Terms & Conditions Booklet

KVB SBI Card PRIME

Karur Vysya Bank
Smart way to bank

SBI card

WELCOME TO THE WORLD OF KVB SBI CARD PRIME

INDEX

Topic	Page No.
1. Get Familiar with your KVB SBI Card PRIME	01
2. Exclusive Features	02
• Worldwide Acceptance	
• Guaranteed Peace of Mind	
• Credit Facility	
• Enhanced power to your family	
• Cash on the go	
- How to get cash from an ATM	
- Safety tips for ATM Usage	
• Easy Bill Payment Facility	
• Balance Transfer	
• Flexipay	
• Convert to EMI	
• SBI Card Alerts	
• Insurance	
3. Convenience of Technology	06
• Connect with us	
• Website	
• E-statement	
4. How to use your KVB SBI Card PRIME	08
5. KVB SBI Card PRIME FAQ's	09
6. Ways to make payment digitally for your KVB SBI Card PRIME	13
7. Use Credit Responsibly	15
8. Secure Your Card	18
9. Terms & Conditions (Cardholder Agreement)	19

GET FAMILIAR WITH YOUR SBI CARD

ON THE FACE OF YOUR CARD, YOU WILL FIND

A. Your Name

Please check that your name appears correctly. In case it does not, please call the SBI Card Helpline to make the necessary corrections.

B. Your individual 16 digit card number

C. Valid Thru

This is the date after which your card needs to be renewed. Your card is valid from the day you receive it up to and including the last day of the month indicated on your card.

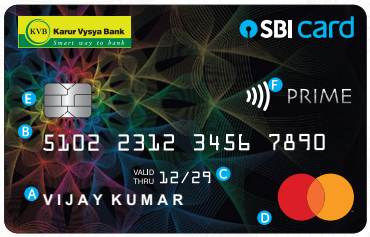
D. The MasterCard/RuPay logo

The hologram and the logo ensure that all establishments throughout the world displaying the MasterCard/RuPay logo will accept your card.

E. EMV Chip

SBI Cards offers you additional security through the EMV chip enabled cards.

F. MasterCard/RuPay Contactless symbol





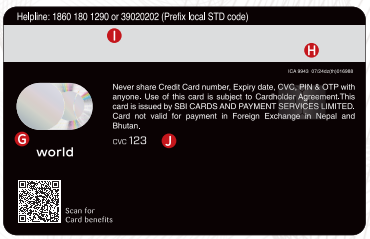
ON THE REVERSE OF YOUR CARD, YOU WILL FIND

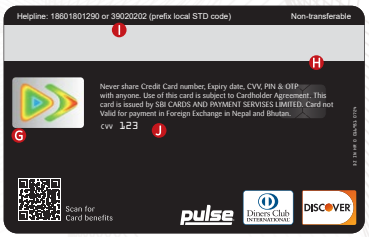
G. The MasterCard/RuPay hologram

H. Magnetic Strip: contains encoded information

I. SBI Card Helpline Numbers

J. Three digit CVV Number





EXCLUSIVE FEATURES



WORLDWIDE ACCEPTANCE

Your KVB SBI Card PRIME can be used in over 29 million outlets across the globe, including 3,25,000 outlets in India. Just look for the MasterCard/RuPay sign of acceptance and present your card for payment.



GUARANTEED PEACE OF MIND

Your KVB SBI Card PRIME automatically gives you complete peace of mind with the SBI Card Helpline and 24-Hour Customer Assistance in case of any emergency.



CREDIT FACILITY

Your KVB SBI Card PRIME offers great flexibility of payment. With the extended credit option, you can plan your payments against your outstanding. You can pay any amount from the Minimum Amount Due to the Total Amount Due as shown in your Monthly Statement. You can then carry forward the unpaid balance at one of the lowest finance charges available.



ENHANCED POWER TO YOUR FAMILY

You can share the power of your KVB SBI Card PRIME with your family, by applying for an add-on card for your spouse, parents, siblings and children over 18 years of age.



CASH ON THE GO

As KVB SBI Card PRIME Cardholder, you can withdraw cash from over 1 million VISA/Rupay/Mastercard ATMs across the globe, including around 18,000 ATMs in India. In addition to this, you get access to over 10,000 ATMs across 100 plus cities in India. Please note that Processing Fee would be levied on cash withdrawal transactions at applicable rates.

How to get cash from an ATM

Now you don't need to enter a bank anymore. The power to access cash at the press of a key is in your hands 24 hours a day.

To access cash from any VISA/RuPay/Mastercard ATMs, all you have to do is:

- Insert your card into the machine as directed and wait till the machine

prompts you to key in your Personal Identification Number (PIN)

- Wait for a few seconds till the machine processes this PIN. It will then ask you to key in the amount of cash you need
- Wait for a few seconds till your card comes out, count your cash before you leave

Safety tips for ATM usage

- As soon as you get your PIN, memorize it and destroy the PIN mailer. Do not write the PIN on your card and never share it with anyone. Not even with our staff. Only you must know your card PIN
- Do not let anyone use your card to access the ATM facility on your behalf
- Your PIN cannot be changed. Incase you forget it, please call the SBI Card Helpline and ask for it to be re-issued to you

Please note:

Your PIN along with your card is the only requirement for using this facility. Anyone in possession of both can use it to withdraw cash from the ATM. Please follow the instructions on the ATM carefully

- It is important that you respond to the instructions on the ATM in reasonable time
- In case you do not act after keying in the PIN, your card will either be retained by the machine or else will be ejected
- Your card, if retained by the machine, will have to be re-issued and this is subject to a replacement card fee at the prevailing rate
- The ATM may disburse currency notes of a particular denomination only



EASY BILL PAYMENT FACILITY

With the Easy Bill Pay facility from SBI Card you can be rest assured you will never forget to pay your utility bills on time. All your utility bills like electricity, insurance, telephone will get paid before the due date with this facility from SBI Card. Bill payments can be done in two ways:

- **Standing Instructions**- Register yourself for standing instructions where everytime the bill is due, the payment is made automatically by SBI Card on your behalf
- **Online payment through website**- You can make online payments on the SBI Card website



BALANCE TRANSFER & BALANCE TRANSFER ON EMI

Get more time to pay your credit card bills with Balance Transfer or Balance transfer on EMI (BT / BT on EMI).

You can transfer the outstanding amount from your other bank credit card to KVB SBI Card PRIME in just 3-4 working days and pay back in lumpsum or in EMIs.

This facility can be availed through SBI Card Mobile App or Website www.sbicard.com. A Processing Fee would be charged on every booking as per applicable rates.



FLEXIPAY

This is an easy installment plan that lets you buy just about anything and repay in easy monthly installments.

Choose the plan best suited to your financial needs and avail a low-rate of interest. You can club multiple transactions done within last 30 days to book Flexipay.

To avail this facility, just call the SBI Card Helpline or book online on www.sbicard.com within 30 days of your purchase. A Processing Fee would be charged on every booking as per applicable rates.



CONVERT TO EMI

Convert to EMI is a product offering on SBI Credit Card for customers just like you, to make your Credit Card usage a little more convenient and hassle-free. The offer is brought to you in partnership with the participating Merchant Establishments thereby enabling you to buy products or services on Easy Money Installment schemes at select merchant outlets.

Convert to EMI program?

Visit an outlet or merchant website which is part of convert to EMI program. Visit the outlet and choose the products or services you wish to buy. At the time of making payment, inform the cashier of your intent of purchasing the product or service on EMI through your SBI Credit Card.

In case of E-commerce merchants, select SBI card EMI payment option on the merchant‘s payment page.

How do I benefit?

- Avail manufacturer/merchant funded cashback on select EMI transaction
- No Documentation
- On-the-spotapprovals
- Flexible EMI payment options of 3, 6, 9 & 12 months

What are the charges?

- Rate of interest is applicable on monthly reducing balance on all Convert to EMI transactions
- You can choose to foreclose a convert to EMI booking. Foreclosure charges are applicable on outstanding principal amount



SBI CARD ALERTS

SBI Card Alerts enables you to receive information regarding your Credit Card through an SMS on your mobile phone. These include Mini Statement Alerts, Cheque Alerts, Credit & Cash Limit Alerts & Payment Assistance Alerts. So no matter where you are, we will keep you informed.



INSURANCE

With your SBI Credit card you can buy Health Insurance, Personal Accident Insurance, Motor Insurance, Additional health covers, Travel & Home insurance, Life Insurance and other assistance products, at very affordable rates.

Disclaimer: SBICPSL, SBI Cards and Payment Services Limited is a corporate agent of Royal Sundaram General Insurance Co. Limited, SBI General Insurance Company Limited & SBI Life Insurance Company Limited Vide IRDAI registration code – CA0075

Insurance is the subject matter of Solicitation. Royal Sundaram IRDAI Registration Number -102, SBI Life IRDAI Registration Number – 111, SBI General IRDAI Registration Number – 144

CONVENIENCE OF TECHNOLOGY

CONNECT WITH US

SBI Card is now on Facebook, Twitter & YouTube to connect with you and make your life simple. Stay connected with us to know your SBI Card better - our Features & Offerings, Hot Deals & Services for you, Card Security, Card Eligibility, Common Card Terms & more.



WEBSITE

Discover the power of convenience with www.sbicard.com and manage your SBI Card anytime anywhere. Access your account information, raise a service request or book a cross-sell product at the click of a button. Do More, View More and Manage More online.

DO MORE	VIEW MORE	MANAGE MORE
• Apply online for SBI Card • Apply for Flexipay, Balance Transfer • Online Bill Payment • Request for an Add-on card • Request for an ATM PIN	• Account Summary • Unbilled Transactions • Spends Analyzer • Card Statement & Payment History for last 12 months	• Single Window View • Track Booked Offers • Instant Contact Updation • Subscribe to e-Statement or Request for Duplicate Statement

Register on www.sbicard.com in 3 simple steps-

1. Select 'First time user? Sign up here'.
2. Enter your Card no., Expiry date, CVV & Date of Birth and click on Submit A One Time Password (OTP) would be sent on your registered mobile no. & e-mail id.
3. Log on to www.sbicard.com and enter your card no. as the User Id & the OTP as the password to log in for the first time to complete the registration process.



E-STATEMENT

No postal delays. No lost statements. No late payments. Just the convenience of getting your monthly statement delivered directly to your inbox. To subscribe, Simply SMS ESR < your email id > to 56767 from your Mobile number registered with us.

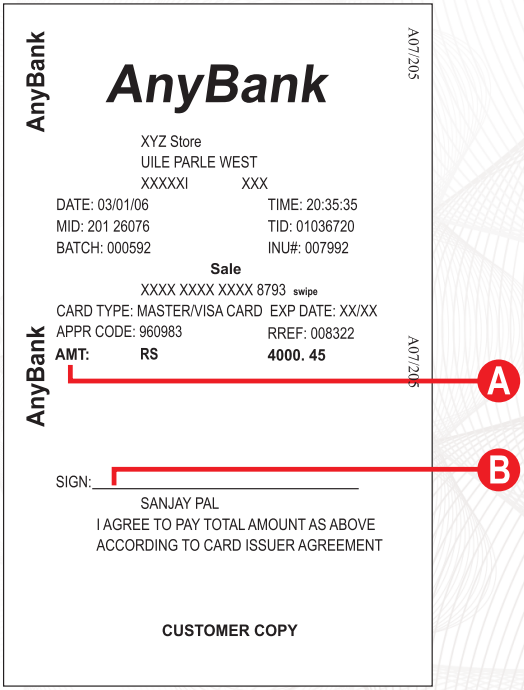
To get started log on to www.sbicard.com and take advantage of these benefits.

HOW TO USE YOUR CARD

Using your SBI Card is very simple. Once you have made a purchase at any of the merchant establishments that display the MasterCard/RuPay sign, please present your card for payment.

The establishment will prepare a charge slip (specimen shown above), very much like a normal bill, which contains the details of the transaction.

- Please verify the amount A and ensure that other particulars on your charge slip are correct
- Kindly add the amount paid as tips and miscellaneous expenses, if any and ensure that the total amount is filled
- Please sign on the charge slip at the place indicated B in the same way as you have signed on the reverse of your card. You will be returned a copy of the charge slip, the actual bill and your card
- Before you leave, please ensure that you have received your card
- The amount you spend on your card will appear in your monthly statement. You can make your SBI Card Payment using any of the 8 payment options available. Normal use of card does not attract any transaction fee or interest charges except in case of late payment/no payment





FREQUENTLY ASKED QUESTIONS

CONTACTLESS FAQs

1. What is KVB SBI Card PRIME Contactless Credit Card?

Ans. KVB SBI Card PRIME Contactless Credit Card powered by MasterCard/RuPay Contactless is a fast and convenient way to pay for every day purchases. It is a secure, contactless chip technology designed to help you spend less time at the cash register and give you the freedom to do the things that matter most to you.

2. How does the KVB SBI Card PRIME Contactless Credit Card work?

Ans. Step 1: Look for the MasterCard/RuPay Contactless mark and contactless logo at the point of sale.

Step 2: The cashier enters your purchase amount into the terminal. This amount will be displayed on the contactless reader.

Step 3: Hold your card over the reader or at the POS at close range (less than 4 cm from where the contactless logo appears).

Step 4: Four green indicator lights or a beep sound will indicate that the transaction is complete. A message will also be displayed on the screen indicating the transaction is complete. No PIN is required.



Please note that payment through contactless mode is allowed for a maximum of INR 5000 for a single transaction.

3. What are the benefits?

Ans. Contactless payment functionality powered by MasterCard/RuPay Contactless is specially designed for you for speed, convenience and security.

There's no dipping, swiping, entering PIN or fumbling for cash. You're ready to go in just a few seconds. Ideal for places like fast-food joints, petrol stations, movie theatres etc.

During a contactless transaction the card never leaves your hand. This greatly reduces the risk of card loss and fraud through counterfeit/skimming. A MasterCard/RuPay Contactless card has its own, unique, built-in, secret key, which is used to generate a unique code for every MasterCard/RuPay Contactless transaction, thus making it more secure.

You don't need to look for cash/coins for small ticket everyday purchases. It is also easier to keep track of these expenses.

4. Is there a limit for a contactless transaction amount? Can I set my own Limit?

Ans. Payment through the contactless mode is allowed for a maximum of INR 5000 for a single transaction. For a contactless transaction PIN is not required. This limit is common for all customers and setting up of individual limits is not possible.

Any transaction amount more than INR 5000 has to be carried out through a contact transaction (Dip or Swipe) and entering the PIN.

You can also choose to do a contact transaction (Dip or Swipe) with PIN for transactions amount below INR 5000.

5. Where can I use my KVB SBI Card PRIME Contactless Credit Card?

Ans. You can look for the Universal Contactless symbol at the POS machine at merchant outlets. Also please visit www.sbicard.com for details of merchants enabled for MasterCard/RuPay Contactless contactless payment acceptance.

6. Can I use my KVB SBI Card PRIME Contactless Credit Card at other merchants (not enabled for contactless payment acceptance) as well?

Ans. Yes, for the merchants not enabled for contactless payment acceptance, you can use this card for a normal dip or swipe transaction.

7. Could I be debited twice if I have more than one contactless card?

Ans. No, contactless readers communicate with one card at a time. If the shop's reader finds more than one contactless card in your wallet or purse, you will be asked to select one card to pay.

8. Could I unknowingly have made a purchase if I walk past the reader?

Ans. No, your card has to be waved within 4cm of the card reader for more than half a second and the retailer must enter the amount for you to approve. Terminals can only process one payment transaction at a time, therefore reducing transaction errors.

9. Is there any difference in the process for ATM and Internet transactions for this contactless Credit Card?

Ans. There is no difference in transaction process for ATM and Internet transactions. For ATM transactions you need to enter the PIN and for Internet transaction you need to enter your 3D secure PIN or OTP.

10. What happens if my contactless card is stolen – can it be misused?

Ans. Immediately report the loss of your Credit Card to SBI Card to prevent any misuse. Please call our helpline or visit SBI Card App / Website to block your credit card. Safeguards are in place to mitigate misuse of lost or stolen card by fraudster. The limit for Contactless Card transaction without entering the PIN is ₹5,000, above which the transaction needs PIN for authorization. Please note that your maximum liability on any given date will be limited to available credit limit on your card.

WAYS TO MAKE PAYMENT DIGITALLY FOR YOUR SBI CREDIT CARD



Pay via Standing Instruction (e-NACH)

Enroll for e-NACH for automated and hassle-free bill payments, every month. Your card dues will be deducted directly from your bank account on the Payment Due Date. For more details, visit www.sbicard.com



UPI payment option (Pay via UPI)

You can pay your bill faster via UPI payment mode on SBI Card App or on web-site using QR code.



NEFT (National Electronic Funds Transfer)

Pay your SBI Credit Card outstanding using NEFT and get instant credit to your card account, 24X7. Use your 15/16-digit credit card number as Beneficiary A/c & IFSC Code SBIN00CARDS to register.



Bharat Bill Payment System

Visit the SBI Unipay website to pay your credit card bill conveniently and securely through Bharat Bill Payment System.



PayNet

Click on PayNet at sbicard.com to make your payments online through net banking. Payment will reflect instantly in your SBI Credit Card account.



Debit Card Payment

Pay online using selected banks debit card. Payment will reflect instantly on your SBI Credit Card account. For more details, visit www.sbicard.com



MasterCard Credit Card Pay

Use MasterCard Credit Card Pay to pay your SBI Credit Card bill. Your payment will be credited instantly.



Auto Debit

Authorize SBI Card to debit your bank account (savings/current) by filling the Auto Debit mandate available at selected banks. For more details, visit www.sbicard.com

NOTE:

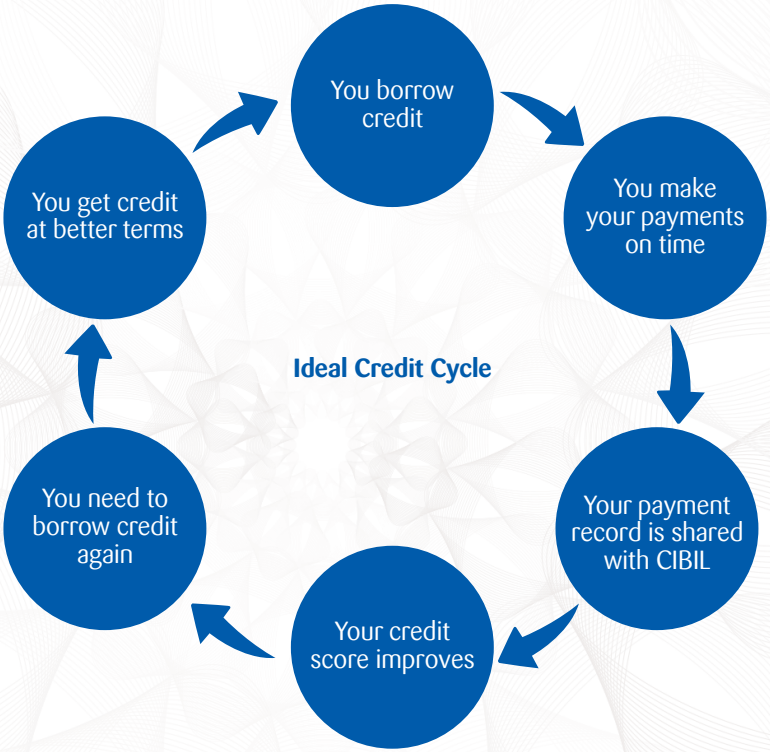
a. Please drop your cheque/Demand Draft well in advance to avoid any late payment & interest charges. Post receiving the Cheque/Demand Draft, it will take 4 working days for the payment being credited to your card account. Credit is subject to realisation.

b. In case of digital payments, delay in bank settlement or network failure may lead to payment being credited to your card account in 24-48 hours.

c. Mastercard Moneysend payment options is available only to Mastercard Cardholders.

USE CREDIT RESPONSIBLY

While you are empowered to use your Credit Card the way you wish to, it is best to use it responsibly. As Credit Card mismanagement is on the rise various financial institutions in the country have set up CIBIL, a body to monitor credit usage and safeguard the interests of member banks and financial institutions. Here is how an ideal credit cycle works:



What is Credit Information Bureau India Limited (CIBIL)?

CIBIL is India's first credit information bureau established in 2004. It is a repository of information which contains the credit history of all borrowers CIBIL's members include all leading banks, financial institutions, non-banking financial companies, housing finance companies, state financial corporations and Credit Card companies.

What is a Credit Information Report?

A Credit Information Report (CIR) is a factual record of a borrower's credit payment history compiled from information received from different credit grantors. Its purpose is to help Banks & Financial Institutions make informed lending decisions - quickly and objectively.

How does the credit information report impact me?

When you approach Banks & Financial Institutions for credit, your application will be evaluated on the basis of your past payment history, existing credit lines and other factors such as income and security. A good past payment history may lead to credit being granted faster and on better terms. On the other hand, a poor past payment record or past delinquency may lead to denial of credit or extremely expensive credit.

Therefore prudent credit management and financial discipline is a must to ensure a good credit history. This further enables you for smooth and faster access to affordable credit in future.

How do I improve my credit record?

- Pay at least the minimum amount due on time each month. On time payments will have the most positive and significant impact on your credit record
- Maintain affordable & reasonable levels of credit
- Limit the number of Credit Cards that you hold. Maintaining a large number of cards can hurt your credit history
- Do not use your Credit Card such that your outstanding is very close to your credit limit as this can adversely affect your credit rating

How can you maintain a good credit history?

There are a number of things you can do to build and maintain a good credit history. Here are some important do's and don'ts :

Do's

- Make your Credit Card payments on time
- Pay off the "Minimum Amount Due" on your card every month
- Contact your creditors if you are having trouble making payments
- Make sure that your monthly account statement is correct
- Read the statements and other material you receive from your Credit Card company carefully
- Deal with companies you know and trust
- Pay attention to late payments, calls or letters from credit agencies, and denied or revoked credit. These are all signs that your credit history may be in jeopardy

Don’ts

- Do not pay late
- Do not sign a credit contract until you read and understand it
- Don't spend over the specified credit limit on your Credit Card
- Don't wait to report any unauthorized transactions on your account
- Don't open new credit accounts for the purpose of debt consolidation without closing existing accounts
- Do not miss reviewing your monthly account statements
- Do not close Credit Cards in an improper manner, it can hurt your credit score

SECURE YOUR CARD

Taking care of your card

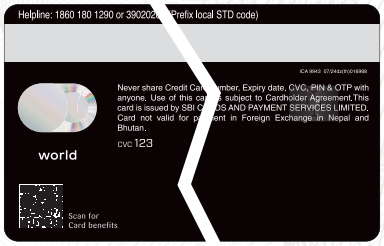
- The black magnetic strip contains important information about your card and needs special handling. Do not keep your card in an area where there is a continuous magnetic field. Do not leave it on top of your television set or near any electronic appliance
- Avoid scratching the magnetic strip
- Do not place two cards with the magnetic strips together
- Do not bend the card
- Keep your card away from heat and direct sunlight, e.g. do not leave it in a car parked in sun These simple precautions will help protect the important information stored on the magnetic strip and ensure that you do not face any problems while using your card

Lost or Stolen

- Please call the SBI Card Helpline and report the loss/theft or the MasterCard/RuPay Helpline abroad to report the loss so that we can block your account immediately
- Report the loss to the police and collect a copy of the complaint/FIR immediately
- Confirm the loss to us in writing along with a copy of police complaint/FIR

Card Renewal

- A new KVB SBI Card PRIME will be sent to you unless declined when the card you currently hold expires, provided your account is in good standing.
- Your new SBI Card becomes valid after your present card expires
- On expiry, the card must be destroyed by cutting it into multiple pieces across the black magnetic strip





TERMS & CONDITIONS

CARDHOLDER AGREEMENT

Before you sign or use the enclosed SBI Card, please read this Agreement, as your use of the Card will be governed by the terms and conditions below:

1. Definitions

'You' and 'Your' shall mean the applicant whose name appears on the SBI Card application form and includes his/her heirs and assignees. 'Additional Cardholder' shall mean an individual issued a Card as per your instruction in line with clause 2.6 of this Agreement.

'Card' or 'Credit Card' or 'SBI Card' shall mean a Credit Card issued by SBI Cards and Payment Services Limited on a Card Account and which entitles a Cardholder to use the Card Account.

'Cardholder' is an individual who holds a Card under this Agreement and shall mean a Primary Cardholder and, where appropriate the Additional Cardholder. 'Card Account' shall mean an account opened and maintained by SBICPSL for the purpose of usage of the Card, under this Agreement.

'Cash Advance' shall mean any transaction whereby cash or cash equivalent is obtained by the Cardholder by use of the Card/Card number.

'Charges' shall mean all amounts charged to the Card Account under this Agreement including but not limited to purchase of goods, services or cash advances by use of the Card or a Card number, balance transfers, joining fee, annual fees, interest charges, finance charges, over limit charges, late payment charges, collection charges, maintenance charges transaction charges and service charges.

'International transactions' mean the transactions entered into by the Cardholder on his/her Card outside of India, Nepal and Bhutan.

'Merchant Establishment' shall mean any company, establishment, firm or person, wherever located and in whatever form (including the Internet), which is designated as a MasterCard/RuPay merchant and/or with whom there is an arrangement for a Cardholder to obtain goods, services or cash advances by use of the Card or Card number and includes any establishment displaying the MasterCard/RuPay symbol which appears on the face of the Card.

'Primary Cardholder' means a Cardholder in whose name the Card Account is maintained.

'Purchase Balance' shall mean any and all amounts relating to non-cash transactions owing to SBICPSL.

'Total Outstanding', 'Outstanding' or 'Outstanding Balance' (capitalised or not, in singular or plural) shall mean any and all amounts owing to SBICPSL on the Card Account.

'SBICPSL' shall mean SBI Cards and Payment Services Limited having its registered office at Unit 401 & 402,4th Floor, Aggarwal Millennium Tower, E 1,2,3, Netaji Subhash Place, Wazirpur, New Delhi – 110034, and shall include its successors and assignees.

2. The Card

2.1 You shall be deemed to have unconditionally agreed to be bound by this Cardholder Agreement by acknowledging receipt of the Card in writing or by signing on the reverse of the Card or by incurring a Charge on the Card. If you do not wish to be bound by this Agreement then you must cut the Card in half and return it to SBICPSL promptly.

2.2. The Card is the property of SBICPSL and must be surrendered to SBICPSL on request. The Cardholder must not permit any other person to use the Card and should safeguard it from misuse by retaining it under his/her personal control at all times.

2.3 Each Cardholder may be issued a personal identification number or a password (PIN) to enable use of the Card for accessing his/her Card Account on the ATM and Internet and also for availing any privilege, benefit or service that may be offered by SBICPSL on the Card. The PIN will be communicated to the Cardholder entirely at his/her risk, who shall not disclose the PIN to any person and shall take all possible care to avoid its discovery by any person. The Cardholder shall be liable for all transactions made with the use of the PIN, whether with or without the knowledge of the Cardholder. SBICPSL reserves the right to refuse any transactions if it believes that the PIN is being misused or being used without appropriate authorisation.

2.4 The Card is valid up to the last day of the month of the year indicated on the face of the Card unless cancelled earlier. Upon expiry or earlier cancellation, the Card may be renewed or reinstated at the sole discretion of SBICPSL. On expiry, the Card must be destroyed by cutting it in half diagonally.

2.5 An Annual fee at the prevailing rate will be levied upon opening of the Card Account and then annually during the month in which the Card Account was originally opened. The Joining and Annual fee(s) are subject to change at the discretion of SBICPSL and are not refundable. The cardholder shall be eligible for reversal of the annual card fee upon achieving the required Net Retail Spends (retail spends minus reversals) on eligible transactions during the 365 days immediately preceding the annual fee billing date.

2.6 SBICPSL may, based on the Primary Cardholder's written request, issue Additional Cards to individuals nominated by the Primary Cardholder who shall be unconditionally bound by this Agreement.

2.7 The Primary Cardholder shall be fully liable to SBICPSL for all the Charges on his/her Card and also for those incurred by the Additional Cardholders. The Additional Cardholders shall be jointly and severally liable to SBICPSL for all the Charges even though the monthly statement of account may be sent only to the Primary Cardholder. The Primary Cardholder may at any time request cancellation of any Additional Card(s) but will continue to remain liable for any Charges on such Additional Card(s).

3. Use of the Card

3.1 The Card is valid for use in India and internationally as per usage restrictions, entitlements and other conditions stipulated by Reserve Bank of India ("RBI") or any other Government authority from time to time.

3.2 The Card is not valid for payment in foreign exchange in Nepal and Bhutan. The currency of transaction on the Card in Nepal and Bhutan shall be the local currency or Indian Rupee.

3.3 The Cardholder (including the Additional Cardholder) shall strictly comply with all requirements of the foreign exchange control/management regulations issued by RBI from time to time and in the event of non-compliance, the Cardholder will be liable for action under the applicable exchange control/management regulations. Moreover, the Cardholder may be debarred from holding the Card at the instance of RBI or SBICPSL.

3.4 Use of the Card at Merchant Establishments will be limited by the credit limit assigned to each Card Account by SBICPSL from time to time. In case of Additional Cards issued by SBICPSL, the extent of use of all Cards so issued will be limited by the Card Account's credit limit. The Outstanding on the Card Account must not exceed the credit limit at any time. In the event of breach of this provision, the Cardholder will be charged an over limit fee at the prevailing rate. The Cardholder must repay the excess immediately. The over limit fee is subject to change at the discretion of SBICPSL. The credit limit may be revised from time to time at the discretion of SBICPSL.

3.5 SBICPSL may, at any time without prior notice, refuse authorisation for a Charge incurred at a Merchant Establishment, and/or restrict or defer the Cardholder's ability to use the Card and/or suspend or cancel the Card and/or repossess (directly or through a Merchant Establishment or any other third party) the Card if it reasonably believes that it is necessary to do so for proper management of credit or business risk or if the Card or the Card Account is being or likely to be misused or if the Cardholder is in violation of the exchange control/management regulations or any other applicable law or regulation.

3.6 The Card may be used for personal purposes and for bona fide business expenses.

3.7 The Cardholder shall ensure that he/she maintains a detailed record of his/her transactions on the Internet. SBICPSL is not obliged to make any independent verification with regard to order details provided by the Cardholder and shall be entitled to rely on the details submitted by the Cardholder on the Internet.

3.8 Some transactions may attract a service charge, in addition to the amount of the Charge, at certain Merchant Establishments. SBICPSL may also levy charges for collection of cheques, maintenance of the Card Accounts, and for other services that may be rendered to the Cardholder from time to time.

3.9 The Cardholder must sign and collect the Chargeslip, Cash Advance Slip or Mail Order Coupon at the time of incurring the Charge. Failure to sign a chargeslip will not avoid liability for the Charges. The Cardholder must retain his/her own copy of the chargeslips. Copies of chargeslips will not normally be provided by SBICPSL. However, at its discretion, and upon customer request, SBICPSL may provide copies thereof subject to an additional charge.

3.10 In relation to Charges on account of mail order or telephone or electronic commerce (e.g. on the Internet) where a chargeslip or voucher may not be available for signature, the Cardholder accepts that in the event of any dispute regarding the authenticity or validity of such a Charge, the Cardholder will first clear his/her Outstanding on the Card and then endeavour to resolve the dispute directly with the concerned Merchant Establishment.

3.11 Any chargeslip or other payment requisition (electronic or otherwise) received from a Merchant Establishment or any intermediary by SBICPSL for payment shall be conclusive proof that the amount recorded on such chargeslip or other requisition was properly incurred by the use of the Card by the Cardholder. Should the Cardholder choose to disagree with a Charge indicated in the monthly statement of account, the same should be communicated to SBICPSL within 10 (ten) days of the statement date, failing which it would be construed that all Charges and the monthly statement of account are entirely in order.

3.12 You agree that an electronic record or printout of an electronic record or a copy produced from a microfilm or a scanned /digital image of any document or Charge relating to your Card / Card Account with SBICPSL or produced from data received by SBICPSL electronically from the Merchant Establishment or from you or any intermediary, shall be conclusive evidence of that document or Charge for any purpose.

3.13 SBICPSL will not be responsible if any Merchant Establishment refuses to accept the Card or is unable to transact on the Card or levies a surcharge on the Card. However, the Cardholder should notify SBICPSL of this complaint. SBICPSL is not responsible or liable for any defect or deficiency in respect of goods and services charged to the Card. Any dispute should be settled directly by the Cardholder with the Merchant Establishment and failure to do so will not relieve the Cardholder of any obligations to SBICPSL. The existence of a claim or dispute shall not relieve the Cardholder of his/her obligation to pay all Charges and the Cardholder agrees to pay promptly such Charges,

notwithstanding any dispute or claim whatsoever. No claim by the Cardholder against a Merchant Establishment will be the subject of a set-off or counterclaim against SBICPSL.

3.14 SBICPSL may, at its sole discretion, permit from time to time, its Cardholder to transfer his/her Outstanding balances ("Balance Transfer/s") on other Credit Cards and credit facilities availed by him / her from other companies and financial institutions. Balance Transfers will not be accepted from overdue status accounts or where the credit limit has been exceeded or which are greater than the Outstanding balances on such other Credit Cards and will be limited to such percentage of the available credit limit on the Card as may be determined by SBICPSL. Balance Transfer requests will also not be accepted from other SBI Card accounts. By choosing to avail of the Balance Transfer facility, the Cardholder authorizes SBICPSL to make payments to companies / financial institutions so designated. SBICPSL, however, reserves its absolute right to refuse any Balance Transfer request. The Cardholder must continue to meet his / her obligations in respect of his / her existing credit facilities, balances of which are the subject of Transfer hereunder, until he/she has received a written intimation from SBICPSL that the Balance Transfer request has been accepted and payments have been made to the companies/financial institutions so designated. SBICPSL will not be liable for any new charges, overdue payments or interests incurred on other Credit Cards/facilities. SBICPSL may, in its discretion, stipulate additional 2S terms and conditions from time to time.

3.15 The Cardholder acknowledges that the privileges, benefits and facilities attached to the Card may be suspended/withdrawn by SBICPSL at its discretion at any time without liability to the Cardholder. Termination of this Cardholder Agreement shall result automatically in the termination of such privileges, benefits and facilities. SBICPSL shall not be liable in any way to the Cardholder for any defect or deficiency in any privileges, benefits or facilities provided by third party suppliers or Merchant Establishments.

3.16 A purchase and a cancellation of goods/services, e.g. air/rail tickets, are two separate transactions. The Cardholder must pay for the purchase transaction as it appears on the statement to avoid incurring finance charges or fees. Credit of refund on account of cancellation will be made to the Card Account (less cancellation charges) only when received from the Merchant Establishment. No cash refund will be given to the Cardholder. If a credit is not posted to the Card Account within a reasonable time, the Cardholder must notify SBICPSL within 30 (thirty) days of cancellation.

3.17 The onus of complying with the foreign exchange control / management regulations, baggage rules, EXIM Policy and other applicable laws, as amended from time to time, is solely that of the Cardholder and the Cardholder and shall indemnify and hold harmless SBICPSL from any consequence, loss, damage, expense or any other financial charge that SBICPSL may incur and/or suffer on account of the Cardholder's contravention of any applicable law and regulation. Noncompliance with the regulations shall not be a ground for the Cardholder to delay or refuse the amounts payable to SBICPSL. In case the Card is suspended/ cancelled, whether on account of non-compliance with exchange control/management regulations or otherwise, SBICPSL will not be responsible for any attempted usage of the Card, whether in India or abroad, resulting in the Card being dishonoured and the concerned Merchant Establishment would be entitled to pick up the Card on presentation.

4. Cash Advances

The Cardholder may be permitted to obtain a Cash Advance from designated branches of State Bank of India, Automated Teller Machines (ATMs) and/or other permitted establishments subject to applicable terms and requirements imposed by SBICPSL from time to time. A minimum and/or

maximum amount of Cash Advance that can be accessed on the Card in a single charge or in a single business day may be specified by SBICPSL periodically. The total amount that will be available for cash withdrawal at any point in time will be governed by cash limits set up periodically which will be disclosed to the Cardholder in the monthly statement of account. A cash advance fee will be levied on each such Charge and will be billed to the Cardholder.

5. Insurance Benefits

5.1 Insurance is optional and a subject matter of solicitation. In the event any insurance cover or benefit of any insurance cover is made available to the Cardholder by an insurance company at the request of SBICPSL, the Cardholder specifically acknowledges that SBICPSL will not be liable in any manner whatsoever and that the insurance company will be solely liable for all claims thereunder. The Cardholder shall not hold SBICPSL responsible for any matter arising out of or in connection with such insurance cover, whether for or in respect of any deficiency or defect in such insurance cover. Recovery or payment of compensation, processing or settlement of claims or any other matter in relation to the insurance cover shall be addressed to and resolved directly by the Cardholder with the insurance company.

5.2 The Cardholder further acknowledges that the insurance cover so provided will be available to the Cardholder only as per the terms of the relevant insurance policy in force and only so long as the Card Account is maintained in good standing. On the Card being suspended or cancelled for whatever reason, the benefit of such insurance cover shall automatically and ipso facto cease to be available from the date of suspension/cancellation of the Card Account.

5.3 The Cardholder hereby authorizes SBICPSL to require the insurance company to settle any Outstanding on his/her Card Account before payment of any compensation or claim to his/her heirs, nominees, beneficiaries, etc., under the insurance policy.

6. Billing & Settlement

6.1 The monthly statements of account shall be sent to the Cardholder by mail unless the Cardholder specifically opts for such statements to be sent by e-mail, in which case they shall be sent at the e-mail address specified by him/her in the application or by a separate intimation. Additionally, the Cardholder may also access his/her Card Account on the Internet, as and when so enabled by SBICPSL, at its website by using his/her PIN to check his/her statement of account. If the Cardholder experiences any difficulty in accessing the electronically delivered statement of account, he/she shall promptly inform SBICPSL. The Cardholder agrees to access his/her aforesaid e-mail account at regular intervals of time. The Cardholder will not hold SBICPSL responsible for his/her not having access, for any reason whatsoever, to the information and statements of account sent to him/her via e-mail. Failure on the part of the Cardholder to receive the statement of account electronically (by e-mail or through access to the Card Account on the Internet) will not avoid his/her liability for the Charges incurred on the Card and the Cardholder shall be liable to make payment for the Charges within 30 days of incurring the Charge on the basis of his/her own record of the transaction or earlier if requested by SBICPSL.

6.2 SBICPSL will debit the Card Account for all the Charges incurred by use of the Card and provided for in the Agreement. Charges in respect of International Transactions incurred in foreign currency will be segregated from the Indian Rupee transactions in the statement of account.

All Charges (including those in respect of International Transactions) shall be billed in Indian

Rupees. The Cardholder agrees and hereby authorises SBICPSL to convert Charges in respect of International Transactions incurred in foreign currency to Indian Rupees at the applicable foreign exchange rates plus any service charges. SBICPSL will credit the Card Account for all payments made by the Cardholder to SBICPSL and also for any credit received from the Merchant Establishments in favour of the Cardholder. When the Card Account has a debit(s) or a credit(s) to be applied over a statement period as determined by SBICPSL from time to time, SBICPSL will send a monthly statement of account to the Cardholder reflecting such debit(s)/credit(s). The Cardholder's obligations and liabilities under this Agreement will not be

affected in any way by non-receipt of the monthly statement of account and the Cardholder shall be liable to settle the Outstanding balance on the Card in due time on the basis of his/her chargeslip, noting, record or any other evidence (electronic or otherwise) of the Charge.

6.3 The monthly statement of account will set out, inter alia, the Outstanding balance on the Card Account, minimum payment required to be made and the due date for payment. For calculation of Minimum Amount Due (MAD) and order of payment settlement, please refer to the Most Important Terms and Conditions (MITC) provided on SBI Card's Website: SBI Card Website > Home > Most Important Terms & Condition.

6.4 (a) Unless the interest-free period applies as set out below, SBICPSL will levy a finance charge on any new purchase (and any related debited charge) from the day on which it is debited to the Card Account. The interest-free period for a purchase (and any related debited charge) in any statement period will apply if the Outstanding balance on the Card Account for the previous statement period (if any) is paid in full by its due date.

If the Outstanding balance on the Card Account is not paid in full by its due date, a finance charge will be levied on any new purchase (and any related debited charge) from the day on which the purchase (and any related debited charge) is debited to the Card Account and on the Outstanding account balance on the Card Account from the first day of the last statement period. SBICPSL will charge interest on a Cash Advance from the day on which the Cash Advance is debited to the Card Account.

(b) SBICPSL will ordinarily levy a finance charge on the Purchase Balance Outstanding on the Card Account on a daily basis by applying its current daily percentage rate to the amount of the Purchase Balance Outstanding at the end of each day. SBICPSL will levy a finance charge on Cash Advance balances on a daily basis by applying its current daily percentage rate to the amount of the Cash Advance balance at the end of each day.

(c) The finance charge as above, will continue to be payable after termination of this Agreement or closure of the Card Account till Outstanding on the Card Account is cleared in full.

(d) SBICPSL may at any time, under intimation to the Cardholder, vary the finance charge to take into account prevailing interest rates, market forces and credit and business risks.

(e) No interest will be paid on any credit balances in the Card Account.

6.5 (a) The Cardholder must make payment to SBICPSL each month of at least the minimum amount due as described in clause 6.3 hereinbefore.

(b) Punctual payment is essential and it is a condition of this Agreement that all payments must reach SBICPSL on or before the payment due date indicated in the monthly statement of account but not later than 30 days from the date of incurring the Charge in any case.

(c) If the minimum amount due is not paid by the payment due date, a late payment fee will bedebited to the Card Account.

(d) All payments made by cheque/draft are subject to realisation. Outstation cheques/drafts are subject to a collection charge at the prevailing rate, which is subject to change at the discretion ofSBICPSL.

(e) Should any payment instrument be subsequently dishonoured, a fee will be charged respect of a dishonoured instrument. SBICPSL also reserves the right to initiate all appropriate legal action(s). Please refer to MITC for the exact fees for chequedishonour fee and other related charges.

6.6 Duplicate monthly statements of account will be provided by SBICPSL to the Cardholder only for a period of six months preceding the Cardholder's request and would be subject to a service charge.

6.7 The Cardholder will be liable for all Charges incurred and all other obligations under the terms and conditions of this Cardholder Agreement until the Card Account is repaid in full.

6.8 SBICPSL may, at its sole discretion and in accordance to its internal policy and procedures or on request from the Cardholder may waive / reverse interest, fees or other charges which had been charged or levied by it to the Cardholder.

6.9 SMA & NPA

- Special Mention Accounts ('SMA'):

In furtherance to Regulatory requirements, SBI Card is required to identify incipient stress in the account by creating a sub-asset category viz. 'Special Mention Accounts ('SMA')" with the three sub-categories as given in the table below.

Credit cards are treated as "Loans other than revolving facilities".

SMA Sub-categories	Basis for classification [Principal or interest payment or any other amount wholly or partly overdue]
SMA – 0	Up to 30 days from Payment Due Date ('PDD').
SMA – 1	More than 30 days & up to 60 days from PDD
SMA – 2	More than 60 days & up to 90 days from PDD

Example regarding classification of SMA:

If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and 'Minimum Amount Due ('MAD') is not received before this date then after the due date, the account will be mentioned as SMA – 0.

If the account continues to remain overdue beyond 30 days from PDD i.e., beyond 30th April 2021 then this account shall get tagged as SMA-1.

Similarly, if the account continues to remain overdue, beyond 60 days from PDD i.e., beyond 30th May 2021 then this account shall get tagged as SMA – 2.

- Non-Performing Asset ('NPA'):

A credit card account will be treated as non-performing asset ('NPA') if the Minimum Amount Due, as mentioned in the statement, is not paid fully within ninety (90) days from the PDD mentioned in the statement. Further, any account where a settlement or restructuring arrangement has been availed will be classified as NPA. An account continues to be classified as NPA till the entire arrears of interest and principal are paid. Settlement and restructured accounts do not qualify for an upgrade. Finally, if any customer has even one credit card with SBICard tagged as NPA, all cards of the customer will be classified as NPA.

Example regarding classification of an account as NPA:

If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and Minimum Amount Due as mentioned in the statement has not been fully paid by the customer within a period of 90 days from the PDD i.e., till 29th June 2021, then the lender shall consider the credit card account as NPA.

6.10 Notwithstanding anything inconsistent contained in any other clause of the Cardholder Agreement / Most Important Terms & Conditions (MITC), it is further stipulated that if the cardholder does not pay the minimum amount due for a period of 180 days, then the Credit Card services being provided by SBICPSL under this Agreement shall stand terminated, however the Cardholder shall continue to be liable for any unpaid sum as on the 180th day plus any finance charges / delayed payment interest that SBICPSL may, at its sole discretion and option and in accordance to its various internal policies and procedures, levy for the period post 180 days after the payment due date.

7. Lost or Stolen Cards

7.1 In the event the Card, Card number or the PIN is lost, stolen or misused by another person, the Cardholder must report the occurrence to SBICPSL. Although loss, theft or misuse may be reported by any means, the Cardholder must confirm to SBICPSL in writing immediately after reporting the loss/theft/misuse to the police. A copy of the police complaint/First Information Report (FIR) must accompany the written confirmation.

7.2 If the Cardholder loses his/her Card overseas, he/she may either report the occurrence to SBICPSL or report the loss through the MasterCard/RuPay Global Emergency Assistance Services. In case the Cardholder uses the MasterCard/RuPay Global Emergency Assistance Services then the charges would be applicable as provided in the cardholder guide.

7.3 SBICPSL is neither liable nor responsible for any transactions incurred on the card account prior to the time of reporting of the loss of the card, and the card member will be wholly responsible and liable for the same. However it is stipulated that after receipt of proper notification of the loss by SBICPSL by any means preferably on call or in writing, the card member shall have no financial liability. Furthermore, in addition to notifying SBICPSL about the loss or theft of the card, the card member must report any thefts of cards to police and other investigating authorities and lodge a First Information Report ("FIR").

7.4 The Cardholder will not be liable for transactions made on the Card after receipt by SBICPSL of the written notice of the loss/theft/misuse.

7.5 On the loss of the Card, SBICPSL may at its sole discretion issue a replacement Card at a fee. In the event the Cardholder subsequently recovers the Card, the recovered Card must not be used and must be cut in half diagonally and returned immediately to SBICPSL and adequate care taken to prevent its misuse.

7.6 The Cardholder is responsible for the security of the Card, Card number and the PIN and shall take all steps towards ensuring the safekeeping thereof. In the event SBICPSL determines that the aforementioned steps are questionable (on account of the Cardholder's negligence, malafides, etc.), financial liability on account of the lost, stolen or misused Card/Card number/PIN shall be borne by the Cardholder and could result in cancellation of the Card Account.

7.7 As per Reserve Bank of India (RBI) mandate, dated 06 Jul'17 on Customer Protection - Limiting Liability of Customers in Unauthorised Electronic Banking Transactions, a policy is designed to ensure customer protection relating to unauthorized credit card transactions. The same is updated on SBI Card's website under "Customer Grievance Redressal Policy". The policy is based on the principles of transparency and fairness in treatment of customers.

8. Termination

8.1 The privileges of the Card may be suspended and the Card cancelled by SBICPSL, either temporarily or permanently, at any time as provided in clause 3 herein before in its absolute discretion and without giving notice thereof to the Cardholder or assigning any reason therefore. SBICPSL may list the cancelled Cards in a Cancellation Bulletin/Alert/Hot List, etc. that the Card(s) issued on the Card Account have been cancelled. The Cardholder shall agree to surrender the Card to SBICPSL or its representative, upon being requested to do so either by SBICPSL or its representative. The Cardholder must not use the Card after it has expired or has been suspended or cancelled and shall continue to be fully liable for the Charges incurred after its expiry/suspension/cancellation.

8.2 The Cardholder can close his/her Card Account at any time by terminating this Agreement by a written notice to SBICPSL accompanied by the return of the Card cut in half diagonally and with full settlement of all Outstanding on the Card Account.

8.3 Upon termination of this Cardholder Agreement for any reason whatsoever, whether at the instance of the Cardholder or SBICPSL, the Cardholder shall remain liable for all Charges incurred by the use of the Card and all amounts/Outstanding shall be due and immediately payable.

8.4 The Cardholder specifically acknowledges that once the Card Account is closed and privileges (including any benefits and services) of the Card stand withdrawn, reinstatement of the same is neither automatic, nor attendant and will take place solely at the discretion of SBICPSL.

The Cardholder also acknowledges that the aforementioned takes precedence over any communication in this context that the Cardholder might receive during the normal course.

8.5 The Card Account is liable to be suspended / cancelled on instruction from any government /regulatory body. All amounts Outstanding on the Card Account shall be deemed to have immediately become due on such instructions from government/ regulatory bodies as the case may be and SBICPSL shall be entitle to recover the same in accordance with the relevant laws in force.

9. Miscellaneous

9.1 SBICPSL, at its sole discretion, can appoint agents for recovery of any Outstanding on the Card or initiate any other action allowed by law for recovery of all monies owing to SBICPSL.

9.2 The Cardholder shall be liable for all costs associated with the collection of dues, legal expenses and decretal amounts with interest, should it become necessary to refer the matter to any agent or where legal recourse for enforcement of payment has been taken.

9.3 The Cardholder expressly recognizes and accepts that SBICPSL shall be absolutely entitled to sell, assign or transfer in any manner (including through the drawing of a negotiable instrument or otherwise) in whole or in part and on such terms as SBICPSL may decide (including reserving a right to SBICPSL to proceed against the Cardholder on behalf of any purchaser, assignee or transferee) the Outstanding and dues of a Cardholder to any third party of SBICPSL's choice without reference to or without written intimation by SBICPSL to the Cardholder and any such sale, assignment or transfer shall bind the Cardholder to accept such third party as a creditor exclusively or as a joint creditor with SBICPSL, but with the right to SBICPSL to continue to exercise all powers hereunder on behalf of such third party and to pay over such Outstanding and dues to such third party or to appropriate the same, as SBICPSL may decide. Any costs incurred by SBICPSL towards enforcement of its rights and recovery of Outstanding and dues shall be debited to the account of the Cardholder.

9.4 Where SBICPSL acts on good faith in response to any oral or electronic instruction or inquiry by the Cardholder in respect of any matter in relation to the Card, 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 SBICPSL and the Cardholder agrees to hold SBICPSL harmless in respect thereof.

9.5 The total Outstanding on the Card Account, together with the amount of any Charges effected but not yet charged to the Card Account, will become immediately due and payable in full to SBICPSL on bankruptcy or death of the Primary Cardholder and the Card Account shall immediately stand cancelled.

The Primary Cardholder's estate will be responsible for settling any Outstanding on the Card Account and should keep SBICPSL indemnified against all costs including legal fees and expenses incurred in recovering such Outstanding. Pending such repayment, SBICPSL will be entitled to continue to levy finance charges at its prevailing rate.

9.6 The Cardholder hereby authorizes SBICPSL or its representatives to contact his/her employer, banker or any other source to obtain and/ or verify any information or otherwise that may be required.

9.7 SBICPSL reserves the right to add to or change these terms and conditions and revise policies, benefits and features offered on the Card at any time, without limitation to changes which affect existing balances, finance charges or rates and methods of calculation. The Cardholder will be notified of any such changes. By keeping or using the Card after notification, the Cardholder is deemed to have agreed to the amendment/change. If the Cardholder does not agree with any amendment of the terms and conditions or any other change related to the Card or benefit made available on the Card, he/she may cancel the Card by cutting it in half diagonally and returning both halves to SBICPSL.

9.8 If required by law to do so or if considered necessary to do so for proper management of credit or business risk, SBICPSL reserves the right to disclose any and all Cardholder information, including default in any payments, to any court of competent jurisdiction, quasi judicial authority, law enforcement agency, relevant wing of the Central Government or State Government, Cardholder's employer, State Bank of India, any other card issuer, credit reference agency, financial institution or any company which is an affiliate or associate or parent or subsidiary of SBICPSL. The Cardholder acknowledges that information on usage of credit facilities by customers are also exchanged amongst banks and financial institutions which provide credit facilities and the Card may be cancelled on receipt of any adverse market information in relation to the Cardholder without any

liability on SBICPSL to disclose any details thereof to the Cardholder.

9.9 The Cardholder authorises disclosure of his/her Card Account information by SBICPSL to any third party engaged to provide any service in connection with operation of the Card Account and/or marketing of various services. The Cardholder agrees to SBICPSL sending, from time to time, marketing offers and/or promotional mailers to him/her at his/her postal or e-mail address, unless he/she has specifically opted not to so receive, in which event SBICPSL will be entitled reasonable time to stop sending such offers.

9.10 The Cardholder hereby agrees that the Card application and copies of all documents submitted in support thereof and for the ongoing operation of the Card Account by the Cardholder to SBICPSL are and shall remain the sole and exclusive property of SBICPSL, and SBICPSL shall not be obliged to return the same to the Cardholder upon his/her request or upon termination of this Agreement.

9.11 In the event that the Cardholder delays or is unable to settle the Outstanding on the Card in terms of this Agreement, SBICPSL is hereby authorised by the Cardholder to set-off and adjust any such Outstanding against any amount that may be payable by SBICPSL, in any capacity, to the Cardholder on any account whatsoever.

9.12 The Cardholder agrees that SBICPSL may send him/her reminders from time to time for settlement of any Outstanding on his/her Card Account by post, fax, telephone, e-mail, cellular phone, SMS messaging and / or engage third parties to remind, follow up and collect his/her Outstandings on the Card Account.

9.13 The Cardholder agrees to comply with all applicable laws and regulations from time to time which govern or may be affected by the use of the Card.

9.14 The forbearance, delay or failure on the part of SBICPSL to exercise any right under this Agreement shall not operate as waiver of such a right nor preclude any further exercise of that right.

9.15 Without in any way limiting the above, SBICPSL shall not be liable or responsible to the Cardholder for any loss, damage, expense, claim or liability arising directly or indirectly out of:

(a) any defect or deficiency in any goods and services purchased on the Card or availed as a benefit, privilege or facility attached to the Card;

(b) refusal by or inability of a Merchant Establishment to honour or accept the Card;

(c) non or malfunctioning of any Terminal Device, Website, Server Client machine;

(d) handing over of the Card by the Cardholder to any unauthorised person;

(e) any statement made by any person requesting return of the Card or any act performed by any person in conjunction therewith;

(f) any injury to the credit, character and reputation of the Cardholder alleged to have been caused by the repossession of the Card and/or request for its return;

(g) SBICPSL complying with any request made by the Additional Cardholder in relation to the Card Account;

(h) the exercise of any right by SBICPSL seeking surrender the Card prior to the expiry of the date mentioned on the face of the Card whether such demand and surrender is made and /or asked by SBICPSL or any person or Terminal Device;

(I) exercise of SBICPSL's right to terminate any Card;

(j) decline of any charge by SBICPSL because of the Cardholder exceeding his/her foreign exchange entitlements or usage restrictions as prescribed by RBI guidelines issued from time to time; and

(k) if any demand or claim for settlement of Outstanding dues from the Cardholder is made by SBICPSL or any other person for and on behalf of SBICPSL, the Cardholder acknowledges that such an act shall not amount to an act of defamation or an act prejudicial to or reflecting upon the character of the Cardholder in any manner.

9.16 The Cardholder is aware of all security risks, including possible third party interception of any of his/her transactions and statements of account on the Internet and the contents of his/her transactions or statements of account becoming known to third parties. The Cardholder agrees and undertakes that he/she shall not hold SBICPSL liable therefore in any way. The use and storage of any information, including without limitation, the Card number, PIN, password, account information, transaction activity, account balances and any other information available on the Cardholder's Internet access device or computer is at his/her own risk and responsibility.

9.17 Any notice given by SBICPSL hereunder will be deemed to have been received by the Cardholder within 7 days of posting to the Cardholder's address last notified in writing to SBICPSL or, where specifically requested, within 24 hours of sending the same via e-mail at the e-mail address specified by him/her. Any notice may also be sent by fax or communicated verbally and confirmed in writing by post or fax. SBICPSL shall not be held accountable for delays in receipt of notices by post. In the event of any change in the Cardholder's e-mail and/or employment and/or office and/or residential address and/or telephone numbers, the Cardholder shall inform SBICPSL promptly in writing or by email and must confirm the same by mail or fax.

9.18 This is a co brand product and hence there may be fee and revenue sharing between SBI Card and the co-brand partner

10. Governing Law and Arbitration

10.1 The Cardholder Agreement shall be governed by the laws of India and the courts of Delhi.

10.2 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 / 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.

10.3 The Parties expressly, unequivocally and mutually agree that the arbitration shall be administered by an independent arbitral institution identified and described on https://www.sbicard.com/en/cardholder-agreement.page 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.

10.4 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."

10.5 This Clause 10 shall survive termination of the Cardholder Agreement.

11. Reward Point Program

11.1 Reward Point Program

The Reward Point Program allows eligible SBI Cardholder(s) to accumulate points from spending on their SBI Credit Card as determined by SBICPSL from time to time.

(a) The accelerated categories defined from time to time shall have the same meaning as ascribed to the categories by MasterCard and RuPay Card under their respective Merchant Category Codes. (i.e.) The franchisees have listed qualifying criteria for merchant establishments in order to qualify to be listed under a specified category. (like departmental stores, groceries etc) The merchant establishment needs to have accordingly qualified and hence listed in the accelerated Category, in order for the transaction to be eligible for the accelerated Reward Points.

(b) The sub categories and their respective MCCs under each of accelerated Reward Points include the following:

Departmental Stores & Groceries

I. Departmental Stores: 5311

ii. Grocery Stores & Supermarkets: 5411

Dining

i. Eating Places and Restaurants: 5812

ii. Drinking Places: 5813

iii. Fast Food Restaurants: 5814

Movies

I. Motion Picture Theaters : 7832

(c) The SBI Card Rewards Program ("the Program") allows eligible SBI Cardholder(s) to accumulate point(s) from spending on their SBI Card, as determined by SBI Cards & Payment Services Limited ("SBICPSL") from time to time. Points accumulated on such SBI Card can be exchanged for a wide variety of rewards.

11.2 Eligibility

(a) The Program is open to holders of KVB SBI Card PRIME, whose accounts are valid and in good standing and any other Card so determined by SBICPSL.

(b) The Points earned by an Additional Cardholder will accrue to the account of the Primary Cardholder.

11.3 Points

(a) KVB SBI Card PRIME Cardholders shall earn 2 Reward Points for every ₹100 charged to his/her SBI Card PRIME.

- Cardholder shall earn total of 10 Reward Points for every ₹100 spent on the following categories: - 1. Dining 2. Departmental stores 3. grocery 4. Movies
- Cardholder shall earn total of 20 Reward Points for every ₹100 spent on his Birthday for three days (applicable on birthday, a day before & after) with capping of 2,000 Reward Points per year on this earning. During the Birthday period (birthday, a day before & after), no other accelerated Reward Points will be accrued.
- Cardholder shall also earn total of 20 Reward Points for every ₹100 spent for Standing Instructions (SI) on utility bill transactions (with capping of 3,000 Reward Points per month on this earning), applicable on registrations done through SBI Card platforms (Mobile App/Website/Agents) only.

  As per RBI regulation on processing of recurring transactions, new Autopay registrations has been discontinued on SBI Card platforms (website/mobile App/Outbound calling) from 1st April'21. SI Transactions pertaining to any Autopay registration/s that were made on or before 31st March'21 will continue to be processed
- After the capping limit is achieved, 2 Reward Points for every ₹100 spent, as per the card policy, will continue to accrue.

(b) For KVB SBI Card PRIME all spending charged to the SBI Card under the Program will be eligible to earn Points except any purchases at petrol pumps/ service stations (MCCs : 5172, 5541, 5542, 5983) and for other exclusions and more information about reward point program, please refer to the Shop-and-Smile Rewards Program T&Cs at

https://www.sbicard.com/en/tnc.page

Reward Points on accelerated categories (only for accelerated Reward points earned through spends on Dining, Departmental Stores, Grocery & Movies) as defined in section 11 of Terms and Conditions, will be subject to a capping of 7500 Reward Points per calendar month. After reaching this monthly cap, the cardholder will accrue 2 Reward Point per Rs.100 on eligible transactions done in accelerated categories.

12. New Additional Card under Pre-approved Program (Get New Card)

12.1 SBICPSL, at its sole discretion, may provide an offer to selected customers for a pre-approved New Additional Card (hereinafter referred to as New Card). Under this offer,an existing primary cardholder can avail another segment of SBI Credit Card instantly, along with the existing SBI Credit Card, without any additional documentation if no address change is requested. For cases where address change is also requested by the Cardholder, the New Card application shall be processed only after the receipt of the valid document/s for address proof within four (4) days of submitting the request. In case the address change is not executed successfully, SBICPSL reservesthe right to decline the request for New Card so applied.

12.2 The Credit Limit of this New Card shall be as chosen by the Cardholder (as per his / her eligibility) during the application process. For this purpose, the total Credit Limit of the Cardholder's existing credit card will be re-allocated between the New Card and the existing credit card by the Cardholder. In case the cardholder has a Credit Limit Increase offer available, the same shall be necessarily availed at the time of application being processed and the cardholder has to re-allocate

the increased Credit Limit. Subsequent to New Card issuance, Cardholder can manage the Credit Limit utilization on each Card individually by accessing the "Manage Card Usage" section on SBI Card Website and SBI Card App. The Credit Limit and Cash Limit of the New Card will be distributed in the same ratio as the Credit Limit and the Cash Limit of the existing Card.

12.3 Post issuance of New card, any changes in the Credit Limit allocation between the existing Card and the New Card can be done by the Cardholder by reaching out the SBI Card Helpline and placing a Limit Transfer Request.

12.4 Auto debit and/or Auto sweep shall be activated, if mandated as per the policies of SBICPSL, through an e-sign process using Aadhaar based OTP authentication during the application process of the New Card on SBI Card website or SBI Card App.

12.5 An Annual fee as shown at the time of application submission will be levied upon opening of the New Card Account and will be billed in the first statement of account of the New Card.

12.6 The PrimaryCardholderwill be liable for all charges incurred on the Primary Credit Card and the New Card/s issued.

12.7 The charge slip or a payment requisition or requisition or an electronic record resulting from or generated by the use of the card will amount to an unconditional undertaking by the Cardholder to pay SBICPSL the amount stated therein and the Cardholder agrees that a copy of the periodic billing statement sent to the Cardholder by post or E-mail, at the E-mail ID provided by the Cardholder will be final and conclusive evidence of Cardholder's liability for the charges stated therein.

12.8 Cardholder authorizes sharing of any of his/her information for purposes such as marketing and offering of various products and services of SBICPSL or any of the product(s) of its Group Companies, subsidiaries, affiliates, associates of co-brand partner.

12.9 Cardholder also authorizes SBICPSL to send SMS alerts on marketing / account related information on his/her registered mobile phone number. All documents submitted in support of the application shall become the sole and absolute property of SBICPSL and shall be treated in accordance with all applicable Laws and Rules established in India.

12.10 Cardholder isfully aware and understands the regulations governing the use of the card outside India and his/her obligations under the Foreign Exchange ManagementAct, 1999 and other applicable guidelines issued by Reserve Bank of India(RBI) / applicable authority from time-to-time.

12.11 Cardholder undertakes thathis/her and additional cardholder(s) use of the Card shall be in strict compliance with Foreign Exchange Management Act, 1999and other applicable Directions issued by Reserve Bank of India , else the Card may be cancelled at the instance of RBI and / or SBICPSL in the event the Primary Cardholder or the additional cardholder(s) are not in compliance with the usage restriction, foreign exchange entitlements and other applicable regulations. Cardholder shall bring the same to the notice of SBICPSL in writing forthwith. Cardholder accords the above consent notwithstanding the issuance / non-issuance, maturity of the card(s) or its discontinuance by the Cardholder.

12.12 Cardholder shall contact the SBI Credit Card Helpline in case of any doubts / clarifications.

12.13 Cardholder also gives specific consent to block and deactivate any of his/her credit cards and its aligned accounts in all circumstances where at any instance the Cardholder commits default in timely payments of outstanding on any of such credit cards issued by SBICPSL to the Cardholder.

12.14 Cardholder understands that he/she will be issued a New Card as per the selection made by

him/her at the time of application submission, to which the Cardholder hereby gives full and free consent to SBICPSL and Cardholder further undertakes that subsequently he/she shall not raise any demure, protest and/or contest with regard to any matter connected therewith. Cardholder confirms that he/she has providedtheir consent for application submission and has fully understood all accompanying terms and conditions of his/herSBI Credit Card.

12.15 In all events of payments not being paid by the due date, SBICPSL reserves the right to carry out follow ups by means of personal visits, post, fax, telephone, E-mail, SMS and/or engaging third party to remind, follow-up and collect due payments in any manner deemed fit by SBICPSL keeping the intent in view.

12.16 Any notice given by SBICPSL hereunder will be deemed to have been received by the Cardholder within 7 days of posting to the Cardholder's address last notified in writing to SBICPSL or, where specifically requested, within 24 hours of sending the same via e-mail at the e-mail address specified by him/her. Any notice may also be sent by fax or communicated verbally and confirmed in writing by post or fax. SBICPSL shall not be held accountable for delays in receipt of notices by post. In the event of any change in the Cardholder's E-mail and/or employment and/or office and/or residential address and/or telephone numbers, the Cardholder shall inform SBICPSL promptly in writing or by E-mail and must confirm the same by mail or fax.

12.17 This is without prejudice to other rights of SBICPSL to collect outstanding dues to be exercised in accordance with law. The Primary Cardholder hereby confirms that he/she would be the beneficial owner of the SBI Credit Card in accordance with existing RBI regulations. Cardholder hereby undertakes to comply with all directives from SBICPSL in his/her capacity as the beneficial owner of the SBI Credit Card, if and when such credit card is issued by SBICPSL to the Cardholder upon approval of his/her SBI Credit Card application.

12.18 Cardholder agrees to have read and understood all SBICPSL policies regarding data privacy and security procedures published on its web site www.sbicard.com and acknowledges all its content.

12.19 Cardholder understands that 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 Cardholder may be required to deal with such agents/third parties/service providers with respect to such product/services.

12.20 In case of any dispute, decision of SBICPSL shall be final and binding.

12.21 SBICPSL reserves the right to modify or change any or all of these terms and conditions at its sole discretion without prior notice.

12.22 Any dispute arising out of or in connection with these Offer Terms shall be governed by the Governing Law and Arbitration provisions contained in the Cardholder Agreement.

Welcome Gift Terms & Conditions

1. This offering is from SBI Cards and Payment Services Limited (“SBICPSL”) as a product offer for its SBI Card PRIME variant of Credit Cardholders (“Cardholder”) as may be communicated by SBICPSL via various medium chosen by it.

   By availing this offer benefits by conducting a financial transaction, the Cardholder provides consent to all terms and conditions herein including for sharing of all personal. Transactional and other related information for the purpose of this Offer.

2. As part of the product feature, a Cardholder may become eligible for a welcome gift after paying the membership fee for the eligible year.

3. For the purposes of this Offer, an eligible year is defined as the year in which the fee is paid for by the Cardholder. Example: In case a card account is opened on 1st June 2012, the period for the eligible year would be 1st June 2012 to 31st May 2013.
4. All eligible SBI Card Prime cardholders can choose vouchers in multiples of Rs. 1000, up to a total value of Rs. 3000 from a range of brand options available at the following link:

   https://www.gyftr.com/rewards/sbiwelcomekit

   - Cardholders must login to the portal using their registered mobile number and OTP authentication.
   - The voucher link will be sent to the cardholder's registered email ID & mobile number only.
   - Cardholders can redeem the voucher till 6 months from the date of receipt of the communication.
   - Any request for extension beyond 6 months, or for replacement of a voucher to another brand post-redemption will not be entertained.

   The detailed terms and conditions of the respective vouchers will be available in the link mentioned above
5. SBICPSL reserves the right to cancel, change or substitute the Welcome Gift Terms and Conditions at any time. SBICPSL can suspend /terminate/replace any brand currently available for Welcome Gift as mentioned in the point above without any further notice. Steps for Redeeming Welcome Gift: SBI Card PRIME Cardholder would be sent an SMS to his/her registered mobile number confirming the eligibility for the Gift. The options available to the Cardholder for redemption of Electronic Gift Voucher (EGV) would be detailed in this SMS. On receipt of this SMS, Cardholder can either call the SBI Card call center or send and SMS for the chosen option as directed in the SMS within 6 months of receipt of the SMS. Once the choice is communicated by the Cardholder, the opted EGV will be sent via an SMS to his/her registered mobile number.

   i. Notwithstanding anything to the contrary, it is stipulated that the customer account should be in good standing to be eligible for Gift meaning that for any reasons the Credit Card should not be suspended, blocked, inactive to be eligible for gifts under this Program.

   ii. The voucher is offered by partnership establishment under a commercial arrangement with the product/ service provider. SBICPSL has no liability towards quality of goods and or services received by the Cardholder redeeming the vouchers.

   Please note that the welcome E- Gift voucher holds a validity of upto 6 months. The validity will not be extended further.

Terms & Conditions- Aditya Birla Fashion Retail Limited (Planet fashion, Louis Philippe, Van Heusen, Allen Solly, Peter England, Simon carter)

1 The EGV is freely transferable and redeemable for the amount mentioned on EGV for any product/ merchandise at following Brands of Aditya Birla Fashion and Retail in India – Louis Philippe, Van Heusen, Allen Solly, Peter England, Planet Fashion, Simon Carter - as per List of Stores shared by Company with SBI;

2 EGV can be redeemed only at Company's exclusive brand outlets (EBO) and not at its value store (VS), departmental stores, multi brand outlets (Except Planet Fashion) or online websites of the Company

3 Validity of the voucher/ EGVs would be 7 months. The validity period shall not be extended under any circumstances.

4 The EGV needs to be presented to the cashier at the store before final billing of your purchase(s).
5 The EGV balance is redeemable against purchase of merchandise only and cannot be redeemed for cash.
6 In case the value of the merchandise exceeds the value of the EGV the difference must be paid by cash, credit card or debit card.
7 In case the value of the merchandise is less than the value of the EGVs, the difference will not be refunded in cash.
8 EGVs can be redeemed only once on any of the brand outlets.
9 Multiple vouchers can be clubbed in the same transaction.
10 Voucher denominations would be Rs 1500 and 2500.
11 No duplicate will be issued if the EGV is lost or misplaced.
12 Vouchers can be blocked if they are not used. SBI Card would send a request to vouchagram for any such requests and these may be issued afresh.
13 EGVs get activated by default once they are triggered to SBI nominated Email IDs.

Terms & Conditions – Yatra.com

Customer Terms and Conditions

1. These EGVs are valid for up to 6 months from the date of issue. (Validity will be mentioned)
2. These EGVs are valid for booking on - Flights (Domestic/International), Hotels (Domestic), Buses (Domestic), Holidays (Domestic/International) only at Yatra.com.
3. EGVs are valid for ONE time transaction only.
4. EGVs are cumulative. However, cumulative redemption is possible Offline only. (through Yatra Call Center)
5. EGVs can be used Online for making booking of Flights (Domestic/International), Buses (Domestic) individually
6. EGVs for Buses (domestic) can be redeemed online only
7. Hotels(domestic), Holidays(domestic/international) will be redeemed offline by calling 0124 - 3040700/707 between 10AM to 7PM on all days including Saturdays and Sundays.
8. The Customer has to apply / quote the unique voucher number at the time of booking to avail the benefits.
9. Any applicable convenience fee/processing fee/excess tour cost/ government taxes shall be payable by the Customer at the time of booking (Only if the package cost exceed the voucher value)
10. If a EGV is lost or stolen, Yatra will not be liable for replacement or compensation.
11. This EGV cannot be clubbed with any other ongoing offer discount/cash back / promotion run by Yatra.com.
12. No additional Discount / reduction in the price will be entertained other than the offer mentioned on the EGVs.
13. If a purchase is equal to the value of the EGV, then customer will have to pay Re.1 to complete the transaction.
14. If a purchase is less than the value of the EGV, then customer can avail the discount maximum upto the value of the purchase only. Balance EGV amount will be forfeited and customer will have to pay Re.1 to complete the transaction.

15. In case of Hotel booking, purchase amount should be equal or greater than the value of the EGV.
16. If a purchase is more than the value of the EGV, then balance amount can be paid via SBI Credit Card (only for the BIN Numbers as shared by SBI Card) or Consumer can pay balance amount through another EGV through offline mode of redemption only (in case Consumer has more than one EGV) e.g. If Consumer wishes to redeem a EGV against the booking of Rs. 5,500 then he can use a Rs. 5,000/- EGV and the balance amount of Rs. 500/- can be paid by SBI Credit Card or by using another EGV (through offline mode of redemption).
17. Confirmation of any booking will be subject to availability at the time of booking and will be governed by the standard booking terms & conditions of Yatra.com.
18. Yatra.com is not liable to pay for any difference in fare/tariff between date of redemption request placement and date of using EGV during booking.
19. No change or cash can be taken in exchange of this EGV.
20. In case of cancellations, EGV amount will be used for next booking once after deducting the standard cancellation charges.Customer will need to call 0124 - 3040700/707 for cancellation and re-booking
21. All the terms and conditions of the EGV as given hereof and standard terms and conditions, user agreement, privacy policy (subject to change) of Yatra.com as mentioned in the website www.yatra.com and the terms and conditions of the respective airline/ hotel /resort/other service provider shall be applicable on the Customer.
22. Any legal disputes, whatsoever regarding any aspect of the promotion shall be handled in the jurisdiction of the courts in Gurgaon, Haryana only.

Terms & Conditions – Hush Puppies/Bata

The detailed booking process and terms & conditions are listed below.

1. The holder of the Instant Gift Voucher is deemed to be the beneficiary.
2. Beneficiary should announce the intent of using the Instant Gift Voucher before making a purchase.
3. Only valid Instant Gift Voucher at the sole discretion of BATA shall be accepted for redemption.
4. Maximum of "three" Instant Gift Vouchers can be used against one bill.
5. Partial redemption is allowed but no refund or credit note would be issued against an unused or partially used Instant Gift Voucher.
6. Instant Gift Voucher cannot be revalidated once expired.
7. BATA or its affiliates are not responsible on account of the beneficiary sharing the Instant Gift Voucher number and the Voucher getting redeemed on that account.
8. The Brand may ask for a valid Government identity proof at the time of redeeming the Instant Gift Voucher.
9. Instant Gift Vouchers will be accepted across all outlets mentioned, but BATA at its sole discretion may add or remove an outlet from the list without giving any prior notice.
10. BATA makes full efforts to accept all Instant Gift Vouchers but on account of technical / administrative reasons, an outlet may refuse to accept vouchers.
11. This Instant Gift Voucher cannot be redeemed on specific block out dates, BATA may add or delete any date on its sole discretion.

12. BATA or any of its partners would not be liable for any form of compensation etc on account of an outlet not being able to accept Instant Gift Voucher. The customer would be liable to settle the bill.
13. If an Instant Gift Voucher gets blocked on account of technical issue, it would get activated in 72 hours.
14. Any dispute should be referred to the company from where the Instant Gift Voucher has been received , decision of the company shall be final.
15. Please contact Shop Manager for any acceptance issue and if issue is still not resolved, you can call SBI Card helpline.

Terms and Conditions: Pantaloons

The procedure for redeeming the EGV is as follows:

1. Walk into any Pantaloons store within India.
2. Show the SMS containing the EGV code to the cashier at the time of payment to avail discount.

Customer Terms and Conditions:

1. This Electronic Gift Card (E-GC) is redeemable at all Pantaloons outlets across India. For list of Stores visit http://pantaloons.com/store/store-locator.
2. This E-GC is not valid at shop-in-shops and on Jewellery.
3. This E-Gift card is redeemable only once and only by the bearer. This E-Gift card needs to be used in full.
4. This E-Gift card is valid for a period of up to 180 days from the date of activation.
5. Multiple EGVs can be used in the same bill.
6. In case the value of the merchandise exceeds the value of E-Gift Card, the difference shall be paid by the bearer. No refunds / credit note shall be issued for unused part of the E-Gift card.
7. Protect the E-Gift card number and PIN to avoid misuse. Pantaloons shall not assume any liability in case the E-GC PIN gets stolen/compromised, Pantaloons shall neither replace the E-GC nor refund cash.
8. Once the E-Gift card is issued, Pantaloons will not entertain any request for cancellation.
9. Any exchange by the bearer will be considered a valid discharge of Pantaloons' liability.
10. Pantaloons reserves the right to alter any / all the terms and conditions of this E-Gift card any time without prior notice.
11. This E-GC has been issued subject to the terms of the Company. Litigation, if any, is subject to jurisdiction of courts in Mumbai.
12. For any issues related to GCs please reach to the following contact details:
    Phone Number: 1800-103-7527 (10am - 10pm)

Terms and Conditions: Shoppers Stop

The procedure for redeeming the EGV is as follows:

1. Walk into any Shoppers Stop within India.
2. Show the SMS containing the EGV code to the cashier at the time of payment to avail discount.
3. The last 6 digits of the EGV is the authorization PIN.

Customer Terms and Conditions:

1. E-Gift voucher is redeemable for merchandise at website www.shoppersstop.com, Shoppers Stop, Shoppers Stop Airport Stores, HomeStop&Mothercare* (*Operated by Shoppers Stop Limited) within India.
2. Purchase of Mobiles, Mobile Phone Accessories, Cameras, mp3 players, laptops, 22K & 24K Gold Jewelry & Gold Coins of any Jewelry brand is not allowed through this E Gift Voucher.
3. E-Gift Voucher is not redeemable for cash or credit nor can be exchanged for a gift voucher/Gift card.
4. E-Gift Voucher cannot be reloaded.
5. E-Gift Voucher is valid for a period of up to 1 year from its date of issue.
6. If the E Gift Voucher is lost or stolen, neither will a new E-Gift Voucher will be issued nor will the money be reimbursed in any manner.
7. Shoppers Stop Limited shall not be liable and responsible for any unauthorized and/or fraudulent purchase/s made using this E Gift Voucher. The holder of this E Gift Voucher shall be solely responsible for the safe custody of the E Gift Voucher and the credentials mentioned on it.
8. No duplicate E-Gift Voucher will be issued.
9. E-Gift Voucher is property of Shoppers Stop Limited to whom it should be returned on request.
10. Shoppers Stop reserves the right to amend the terms & conditions at its discretion without prior notice.
11. Dispute/s subject to Mumbai jurisdiction.

Terms & Conditions: Priority Pass

1. Cardholder(s) can request for Priority Pass through customer helpline numbers: 1860 180 1290/1860 500 1290 or 39020202 (Prefix Local STD code).
2. Priority Pass will be delivered to your billing address within 10 days of receipt of request.
3. The standard membership of the Priority Pass Program is provided only to the primary Cardholder of SBI Card ELITE and SBI Card PRIME ("SBI Cardholder"). It is valid for 24 months from the date of issue of priority pass membership.
4. Membership details and charges are as given below;
5. Complimentary visits are applicable only for international lounges i.e. lounge under Priority Pass Program outside India. Complimentary visits are not applicable for lounges within India.
6. Complimentary visits are applicable only for the Primary SBI Card ELITE and SBI Card PRIME cardholder.
7. Charges for Priority Pass usage will be levied directly in the Cardholder's statement post 60 to 120 days of the visit.
8. Exchange rate applied to the charge would be the Exchange rate applicable on the day of the debit to the cardholder's card account and not as on date of usage of the Priority Pass.
9. Lounge access is conditional upon presentation of a valid Priority Pass card only and SBI Card ELITE/SBI Card PRIME would not be accepted on behalf of Priority Pass card.
10. On presenting the Priority Pass card in the lounges, an imprint/electronic swipe of the card would be done to take the time of visit for the cardholder and the accompanying guests.

11. In the event of Cardholder cancelling or not renewing his/her SBI Card account the Priority Pass Membership ceases to exist for the Cardholder.
12. Priority Pass Card is not transferable and cannot be used by anyone other than the Primary Cardholder.
13. The Priority Pass Card is not a payment card or a proof of credit worthiness of the Cardholder and attempts to use the same are not permitted.
14. All participating lounges are owned by third party operators.
15. The Cardholder needs to abide by the rules and regulations of the visited lounge.
16. The lounge access is subject to the Terms and Conditions of Priority Pass and can be changed from time to time without prior notification to the Cardholder.
17. To avoid overcrowding, participating lounges may reserve the right to fix a maximum stay policy.
18. Neither participating lounges are obligated to announce flights nor SBICPSL/Priority Pass Group of Companies shall be held responsible for direct/indirect loss arising to the cardholder or their guests failing to board the aircraft on time.
19. Lounge access is subject to the Cardholder holding a valid ticket of travel on the same day in an airline flying out of the airport in which the lounge is present.
20. The provision of free alcoholic drinks is at the discretion of each lounge operator and in some cases may be limited. In such cases the cardholder is liable to pay for additional consumption.
21. Accompanying children are subject to full guest fee unless otherwise stated in the lounge listing.
22. Any infant who causes upset to other users may be asked to vacate the lounge facility.
23. SBICPSL or Priority Pass Ltd. would not be responsible for any dispute arising between the cardholder and/or the guest with the third party lounge operator.
24. SBI Card reserves the right to alter, change or withdraw the feature at any time without due notice to the Cardholder.
25. SBI Card or Priority Pass are not responsible for the non-availability or loss arising due to non-availability of lounge or associated services.
26. Lost/Stolen and damaged Priority Pass plastics need to be intimated to SBI Card for a fresh card to be issued.
27. For complete terms and conditions, please visit www.prioritypass.com.

Particulars	Domestic Priority Pass Lounges (Within India)	International Priority Pass Lounges (Within India)	International Priority Pass Lounges (Outside India)
Membership fee	Complimentary	Complimentary	Complimentary
Complimentary Visits	–	–	6 visits* for SBI Card ELITE Cardholder per year 4 visits* for SBI Card PRIME Cardholder per year
Visit Charges	USD 27+ Applicable Taxes per visit	USD 27+ Applicable Taxes per visit	USD 27+ Applicable Taxes chargeable after Complimentary Visit
Guests Charges	USD 27+ Applicable Taxes per visit	USD 27+ Applicable Taxes per visit	USD 27+ Applicable Taxes per visit

*Visits are subject to a maximum of 2 per quarter

28. In case the existing Credit Card is re-issued due to any reasons like renewal, upgrade, downgrade, change of network, etc., the existing Priority Pass Membership will get deactivated. Cardholders are required to apply for a fresh priority pass.

Terms and Conditions: Pizza Hut

The procedure for redeeming the EGV is as follows:

1. To use this card at restaurants, please present the card at time of payment.
2. To use this card for home delivery via call please quote your 16-digit card number at time of placing the order.
3. To use this card for home delivery via Online/APP Ordering please select cash on delivery and kindly handover/quote your 16-digit card number at time of receiving the order.

Customer Terms and Conditions:

1. Pizza Hut Prepaid is issued by Yum! Restaurants India Pvt.Ltd. ("Yum!") & its authorized franchisees for making payments at participating Pizza Hut Restaurants & Delivery Outlets* in India.
2. This Card is for one time use & any unused balance (Value/Offer/Coupon etc.) cannot be used again or be exchanged for cash.
3. Multiple EGVs can be used by the customer in same bill.
4. All running offers / discounts for the Brand would be valid over and above this EGV. The EGV is a Cash voucher which can be used to settle the final bill after incorporating all running offers / discounts.
5. No cash refunds will be given against the card (incl. in case of loss or otherwise). Any balance (value/offer/coupon) in this card is valid for 7 months from the date of issue and any unused balance will expire automatically.
6. Rights to amend terms & conditions reserved with Yum! Without prior notice.

7. For all amendments, card balance & expiry details, please visit www.pizzahut.co.in.
8. The user unconditionally accepts all T&C and shall not raise any disputes in this regard.
9. All disputes subject to exclusive jurisdiction of courts at New Delhi.
10. For Balance and expiry check sms your 16 digit card number to 57575500.

Club ITC Silver Tier Membership Detailed Terms & conditions

a. Terms and conditions of the Complimentary Club ITC Silver Tier Membership
   - Cardholders receive 1-year complimentary Club ITC Siler Tier Membership
   - Member will have to fulfil the criteria of the existing program- Club ITC to retain the membership for next year for Silver Tier membership
   - For more details visit – https://www.itchotels.com/in/en
   - The cardholder shall be directed to ITC Hotels website to fill in the required details, post validation the Club ITC membership shall be upgraded within 7 working days
   - The link to avail the membership - https://www.itchotels.com/in/en/clubitc/partners/sbi-card/lead-form?utm_source=email&utm_medium=email&utm_content=&utm_campaign=sbisilver
   - If the customer has the same/higher tier of Club ITC membership, no new membership shall be created
   - If the customer has entered wrong Promo code, Club ITC Silver membership not shall be created

b. Terms and Conditions for 25% off on Second Night at ITC Hotels
   - Enrollment for Club ITC HOTELS LIMITED Membership is mandatory to avail this offer - https://www.itchotels.com/in/en/promotions/sbi-cardholders?utm_source=email&utm_medium=email&utm_content=&utm_campaign=sbi25
   - Enrolment for Club ITC Membership is free of cost.
   - Two-night stay is mandatory in order to avail the offer.
   - Only 2 people can be accommodated in a single room.
   - Since the enrolment to the Club ITC Membership is free of cost there will be no billing amount while becoming a Club ITC member.
   - The 25% discount on second night is applicable on the billed amount exclusive of taxes.
   - Applicable Taxes: Taxes extra as applicable - For accommodation under INR 7500 - It is 12% and for accommodation worth INR 7500 and above – 18%.
   - There are no exclusions under the offer.
   - Offer is valid for all room categories of every participating hotel
   - This offer cannot be clubbed with any other offers.
   - The offer is applicable only on Room Reservations. Cardholders will have to pay on actuals for any extra service availed such as Food, Soft beverages, Liquor, Spa, Salon, Laundry (including dry-cleaning), Extra bed, Extra occupant, Hotel owned car usage or any other third-party charges at the time of checking out of the hotel property.
   - The offer is not applicable on EMI transactions.
   - The Cardholders can avail the offer multiple times during the offer period.

- This offer is applicable on room reservations done by the Cardholders via ITC Hotels via website: www.itchotels.com OR via the ITC Hotels mobile App on Android and iOS.
- The link to avail the offer - https://www.itchotels.com/in/en/promotions/sbi-cardholders?utm_source=email&utm_medium=email&utm_content=&utm_campaign=sbi25
- This offer is exclusive for the cardholders of SBI Card ELITE & SBI Card PRIME and is not transferrable.
- All ITC Hotels terms and conditions apply for stays, cancellation policy, child policy will apply. These are available for individual hotel properties on www.itchotels.com
- Blackout dates apply for room reservations and are available on the website www.itchotels.com in the terms and conditions section of individual hotels.
- The last date to raise queries regarding this offer is 15th April'26.
- The Point of contact for Cardholders regarding queries for the offer - Clubitc.care@itchotels.in
  - Cardholders can reach out to the above-mentioned contact from Monday – Friday between 9 am to 5 pm. All generic queries will be resolved within 48 hours from the day the query is raised. Exceptions can take a little longer.
- Once the membership is activated, ITC Hotel's terms and conditions shall be applicable – https://www.itchotels.com/in/en/clubitc/terms
- This offer cannot be combined with any other offer/promotion or benefit(s) available through any loyalty program run by ITC HOTELS LIMITED Hotels.

c. Terms & Conditions for 20% off on Food orders via ITC Hotels app

The offer, Flat 20% off on food orders is available on minimum order value of Rs.3000/- (excluding taxes) and applicable only on bookings made through ITC HOTELS App. The member needs to make the payment via SBI Card PRIME or SBI Card ELITE in order to avail the discount.

Disclaimer:

- All the offers shall be fulfilled by ITC Hotels. SBI Cards and Payment Services limited is acting as a facilitator of the same. SBI Cards & Payment Services Limited does not accept any responsibility for any actions by ITC Hotels Limited
- By clicking on the links a cardholders voluntarily chose to be redirected to the domain of ITC Hotels Limited which is beyond the scope of governance for SBI Cards and Payment services limited
- Accessing the links, the accuracy or completeness of the materials or the reliability of any advice, opinion statement or other information displayed or distributed through it, is not warranted by SBI Cards & Payment Services Limited and shall be solely be construed to be set forth by the third party
- SBI Cards & Payment Services Limited and its affiliates, subsidiaries, employees, officers directors and agents, expressly disclaim any liability for any deficiency in the services of the service provide whose site you are about to access. Neither SBI Cards & Payment Services limited nor any of its affiliates nor their directors, officers & employees will be liable to or have any responsibility of any kind for any loss that you incur in the event of any deficiency in the services of the service provider, failure or disruption of the site of the service provider, or resulting from the act or omission of any other party involved in making this site or these materials in accordance thereto SBI Cards & Payment Services limited and all its related parties described hereinabove stand indemnified from all proceedings or matters arising thereto.

Fraud Liability

Your SBI Credit Card is protected against unauthorised usage in case it is lost or stolen, or even if your Credit Card is still in your possession but unauthorized usage is done using your SBI Credit Card information.

In case of loss or damage of your SBI Credit Card, you are required to call the 24–hour Customer Helpline Number (1860 1801 290 or 1860 5001 290) to report & block your card immediately. Your SBI Credit Card covers up to Rs 1,00,000 of financial loss incurred due to fraudulent usage of your Credit Card.

Your Credit Card is protected against the misuse for up to 3 days prior to your first report of the event and up to 7 days post reporting of the event to us. You may also apply for a replacement credit card and pay the applicable fee. This protection is insured by The Oriental Insurance Company Limited. SBI Cards and Payment Services Limited ("SBI Card") is only acting as a group policy administrator for this particular policy. SBI Card does not accept any responsibility for The Oriental Insurance Company Limited's actions or decisions. SBI Card holds no warranty & makes no representation about this policy or further processing. The Oriental Insurance Company Limited is liable for claims processing as per the terms and conditions of this policy. Terms & Conditions apply.

General Exclusions

The insurance company will not honour any claim/or make any payment in case of:

a. Gross negligence
b. Any claim due to deliberate breach of law
c. Non-chip & PIN based transactions
   - Specific Online Frauds:

     a) Password based transactions are not covered.

     b) All losses arising from breach of 2nd level authorisations. Additionally, any loss or damage arising out of Internet Based transaction - PIN based (ATM, Telephone), Pre-delivery fraud and loss in transit, or any claim due to violation of law
   - Any loss or damage arising out of Card transactions authorized using a PIN issued to the Cardholder by the Bank.Additionally, The Oriental Insurance Company Limited will not honour any claim directly or indirectly arising from or occasioned by, or due toLoss incurred by the cardholder due to misuse of the credit card at any site not having authorized VeriSign Security status or any other equivalent security status at any point during the entire insurance period
d. Any failed/ duplicate/ declined transactions by host website/ authorized bank Any errors made by the host websitePre-Delivery Fraud and loss in transit is not covered.

List of Documents for card liability cover:

In order to process the claim, the cardholder must submit the following list of documents to SBI Card, which will be forwarded within the stipulated timeline to Marsh India Insurance Brokers Private Limited ("Marsh"), the insurance broker engaged by SBI Card:

a. Credit Card statement showing unauthorised transactions and shadow credit/ reimbursement / reversal
b. Claim form duly filled and signed & stamped by the cardholder
c. Copy of cardholder's complaint letter to SBI Card

d. Copy of affected Credit card photographs (front & back) for card present / online transactions
e. FIR must be mandatorily submitted in case the card is lost in India. For cards lost at foreign locations, instead of FIR, SBI Card investigation report can be accepted.
f. A complete copy of the passport, if card is lost at international locations

Cardholders are required to get in touch with SBI Card only and must not directly contact Howden or the The Oriental Insurance Company Limitedunder any circumstances.

Cardholder must report to SBI Card within 3 days of the occurrence of the fraudulent transaction & initiate blocking/hotlisting of the card.

Claim should be intimated to Insurer within 45 days from date of fraudulent transaction and card issuer investigation report to be submitted immediately after claim registration or at the time of claim registration.

All supporting claim documents to be submitted within 60 days of claim intimation to Insurer subject to at least partial documents being received within 60 days from claim registration.

Below are the detailed Terms & Conditions for Card Upgrade:

1. Annual Fee is payable on the annual card fee date of the current card which will be communicated to you through your monthly statement. Upgrade of the current card has no bearing on your card fee date.
2. Eligible spends incurred on the Credit Card within the last 365 days from the Annual Card Fee billing date shall be considered for the spend-based reversal of the Annual Card fees.
3. GST will be charged over and above the annual fee basis the prevailing GST rate.
4. A cardholder will be eligible for welcome gift only post payment / realization of annual fee by SBI Card.
5. The credit limit enhancement on the new card will be at the sole discretion of SBI Card.
6. In case the card is flipped from core to core card, the Reward Points accumulated on the previous card will automatically be transferred onto the new card.
7. In case the card is upgraded / flipped from core to co brand card, customer needs to use all his reward points before raising the request for card upgrade / flipping.
8. In case the card is upgraded / flipped from co brand to core card, customer will not be allowed to move his reward points.
9. The upgrade would be offered to eligible customer's basis the internal evaluation/parameters of customer performance and credit history on the card.
10. Old card plastic will be active for a period of 90 days from the date of upgrade to new card.
11. Post the downgrade of the upgraded card, customer is not eligible to upgrade the card for a period of 6 months from the date of downgrade.
12. Downgrade may be initiated by a customer only within a period of 90 days post upgrading the existing SBI Card.
13. In case of upgrade to AURUM Card, the Reward Points accumulated on previous credit card will carry forward to AURUM Card. However, these Reward Points will expire according to the T&C of previous credit card issued to you by SBI Card. Reward Points earned on AURUM Card post upgrade will never expire. However, in case of upgrade from co brand card to AURUM, the accumulated Reward Points

will not carry forward and customer has to use all the Reward Points before raising the request for card upgrade.

14. All new Credit Cards issued are "Domestic" usage cards. These cards can be used for purchases at merchant outlets in India or online transactions on Indian websites or at ATMs in India only.
15. In case you wish to avail credit card with International usage, your due consent is required.
16. SBI card reserves the right to decide the eligibility for card upgrade as per its internal policies. SBI card reserves the right to withdraw the offer to the customer at any time as deemed right.
17. On card upgrade, the existing card features will become invalid and the features of the upgraded card will apply.
18. Customer shall have the responsibility to communicate the new card number to all third parties who have been given standing instructions for direct debit on existing card number for any service availed thereon. Customer shall have the responsibility to destroy the existing card along with existing add-on / supplementary cards (if any) on receipt of the upgraded card.
19. On card upgrade, the new card will be sent to the address registered as per SBI Card records. SBI Card will not be responsible for non-receipt or delay in delivery due to non-availability of the customer at the time of delivery. The terms of upgrade offer shall be in addition to and not in derogation of the terms contained in the card member agreement.
20. Card upgrade would be governed by the existing terms and conditions applicable for the current card held by the customer and the terms and conditions mentioned here are over and above the existing terms and conditions. The offer is voluntarily extended by SBI Card. Hence request will be entertained only for the "applicable offer pertaining to a customer". SBI Card cannot be held responsible for financial/non-financial obligation caused due to withdrawal of offer or non-implementation of upgrade / limit enhancement.
21. SBI Card reserves the right at any time, without previous notice, to add, alter, modify, change or vary all or any of these terms and conditions or to replace wholly or in part this scheme by another offer, whether similar to the offer or not, or to withdraw it all together.
22. Any dispute arising out of or in connection with these Offer Terms shall be governed by the Governing Law and Arbitration provisions contained in the Cardholder Agreement.

Connect with us:

Call us: 39 02 02 02 (prefix local STD code)
or 1860 180 1290 / 1800 180 1290

Visit: sbicard.com

E-mail: customercare@sbicard.com

Write to us: Manager, Customer Correspondence Unit:
DLF Infinity Towers, Tower C, 12th Floor, DLF Cyber City,
Gurugram - 122002 or Post Bag No.28, GPO, New Delhi-110001

@sbicard_connect	@sbicard	@SBICard_connect	@sbicard	@sbi-card	Send 'Hi' to 9004022022