

- This Encash Offer ("Offer") is made by SBI Cards and Payment Services Limited ("SBICPSL") to certain SBI Credit Cardholders eligible for Encash. The intended recipients shall receive the Offer through appropriate medium as chosen by SBICPSL. By availing this Offer and benefits accruing thereto, the Cardholder explicitly agrees to be bound by all the terms and conditions herein.
- This offer is on Encash facility and is open only to selective SBI Credit Cardholders ("Cardholders") who have received the offer from SBI Cards and Payment Services Limited ("SBICPSL") through an appropriate communication medium decided by SBICPSL.
- The Encash facility may be availed of by the Cardholders by way of telephone calls to the Helpline Number(s) - 39020212 / 1860 180 1290 (prefix local STD code) or 1800 180 1290 (toll free) and/or by way of online booking made via sbicard.com. / Mobile app.
- This offer on Encash is valid for only Cardholder having Encash offers with offer expiry date of 15th Jan , 15th Feb and 15th March'2022 (As communicated by SBI cards).
- As a part of the offer, cardholder would be eligible to get an Amazon e-voucher for Encash bookings as per below grid,

| <b>Encash booking amount eligible for Amazon voucher</b> |                            |   |
|--|----------------------------|---|
| <b>Booking Amount (In Rs.)</b>                           | <b>Amazon Gift voucher</b> | <b>Offer Expiry date</b>                |
| 5 Lac and above  | Rs.1,000                   | 15th Jan , 15th Feb and 15th March'2022 |

- Customer will be eligible for only one voucher during the offer period for Encash booking basis the above defined slabs.
- Please note that the eligible customers from October offer base will be shared the Amazon e-vouchers by 15th March. 2022 ,November offer base will be shared the Amazon e-vouchers by 31st March'2022 and December offer base will be shared the Amazon e-vouchers by 30th April '2022 on their registered mobile numbers. Please note that any cancellations will not be eligible for the Amazon e-voucher program. ( Fulfillment dates has been revised due to technical issue.)
- This Offer carries a rate of interest which shall be charged to the Cardholder on the offered principal amount and is used for calculating all his financial obligations under this Offer and the same shall be the basis of drawing the appropriate amortization Schedule enumerated under Clause 35 herein below. In addition, the Cardholder shall also be charged a one-time Processing fee at the rate of 1.5% of the principal amount advanced but subject to a minimum amount of Rs.499 (Four Hundred and Ninety-Nine only).
- The one-time processing fee of 2% on the booking amount, up to a minimum of Rs. 499 and a maximum of Rs. 3,000 will be applicable on all pre-existing Encash offers (prior to 05 Sep 2021), till offer expiry, as communicated to the cardholder.
- The Rate of Interest applicable for Encash facility is cardmember specific as decided by SBI Cards at its sole discretion and intimated to the cardmember prior to availing the facility.
- Interest rate applicable on Encash facility ranges from 12% – 24% p.a.
- Interest Rate Methodology
- The interest rate charged for Encash is linked to benchmark rate calculated based on the following factors:
  - Expected Cost of Funds
  - Expected Credit Risk Premium
  - Operating Expenses
  - Desired business margins

- Tenure Premium/Discount
  - Competition Rates
- 
- Rate of interest for Encash will be higher than the Benchmark rate (Minimum Indicative yield).
  - The Rate of Interest applicable for Encash facility is cardmember specific as decided by SBI Cards at its sole discretion and intimated to the cardmember prior to availing the facility.
  - Changes in factors mentioned above may result in upward or downward revision of the interest applicable on the Encash facility from time to time / from offer to offer at the sole discretion of SBI Cards. All fees / charges applicable to the facility may or may not be dynamic and are subject to modifications based on SBI Cards periodic internal review.
  - This Offer is also subject to a maximum limit on the amount that may be availed by the Cardholder. The limit on the Offer can either be over and above the existing credit limit or from within the existing credit limit of SBI Card. In all events when an Encash is offered over and above the credit limit, the maximum limit shall be contained and communicated by way of the proposed communication medium as made applicable by SBICPSL to the intended recipient. In all events when an Encash is offered from the credit limit, the amount offered will be part of the existing credit limit and the credit limit shall be blocked up to Principal availed + Interest component. On payment of the monthly repayment amount, the Credit limit to the extent of monthly repayment amount will be credited back to the existing credit limit. It is clarified that the maximum amount offered will be subject to the available credit limit on the Card at the time of availing the Offer. This Offer (both in case of over the existing limit or within the existing limit) is subject to a minimum request for an amount of Rs. 10,000 (Ten Thousand Only).
  - SBI cardholders can avail the benefits under this Offer by requesting for a cheque which would be sent to the cardholder's registered address.
  - The monthly repayment amount is calculated as  $(\text{Principal Amount} + \text{Interest charge}) / \text{Tenure in months}$ . The interest charged is the reducing rate of interest and accordingly at any given month the portion of the monthly repayment amount applied towards interest is determined by multiplying the reducing interest rate with the principal outstanding after the deduction of the previous month repayment amount. In other words, the reducing rate of interest is the rate which when charged brings the outstanding principal to zero at the end of the tenor, where the interest charged is calculated on a reducing principal balance.

- The monthly repayment schedule will begin from the SBI Cardholder next billing statement and continue over the tenure period chosen for the Offer.
- The Minimum Amount Due (MAD) will be 5% of the SBI Cardholders existing revolving balances (Retail/Cash/Balance Transfer) and the monthly repayment amount due under the Offer (or all monthly repayment amounts due in case of multiple Offers).
- Non-Payment of MAD will attract normal late payment fees and a maximum credit charge of 3.5%p.m. for Unsecured card ,2.75% p.m. for Secured card and 2.5% p.m. for Shaurya card on the unpaid monthly repayment amounts.
- Under Payment of MAD will attract normal late payment fees and a maximum credit charge of 3.5% p.m. for Unsecured card ,2.75% p.m. for Secured card and 2.5% p.m. for Shaurya card on the unpaid monthly repayment amounts.
- In the event of non-payment / short payment of the Minimum Amount Due for more than three successive months or 90 days whichever is earlier, the Encash facility shall be closed/withdrawn on 91st day and the principal outstanding along with the outstanding interest accrued till the date of such closure shall be debited to the Credit Card Account and appear in the subsequent monthly statement. SBI Card shall be entitled to demand immediate repayment of such consolidated outstanding amounts. As a part of the Credit Card Account, this balance will now attract all the charges including finance charges at the credit card rate of interest, over-limit charges in the event the account balance post transfer of loan outstanding if any exceeds the existing Credit Card limit as mentioned in the cardholders MITC.
- The SBI Cardholder is supposed to pay the MAD in full to avoid getting delinquent.
- The SBI cardholder may place a request for voluntarily pre-closing the Encash Offer prior to the maturity of the tenure period opted for, by calling the SBI Card Helpline or through our website. A foreclosure fee amounting to 3% of the Principal outstanding would be levied for such pre-closure requests. The Principal outstanding is calculated basis interest rate as applicable.
- In the event a cardholder puts a cancellation request by calling SBI Card helpline within 45 days of the Offer being booked, then all fees and charges levied will be reversed. Notwithstanding above, it is clarified that the applicable fees and charges will not be reversed once the cheque issued to the cardholder has been cleared and resulted in clear credit to the Cardholder account. Also, in case the cancellation request is received at the SBI Card helpline post 45 days of booking, the processing fees charged will not be reversed and the cardholder would be liable to pay same.

- No request for change in billing cycle will be entertained before all the repayment amounts have been cleared by the Cardholder.
- Transfer from this Offer to any other offer will not be entertained. SBICPSL reserves its absolute right at any time to add, alter, modify or change or vary terms and conditions herein after giving due notice to the Cardholder.
- Cardholders are not bound in any way to participate in this Offer. Any such participation is voluntary.
- "Applicable Taxes" means:
  - for the cardholders having State of residence in the records of SBI Card on the statement date as "Haryana" - Central Tax @ 9% and State Tax @ 9%
  - for the cardholders having State of residence in the records of SBI Card on the statement date as other than "Haryana" - Integrated Tax @ 18%
- All and any disputes or differences arising from the Offer shall be subject to arbitration within the meaning of the Indian Arbitration and Conciliation Act, 1996 and amendment thereof. A sole arbitrator appointed by SBICPSL for this purpose shall carry out arbitration of all such disputes and/or differences. The award of the arbitrator shall be final and binding on the disputing parties. The place of arbitration shall be New Delhi and the language of arbitration shall be English.
- By availing this Offer and by conducting a financial transaction (encashing the Encash Cheque), and/or by booking the Offer on phone, the Cardholder provides consent and acceptance to all terms and conditions herein including for sharing of all personal, transactional and other related information for the purpose of this Offer.
- No request from Add-on being additional SBI Cardholder other than primary Cardholder will be entertained for booking of Offer or availing benefits under this offer.
- SBICPSL may at its sole option and discretion withdraw this Offer any time before the Encash cheque has been honored/banked.
- The cardholder would generally receive the cheque within 3 working days (for Metro locations) or 5 days (for all other locations) of the booking. This may, however, vary in case of unforeseen circumstances like bad weather conditions / flight delays / location or pin code being non-serviceable by the courier. Delays in delivery of the cheque may also occur in the event of customer has not updated his current address in the records of SBI Card or in circumstances

where the customer is not available at his current address. SBI Card would not be held liable in the event of non-delivery of the instrument within the specified timeline for the foregoing set of reasons.

- Disbursement through NEFT (National Electronic Fund Transfer) to Bank account to the account (as provided by the cardholder) will be subject to successful processing at beneficiary banks.
- Cardholder intending to cancel Encash request via NEFT can do so by calling our helpline number on the same day, before 8 PM, of booking request and get the cancellation request raised. However, Cardholder shall not be entitled to cancel Encash request or refuse to accept disbursement of funds any day after the day on which the request for Encash has been made.
- Cardholder agrees to comply with the terms and conditions of the Encash facility as mentioned on SBI Card website. SBI Card will not be responsible for any loss incurred by the Cardholder because of any incorrect information provided by the Cardholder with respect to NEFT or the account details shared by cardholder details. A request for Encash shall be deemed as an absolute consent of/by the Cardholder to accept all the terms of Encash, including but not always limited to an acceptance of these Terms and Conditions and agreement to be bound by these. The Cardholder hereby agrees that upon the amounts being credited to the account details shared by cardholder, he/she shall be required to repay the Encash amount along with the interest, processing fee and applicable taxes as per the amortization schedule.
- In the event of any return of funds/reject of NEFT from the account details shared by cardholder, the cheque (for the requested amount) will be dispatched at customer's registered address automatically.
- Encash amount would be directly transferred to customer's saving bank account within 48 - 72hours (excluding Bank Holidays) of the request.
- The Cardholder hereby agrees to avail the Encash facility on the precondition that he will not use the Encash facility, or the amount dispersed under Encash, or any part thereof, towards investments in capital markets and Jewelry purchases.
- Illustrative example of amortization schedule:

| <b>Sr. No.</b> | <b>Billing date</b> | <b>Installment (Rs.)</b> | <b>Interest (Rs.)</b> | <b>Principal (Rs.)</b> | <b>Balance (Rs.)</b> | <b>Applicable Taxes #</b> |
|----------------|---------------------|--------------------------|-----------------------|------------------------|----------------------|---------------------------|
| 1              | 14-Sep-20           | 8791.4                   | 833                   | 7958.4                 | 92041.6              | 149.94                    |

|    |           |        |        |         |          |        |
|----|-----------|--------|--------|---------|----------|--------|
| 2  | 14-Oct-20 | 8791.4 | 766.71 | 8024.7  | 84016.9  | 138.01 |
| 3  | 14-Nov-20 | 8791.4 | 699.86 | 8091.54 | 75925.36 | 125.97 |
| 4  | 14-Dec-20 | 8791.4 | 632.46 | 8158.94 | 67766.41 | 113.84 |
| 5  | 14-Jan-21 | 8791.4 | 564.49 | 8226.91 | 59539.51 | 101.61 |
| 6  | 14-Feb-21 | 8791.4 | 495.96 | 8295.44 | 51244.07 | 89.27  |
| 7  | 14-Mar-21 | 8791.4 | 426.86 | 8364.54 | 42879.53 | 76.84  |
| 8  | 14-Apr-21 | 8791.4 | 357.19 | 8434.22 | 34445.31 | 64.29  |
| 9  | 14-Jun-21 | 8791.4 | 286.93 | 8504.47 | 25940.84 | 51.65  |
| 10 | 14-Jul-21 | 8791.4 | 216.09 | 8575.32 | 17365.52 | 38.9   |
| 11 | 14-Aug-21 | 8791.4 | 144.65 | 8646.75 | 8718.78  | 26.04  |
| 12 | 14-Sep-21 | 8791.4 | 72.63  | 8718.78 | 0        | 13.07  |

|                   |              |
|-------------------|--------------|
| <b>Request Id</b> | 123456789012 |
| <b>Principal</b>  | Rs. 1,00,000 |
| <b>MRA</b>        | Rs. 8,791.40 |
| <b>R.O.I</b>      | 10.00% p.a.  |
| <b>Tenure</b>     | 12 Months    |

- The above is an illustrative example of amortization schedule and the actual amortization schedule will be part of the sanction letter issued to the Cardholder.

\* MRA (Monthly Repayment Amount) Billing Date is the monthly statement date. For payment

due date please refer your monthly statement

\$ MRA Excluding Applicable Taxes

- "Applicable Taxes" means:
  - for the cardholders having State of residence in the records of SBI Card on the statement date as "Haryana" - Central Tax @ 9% and State Tax @ 9%
  - for the cardholders having State of residence in the records of SBI Card on the statement date as other than "Haryana" - Integrated Tax @ 18%
- Amazon Gift Cards ("GCs") are issued by the Qwiksilver Solutions Private limited.
- To add your GC to your AmazonPay balance, visit [www.amazon.in/addgiftcard](http://www.amazon.in/addgiftcard)
- Beneficiary can apply the 14-digit code (under scratch card) on [amazon.in/add](http://amazon.in/add) gift card and add the gift card balance in his/her Amazon.in account. This balance gets automatically applied at the time of next purchase. There is no cap on number of gift cards that can be added to an account.
- Amazon Pay balance is a sum of all balances associated with the GCs in your Amazon.in account
- Amazon Pay balance are redeemable across all products on Amazon.in except apps, certain global store products and other Amazon.in gift cards.
- Amazon Pay balance must be used only towards the purchase of eligible products on [amazon.in](http://amazon.in)
- You may request for revalidation of any expired Gift Cards. Upon receipt of such request, the Gift Card may be revalidated after due verification and subject to applicable terms and conditions.
- Certain merchants may provide you services only on the pre-condition that you allow us to hold balances in your Amazon Pay balance: Gift Card till the service completion by the merchant. However, your prior consent would be taken before holding such balances. In such cases, you agree and authorize us to: (i) hold your balance until service completion; and (ii) fail the transaction if your balance in the Amazon Pay Gift Card is less than the actual amount charged by the merchant at the end of the services.
- The GCs, including any unused Amazon Pay balance, expire one year from the date of issuance of the GC
- GCs cannot be transferred for value or redeemed for the cash.
- Qwiksilver, Amazon Seller Services Private Limited (Amazon) or their affiliates are not responsible if a GC is lost, stolen, destroyed or used without permission.

- For Complete terms and conditions, see [www.amazon.in/giftcardtnc](http://www.amazon.in/giftcardtnc)
- Amazon.in logo/trademark is an IP of Amazon or its affiliates and the Qwikilver trademark/logo is an IP of Qwikilver.
- To redeem your GC, visit [www.amazon.in/addgiftcard](http://www.amazon.in/addgiftcard)
- E-Gift Cards are normally delivered instantly. But sometimes due to system issues, the delivery can be delayed up-to 24 - 48 hours.
- For detailed T&Cs of this E-Gift Card please refer [www.woohoo.in/termsandconditions](http://www.woohoo.in/termsandconditions)
- Certain merchants may provide you services only on the pre-condition that you allow us to hold balances in your Amazon Pay balance: Gift Card till the service completion by the merchant. However, your prior consent would be taken before holding such balances. In such cases, you agree and authorize us to: (i) hold your balance until service completion; and (ii) fail the transaction if your balance in the Amazon Pay Gift Card is less than the actual amount charged by the merchant at the end of the services.
- You may request for revalidation of any expired Gift Cards. Upon receipt of such request, the Gift Card may be revalidated after due verification and subject to applicable terms and conditions.
- No returns and no refunds on gift cards, e-gift cards and gift vouchers shipped by woohoo.in. Please check the refund policy at <http://www.woohoo.in/faq> for further details.
- You may request for revalidation of any expired Gift Cards. Upon receipt of such request, the Gift Card may be revalidated after due verification and subject to applicable terms and conditions