit Card transactions are credited to the card account and can be redeemed for available options as per the Cardholder's choice.

I. Check Reward Points Balance / Redeem Reward Points:

An SBI Credit Cardholder can check / redeem his / her Reward Points using the modes below:

- i. Log in to Website (<https://sbicard.com>) using Registered Mobile Number / User ID / Card Details
- ii. Log in to SBI Card Mobile App
- iii. Get Call SBI Card Customer Service at 1860 180 1290, 1860 500 1290, 39 02 02 02 (prefix local STD code)
- iv. E-mail at customercare@sbicard.com

II. Reward Points Redemption Terms

- a) The Cardholders can redeem Reward Points against physical products / vouchers (as listed in the catalogue) or statement credit. Statement credit is adjustable against card outstanding.
- b) The following cobrand cards are eligible to redeem points in Shop & Smile Catalogue. (BPCL/ BPCL Octane SBI Card, Air India Platinum/ Signature/ Advantage)
- c) In case of redemption of Reward Points for physical product or statement credit, a Fee of Rs. 99 plus applicable taxes will be debited from Cardholders Account as delivery and processing charges. SBI Card processes redemption requests in a batch process. In case two redemption requests are placed by a Cardholder, one before the batch process and one after the batch process, then Redemption Fee will be levied twice.

Example - Batch process triggers at a particular time in the day (e.g. 10 P.M. or 11 P.M.) and Cardholder makes two redemption requests at this particular time, one is received just before while other after the batch has been processed, then Redemption Fee will be levied twice. The fee will be charged to the Cardholder in his / her monthly statement. On redemption, the Reward Points would automatically be subtracted from points accumulated in the Cardholder's Account.

- d) No Redemption Fee will apply if the card account is voluntarily closed at the time of posting the Redemption Fee.
- e) Cardholders will not be able place redemption request if the card account is overdue, suspended, blocked, canceled, terminated by SBI Card at the time of redemption request.
- f) Reward Points redemption is not applicable on Cardholder Accounts where Cardholder has not furnished updated KYC for periodical updation.
- g) The Reward Points accrued can only be redeemed by the Primary Cardholder and not by add-on cardholder.

- h) Reward Points accumulated by a Cardholder on an SBI Credit Card cannot be combined or used in conjunction with points of his / her other SBI Credit Cards at the time of redemption or transfer to any other customer loyalty program unless otherwise notified by SBI Card.
- i) W.E.F. 1 Apr'26, redemption of Reward Points as statement credit can be done in multiples of 4000 points for all eligible cards except PhonePe SBI Card PURPLE and PhonePe SBI Card SELECT BLACK.
- j) W.E.F. 1 Apr'26, redemption of Reward Points as statement credit is capped at 60,000 points per card per calendar month (basis service request creation date), excluding Air India SBI Signature Card, PhonePe SBI Card PURPLE, and PhonePe SBI Card SELECT BLACK.
- k) The Reward Points cannot be exchanged for cash or any other form of credit other than statement credit.
- l) Redeemed rewards are non-exchangeable, non-refundable, and cannot be reversed once transferred to partner programs, except as required under applicable law.
- m) Reward redemption options are subject to availability; terms are detailed in redemption vouchers / certificates.
- n) Reward Points earned may vary by card product, and SBI Card reserves the right to determine and revise from time to time the Reward Points required for catalog redemption offerings, as communicated/ displayed to cardholder at the time of redemption
- o) The elements in scope of the voucher are mentioned in the specific voucher terms & conditions. Cardholders are advised to review the individual voucher T&Cs before redemptions.

III. Vouchers Usage

- a) The e-Gift Vouchers will be sent only to the Registered E-Mail Address and Mobile Number of the Cardholder within 5 working days from the date of redemption.
- b) Any additional costs incurred in connection with usage of e-Gift Vouchers will be the sole responsibility of the Cardholder. Kindly note that Gift Vouchers should be utilized within expiry dates mentioned on the Voucher. Gift Vouchers will not be revalidated.
- c) Issuance of e-Gift Voucher for dining, travel or hotel accommodation does not constitute a reservation. The Cardholder is responsible for making all reservations and notifying participating merchant establishments of the voucher(s) he / she is going to redeem.
- d) In case the e-Gift Voucher received is incorrect / incomplete, the Cardholder should get in touch with SBI Card Customer Care at 1860 180 1290, 1860 500 1290, 39 02 02 02 (prefix local STD code) or E-mail us within 02 days of receipt of the same. In case the Cardholder fails to inform the issues within the given period of 2 days, SBI Card shall have the right to reject to entertain such grievances from the Cardholder.

IV. Delivery of Physical Products

- a) SBI Card engages with third party service providers for supply of physical products / goods in lieu of redemption of Reward Points. All such requests placed by the Cardholders are fulfilled by the third-party service providers.
- b) SBI Card reserves the right not to accept returns or change of correct and functional goods / services after a complete delivery has been made to the correct mailing address and accepted by the Cardholder.
- c) The quality of goods / services is the sole responsibility of the respective supplier / manufacturer / brand. For any concerns, the Cardholder should contact the respective supplier / manufacturer / brand directly however SBI Card may facilitate in escalation where feasible.
- d) The fulfillment agency will make such delivery within 15 Calendar Days of receipt by SBI Card of the redemption request on a best-effort basis.
- e) While SBI Card strives to ensure timely delivery of physical products within the stipulated time frame, delays may occur in exceptional circumstances. These could include, but are not limited to Cardholder being unavailable at the delivery address, unforeseen delays from courier services, etc. All delivery disputes will be entertained within 30 days from the date the request has been made for redemption.
- f) SBI Card is not liable for any delay or loss or damage of goods in delivery of redeemed physical products.
- g) Items redeemed under the Shop & Smile Program will be delivered only to the Registered Address of the Primary Cardholder of SBI Credit Card.
- h) In case the physical product received is damaged / incorrect / incomplete, the Cardholder shall get in touch with SBI Card Customer Care at 1860 180 1290, 1860 500 1290, 39 02 02 02 (prefix local STD code) or E-mail us within 02 days of receipt of the same. In case the Cardholder fails to inform the issues within the given period of 2 days, then SBI Card shall have the right to reject to entertain such grievances from the Cardholder.

III. Section 3

I. Adjustments / Forfeiture of Reward Points

- a) Reward Points accrued on a transaction will be reversed in case the transaction is cancelled. Subject to mapping reversal transactions to original transaction basis transaction parameters received from network partners in settlement files.
- b) **Billing Disputes:** If a Cardholder disputes a transaction
 - i. The dispute is settled in Cardholder favor, SBI Card will reverse any Reward Points awarded for that transaction.
 - ii. The dispute is settled in SBI Card favor, no Reward Points will be forfeited.
- c) In case negative Reward Points balance exists on an account, same will be adjusted (without any prior notice to the Cardholder) against Reward Points earned on any fresh / new transactions until the complete negative Rewards Points balance has been adjusted.
- d) In case a Cardholder having negative Rewards Points intends to flip to any other card variant, the equivalent value of such negative Reward Points will be automatically converted to statement debit on the new flipped card and required to be paid by the Cardholder along with any other dues.
- e) No statement debit will be posted in case of voluntary closure of credit card account with negative Reward Balance.
- f) In case any Reward Points have been wrongfully availed or erroneously awarded and if the same has been redeemed against statement outstanding by Cardholder, it can be adjusted back as statement debit on the card account.
- g) Reward Points on EMI conversions (EMI opted for either during transaction or post transaction) will be forfeited.
- h) For any Foreclosure of EMI Plans (e.g. Flexipay, Merchant EMI, Convert2EMI etc.) no Reward Points will be credited back in any scenario.
- i) Reward Points accrued on offer (instant discount and cashback offers) 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 Points balance, then an amount equivalent to Reward Points to be forfeited will be debited from the Cardholder's account. Reward Points shall be forfeited only when the Cashback or Instant Discount is successfully availed by the Cardholder.
- j) Reward Points forfeiture on Cashback Offers will be processed within 90 days of Cashback Posting Date.
- k) 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.)

- I) The Reward Points that are accrued on card account shall be forfeited on the occurrence of any of the following events:
- i. The Cardholder fails to make payment on the card which is due for a period greater than 90 days.
 - ii. The Cardholder fails to make payment of the outstanding dues on card account and opts for settlement of the outstanding payment due on the card account.
 - iii. The Cardholder is found to be involved in a fraud on own card account after an investigation is carried out by SBI Card.
 - iv. The Cardholder fails to comply with the regulatory norms.
 - v. In the event of death of the Cardholder.
 - vi. If the Cardholder's account is closed owing to inactivity for 13 consecutive months, the Reward Points balance shall be forfeited at the end of the 13th month.
 - vii. If the Cardholder misses payments for two consecutive cycles, the Reward Points that were accrued during the first cycle for which payment was not made will be forfeited.
 - viii. In the event of a voluntary closure of the Card Account by the Cardholder, the unutilized Reward Points balance shall be forfeited after a period of 30 days from the date of closure of the card account.

II. Other T&Cs

- a) **Eligibility:** Eligibility of transactions for accrual of Reward Points - Identification of eligible / non-eligible transactions is as per the specific MCC defined by network partners and received in settlement file from networks.
- b) **Statements:** Reward Points balance is shared in the monthly card statement.
- c) Reward Points cannot be transferred.
- d) **Validity:** Reward Points are valid for a period of 24 months starting from the month of accrual. These Reward Points, if not used within that period, will expire and be forfeited on the last day of the 24th month.
- e) **Closure:** On voluntary card closure, Reward Points can be redeemed within 30 days; otherwise, they will lapse. "Points+Pay" redemption option cannot be availed during these 30 days period. In the event of cancellation of the SBI Credit Card by SBI Card due to breach/default by the Cardholder or for any other reason specified by SBI Card in Term and Conditions, all the Reward Points accumulated will be forfeited.
- f) Air India SBI Signature & Platinum Credit Card: Redemption of Reward Points against Air India Air Miles must be done before voluntary closure of the credit card. Air Miles Redemption can be fulfilled only on active credit cards.

III. Other Conditions

- a) Fraud and abuse relating to earning and redemption of Reward Points in the program will result in the forfeiture of the Reward Points as well as termination of the SBI Credit Card Account. SBI Card or its merchant establishments may use information supplied by a Cardholder only for the purpose of delivering the service / product / vouchers on the redemption of rewards.
- b) Any taxes or other liabilities or charges payable to the government or any other authority or any participating merchant establishment which may arise or accrue to a Cardholder by redemption as aforesaid or otherwise because of the program shall be to the sole account of the Cardholder.
- c) SBI Card reserves the right to cancel, change or substitute the rewards catalogue options or its computation of points within the program anytime without prior notice. In case of suspension or termination of Program, SBI Card will intimate the Cardholder and provide an opportunity with prior notice to redeem the accumulated Reward Points.
- d) Physical products / e-Gift Vouchers once redeemed by the Cardholder on SBI Card Shop & Smile Program Catalogue, cannot be cancelled.
- e) In the event of no availability of a product, SBI Card shall have a right to send an alternate model offered by the brand which shall be of same or more value subject to Cardholder's choice.
- f) SBI Card does not independently, warrant or represent, either express or implied, quality or fitness of the goods and services provided by the participating merchant establishment under the program.
- g) The Program does not in any way amend the Cardholder Agreement between SBI Card and the Cardholder and any term referenced but not defined herein may be interpreted in accordance with the Cardholder Agreement.

IV. Disputes

- a) Without prejudice to other lawful remedies available to SBI Cards and Payment Services Limited, in the event of any dispute, controversy, difference or claim arising out of or in connection with this Agreement and / or the Most Important Terms and Conditions / Terms and Conditions of this Program / Cardholder Agreement or performance thereof, including any dispute as to any amount outstanding, the real meaning or purport of this Agreement, etc., including any question relating to its existence, validity, interpretation, breach, termination or enforceability ("Dispute"), the Parties hereby expressly agree that such Dispute shall be referred to and finally resolved by arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996, as amended from time to time.
- b) The Parties expressly, unequivocally and mutually agree that the arbitration shall be administered by an independent arbitral institution identified and described on [Online Dispute Resolution](#) and the appointment of the sole arbitrator shall be made exclusively by such mentioned arbitral institution in accordance with its applicable rules and procedures. The Parties further agree that neither Party shall have any unilateral right or exclusive authority to appoint the arbitrator directly or indirectly and that the arbitral tribunal shall derive its constitution solely through the institutional mechanism which is mutually accepted under this Agreement. The seat and venue of arbitration shall be New Delhi, India.

- c) The arbitration proceedings may be conducted physically, virtually, or through the online dispute resolution (ODR) platform of the agreed arbitral institution in accordance with applicable law and the rules of the institution at the discretion of SBI Cards and Payment Services Limited for which the Cardholder gives unambiguous consent. The notices may be served by either physical post or electronic means i.e., SMS / E-mail/ WhatsApp, etc. The language of arbitration shall be English. The award passed by the arbitral tribunal shall be final and binding upon the Parties to the agreement and their successors and heirs which is enforceable in accordance with law. Pending the passing of final award, the Cardholder shall be liable to perform all his / her / their / its obligations under the Agreement. Nothing contained herein shall prejudice the rights of the Company to seek interim, protective or conservatory reliefs from a court of competent jurisdiction or from the arbitral tribunal under Sections 9 and 17 of the Arbitration and Conciliation Act, 1996. The Parties acknowledge and confirm that this arbitration clause constitutes an express and mutual agreement regarding the procedure for constitution of the arbitral tribunal in compliance with the principles of independence, impartiality, neutrality and equal treatment of parties under applicable law.”
- d) The Program shall be governed by and construed in accordance with laws of India. Subject to arbitration provisions herein, the courts at Delhi shall have exclusive jurisdiction.
- e) SBI Card acts in good faith in response to any oral or electronic instruction or enquiry by the Cardholder in respect of any matter in relation to this program and fulfillment of any reward. The Cardholder will not be entitled to claim or allege any loss, damage, liability, expense, etc. attributable directly or indirectly to any such good faith action of SBI Card except as otherwise required under applicable law.

All queries to the program may be addressed to:

The MANAGER

Customer Services

SBI Card and Payment Services Limited

P.O. Bag No 28, New Delhi