

II. AUTHORISED USER WORK DETAILS

Occupation type Service (Private Sector Public Sector Government Sector)
 Self-employed (Professional Businessman)

Your Designation

Your Department

Name of your company/firm

Office Address

Telephone Extn. Mobile PIN Code

Official E-mail ID

III. PLEASE SIGN THIS DECLARATION

We, the undersigned applicant and the Company, request SBI Cards & Payment Services Private Limited ("SBICPSL") to issue a SBI Corporate Card ("Card") on Company's account to the applicant. We agree to be bound jointly and severally by SBI Corporate Card Agreement accompanying the Card unless the Card is cut in half and returned to SBICPSL and to be jointly and severally liable for all charges on the Card. I/we declare that the information given by me/us in this form is true, correct and complete in all respects. I/we authorise SBICPSL and/or its associates to conduct any verification checks at my/our office and/or residence and with my/our employer/ organization, financial institution, credit bureau or any third party. I/we hereby agree that SBICPSL reserves an absolute right to approve or reject my/our application, without giving any reason whatsoever. I/we authorise SBICPSL to disclose, from time to time, any information relating to my/our Card including any default in payments to any other card issuer, credit bureau, financial institution, any parent, subsidiary, affiliate company or associate of SBICPSL. We agree that any information in respect of our Account can be shared with third parties for marketing/operational and other administrative purposes.

I/We undertake that my use of the card shall be in strict compliance with the applicable exchange control / management regulations and other applicable laws/regulations, failing which the card may be immediately cancelled at the sole discretion of SBICPSL. In the event I/we become aware of any such non-compliance on my/our part, I/We shall immediately bring the same to the notice of SBICPSL, in writing. I declare accord the aforesaid notwithstanding the issuance / non issuance or maturity or discontinuance of the card, by me. I/We authorize SBICPSL to use my PAN number to verify KYC details submitted by me in the Application form. Any such verification will be from an authorized forum only. I agree and understand that The application form will not be processed pending completion of KYC verification. Further, if SBICPSL requires any information on account of compliance with the KYC and AML Guidelines, I/We will provide the same. I/We have read and understood all SBICPSL policies regarding data privacy and security procedures published on its web site www.sbicard.com and accept & acknowledge all its content.

I/we have read and understood the contents of this SBI Corporate Card Form and I/we confirm that I have received the Most Important Terms & Conditions(MITC) along with the application form and have read and understood all details in it. The MITC provided is in English Language and I/we am fully conversant with English to understand the MITC. Further, I/we request SBI Card to provide any information with regards to SBI Card in English language. I am aware that the MITC is available for reference on the SBI Card website www.sbicard.com.

Notwithstanding any earlier instructions given by me/us, I/we hereby authorize SBICPSL to send me/us SMS alerts on marketing / account related information on my 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.

I agree unconditionally to be bound by the terms and conditions of the card holder agreement accompanying each SBI Credit card unless the card is cut in half and pieces returned to SBICPSL.

I am fully aware and understand the regulations governing the use the Card outside India and my obligations under the applicable exchange control / management regulations and guidelines issued by Reserve Bank of India / applicable authority from time to time.

I understand, agree and concur that all the documents filled, consented and signed by me are to be read concurrently and that all these documents signed in parts taken together constitute one application form for an SBI Credit Card in accordance with all the specific terms contained therein.

I would like to partner with SBI Card on 'The Go Green' initiative and authorize SBI Card to send the monthly billing statements to my Official e-mail ID only. Also, I agree and understand that that SBI card will be using my official mailing address and official email ID for all correspondence purposes.

I authorize international Usage to be enabled on my card by affixing my signature at the bottom of this declaration and I undertake that the usage of the credit card for international transactions shall be strictly in accordance with the exchange control regulations, of the Regulatory Authorities as applicable from time to time which I undertake as my responsibilities to keep myself updated of and in the event of any failure to do so, I will be liable for action under the Foreign Exchange Management Act, 1999 or its statutory modification or re-enactment thereof.

Please note International activation is required for:

Transaction made on all international websites including INR transactions Retail transactions made in foreign currency.

In case you do not require international usage, please tick the box below.

Disable International Usage

Place : _____

Date

Signature of Authorized User

IV. AUTHORIZED CORPORATE OFFICER (To be filled by Corporate Card Program Manager(CCPM)/Authorized Signatory)

1. Applicant's Employee Code _____

2. Applicant's Official e-mail Address _____

3. Applicant's Designation _____

4. Applicant's Department _____

5. Applicant's Band _____

6. Credit Limit Recommended Rs.

7. Type of Card Purchase Card Central Travel Account Utility Card

9. Authorized Signatory's Name _____

9. Company Name _____

Authorized Signatory's Signature

Company Stamp

Most Important Terms & Conditions SBI Card

1. FEES AND CHARGES

A. Joining Fees, Annual Fees & Renewal Fees(if applicable)

There are joining fees, annual fees and renewal fees applicable on the SBI Credit Card (SBI Card). These fees may vary from Cardholder to Cardholder, and from offer to offer. These shall be as communicated to the Cardholder at the time of applying for the credit card. The joining and annual fees, as applicable, are directly charged to the Cardholder account and the same would be displayed in the card statement of the month in which it is charged.

B. Cash Advance Fees(if applicable)

The Cardholder can use the Card to access cash in an emergency from ATMs / Cashpoints in India or ATMs overseas. A transaction fee would be levied on all such charges and would be billed to the Cardholder in the next statement. A transaction fee of Rs 2.5% or Rs 300 whichever is higher at domestic SBI ATMs / Cashpoints, and Rs.300 or 2.5% whichever is higher, at other domestic ATM's and 3% or Rs. 300, whichever is higher at international ATMs will be levied. The transaction fee is subject to change at the discretion of SBI Cards & Payment Services Private Limited (SBICPSL). All cash advances also carry a service charge from the date of withdrawal until the date of settlement. The service charge is currently Upto 3.35% per month [40.2% per annum] and is subject to change at the discretion of SBICPSL.

C. Cash Payment Fees

The Cardholder can walk into any SBI branch and pay SBI Card dues by mentioning the Credit Card number & Amount in the pay-in slip and depositing the same at the branch counter. An instant payment acknowledgement receipt will be provided after paying your bill. This service is available at Rs.100 + applicable taxes.

D. Charges

- i. Charges and fees, as may be applicable from time to time, are payable by Cardholders for specific services provided by SBICPSL to the Cardholder or for defaults committed by the Cardholder with reference to his Card account
- ii SBICPSL retains the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, with due intimation to cardholders.

E. Interest Free Grace Period

The interest free credit period could range from 20 to 50 days subject to submission of claims by the merchant. However, this is not applicable if the previous month's balance has not been cleared in full or if the Cardholder has availed of cash from any ATM / Cash Point

F. Finance Charges (Service Charges)

Finance Charges are payable at the monthly percentage rate on all transactions from the date of transaction in the event of the Cardholder choosing not to pay his balance in full, and on all cash advances taken by the Cardholder, till they are paid back. Card Interest Rate is dynamic and will be based on the Cardholder's usage and payment patterns and is subject to periodic review. The rate of finance charges may increase to a maximum of 3.35% per month [40.2% per annum] from the transaction date. Finance charges, if payable, are subject to levy of applicable taxes and are debited to the Cardholder's account till the outstanding on the card is paid in full.

A. Finance charges on cash advances (if applicable) are applicable from the date of transaction until the payment is made in full

Example 1 Card Statement date -2nd of every month

Transactions done between 3rd March'16-2nd April'16 are as follows: Retail Purchase of INR. 5000 – On 10th Mar'16; Cash Withdrawal (if applicable) of INR.7000 – On 30th Mar'16

Assuming no previous balance carried forward from the 2nd March 2016 statement, the cardholder will get his 2nd April statement showing Rs. 12,000 of transactions along with 3 days of finance charges at the rate applicable on the Rs.7,000 cash withdrawal. The cardholder needs to make payment against the outstanding by 22nd April 2016, i.e. 20 days from the Statement date. Please note that all payments for a cardholder's SBI Corporate Card account has to be settled in full (Total Amount Due) by payment due date. The payment would be first cleared against taxes, followed by

fees and other charges, Interest charges, retail outstanding and Cash Balance (if any) last. In case of any previous balance being carried forward from the previous statement, finance charges will be levied from the previous statement date (unless in the case of non-interest levied outstanding retail balance where the finance charge is levied from the date of the transaction).

B. In case the statement outstanding has no cash balance and has not been carried forward from a previous statement and the retail balance outstanding on the statement date is paid in full by the payment due date, No Finance Charges are levied on such balances.

Example 2 – Card Statement date – 2nd of every month.

Transactions done between 3rd Jan'16 – 2nd Feb'16 are as follows: Retail Purchase of INR. 10000 – On 5th Jan'16; Online Purchase of INR. 30000 – On 15th Jan'16

Assuming no previous balance carried forward from the 2nd Jan 2016 statement, the cardholder will get his 2nd Feb statement showing Rs. 40,000 transactions. The cardholder needs to make payment against the outstanding by 22nd Feb 2016, i.e. 20 days from the Statement Date. Please note that all payments for a cardholder's SBI Corporate Card account has to be settled in full (Total Amount Due) by payment due date. The payment would be first cleared against taxes, followed by fees and other charges, Interest charges, retail outstanding and Cash Balance (if any) last.

In case of any previous balance being carried forward from the previous statement, finance charges will be levied from the previous statement date (unless in the case of non-interest levied outstanding retail balance where the finance charge is levied from the date of the transaction).

G. Late Payment charges will be applicable if Total Amount Due is not paid by the payment due date.

NIL for Total Amount due from Rs. 0-Rs. 200;

Rs. 100 for Total Amount due greater than Rs. 200 & up to Rs. 500;

Rs. 400 for Total Amount due greater than Rs. 500 & up to Rs. 1000;

Rs. 500 for Total Amount due greater than Rs. 1000 & up to Rs. 10,000;

Rs. 750 for Total Amount due greater than Rs. 10,000

Example 1 -

Card Statement date – 2nd of every month. Transactions done between 3rd Feb'16 – 2nd Mar'16 are as follows : Retail Purchase of INR. 2000 – On 8th Feb'16; Online Purchase of INR. 2500 – On 19th Feb'16.

Assuming no previous balance carried forward from the 2nd Feb 2016 statement, the cardholder will get his 2nd March statement showing Rs. 4500 transactions. The cardholder needs to make payment against the outstanding by 22nd March 2016, i.e. 20 days from the Statement Date. If the cardholder does not make full payment (i.e Total Amount Due) by payment due date, he would be charged a Late Payment Charge of Rs. 500 (Rs. 500 for Total Amount Due from Rs. 1,001 - Rs. 10,000).

H. Over-limit charges - As a service gesture SBI Card may approve certain transactions attempted by the cardholder which are over and above the credit limit, Please note that if the outstanding amount exceeds the credit limit, an over-limit fee of 2.5 % of the over-limit amount or Rs 500, whichever is higher will be levied. Over-limit status may also happen because of fees and/or interest charges.

I. In case of a cheque bounce, a charge of 2% of Cheque Amount (Min Rs. 450 & Max Rs 500).

J. Other charges:

- Card Replacement Fee: Rs. 100/- – Rs. 250/-
- Chargeslip Retrieval Fee: Rs 225/
- Cheque Fee: Rs 100 (Payments made via cheque upto Rs. 2000)
- Cheque Pick Up Fee: Rs.90/-
- Statement Retrieval Fee: Rs 100/- per statement for statements more than 2 months' old
- Foreign Currency Transaction fee: 3.5% (For All Cards Except Elite) 1.99% (For Elite Cardholders Only)

The exchange rate used to convert Foreign Currency transaction into INR will be determined by VISA/MasterCard, as the case may be, basis the exchange rates governed by them on the date the transaction is settled with SBI Card, which may not be the same date on which the transaction was made. The Foreign currency transaction fee will be applied on the INR converted amount shared by VISA/MasterCard.

2. LIMITS

Credit Limit and Cash Limit (if applicable) are assigned to Cardholders based on the instructions received from the Corporate Card Program Manager. These limits are communicated to the cardholder at the time of card delivery. The Credit Limit and Cash Limits (if applicable) are communicated to the Cardholder in every statement. The Available Credit Limit (i.e. the Credit Limit available for use) at the time of the statement generation is provided as a part of the statement. SBICPSL will review the Cardholder account periodically, and increase or decrease the Cardholder credit limit based on internal criteria. Cardholders seeking to have their credit limit increased can do so by writing to SBICPSL and providing financial documents declaring their income. SBICPSL, at its sole discretion and based on request received from the Corporate Card Program Manager, may increase the Credit Limit of the Cardholder.

3. BILLING AND STATEMENT

a) SBICPSL will send the Cardholder a monthly statement showing the payments credited and the transactions debited to the Cardholder's Account since the last statement, provided the card has been active during the said period. SBICPSL will either mail a statement of transactions in the card account to the mailing address it has on record, or send a statement through email to the email id on record, on a pre-determined date.

b) SBI Corporate Card does not offer the cardholder a revolving credit facility. Total Outstanding in any particular statement has to be paid in full to avoid any penal charges.

c) Payments made towards the card outstanding are acknowledged in subsequent statements. Any dispute regarding input tax credit or any other matter pertaining to taxes shall be communicated to Credit Card Issuer within 30 days from the date of issuance of the Statement

d) Payments received against the Cardholder's card outstanding will be adjusted against the taxes, fees and other charges, interest charges, purchases and cash advances, in that order. Card Holder would be responsible for providing correct and timely information for enabling Credit Card Issuer to undertake appropriate GST compliances which would in turn enable card holder to take input tax credit of supplies made by the Credit Card Issuer. Card issuer shall not be responsible for any loss of input tax credit or delay in availment of input tax credit to the card holder on account of incorrect information provided by card holder or due to any act or omission by card holder.

e) Payments towards the Card account may be made in any of the following ways : (Page 05)
By mailing a Cheque or draft to the mailing address provided in the reverse of the statement.
By dropping a Cheque or draft into any of the SBI Card drop boxes placed in your city or in designated State Bank of India branches.
The Cheque/draft should be made payable to "SBI Card Number xxxx xxxx xxxx xxxx".
ECS: Payments can be made through the Electronic Clearing System (ECS) in major cities.
NEFT:
Beneficiary Name : SBI Cards and Payment Services Pvt. Ltd, Bank Address State Bank of India, GE Capital Branch(04401), 12th Floor, Infinity Towers, Tower-C, DLF Phase- II, Gurugram-122002
Bank Account Number- 30000712414
IFSC code : SBIN0004401

f) SBI Card Offers various mode of making payments of bill outstanding, the same is illustrated at the back of the monthly statement and SBI Card website.
Any advance received from card holder shall treated as being an advance towards future spends and not against any charges/fees.

g) Billing Disputes: All contents of statements will be deemed to be correct and accepted by the Cardholder unless within 30 days of the Statement Date the Cardholder informs SBICPSL of any discrepancies, and these discrepancies are found to be true by SBICPSL. On receipt of such information, SBICPSL may reverse the charge on temporary basis. If on completion of subsequent investigations, the liability of such charges is to the Cardholder's account, the charge will be reinstated in a subsequent statement, along with Charge slip Retrieval charges of Rs. 225 per

charge slip.

- h) Customer Grievance Redressal: All grievance escalations should be marked to Head- Corporate Customer Management, DLF Infinity Towers, Tower C, 12th Floor, Block 2, Building 3, DLF Cyber City Gurugram-122002 (Haryana) India. The Cardholder can also contact SBICPSL for making any enquiries or for any grievance redressal either through an e-mail to sbicorporate.services@sbicard.com or through the 24-Hour SBI Card Helpline: 1860 180 1290 , 39 02 02 02 (prefix local STD code)

4. DEFAULT

In the event of default, the Cardholder will be sent reminders from time to time for settlement of any outstanding on the card account, by post, fax, telephone, e-mail, SMS messaging and/or engage third parties to remind, follow up and collect dues. Any third party so appointed, shall adhere fully to the code of conduct on debt collection.

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 repayments, SBICPSL will be entitled to continue to levy finance charges at its prevailing rates.

5. TERMINATION/REVOCAION OF THE CARDHOLDERSHIP

- a) The Cardholder may end the Agreement at any time by writing to SBICPSL or calling in to the SBI Card Helpline, and by cutting the card(s) diagonally. All the cards including the add-on cards will be terminated basis the written request. Termination will be effective after payment of all amounts outstanding on the card account. No annual, joining or renewal fees shall be refunded on a pro-rata basis.
- b) SBICPSL may also restrict, terminate or suspend the use of The Cardholder Account at any time without prior notice if SBICPSL reasonably believe it necessary for business or security reasons and/ Or at the request of any law enforcement agency, and/or any government authority and/or under the laws & regulations which apply to SBICPSL& its customer.
SBICPSL can suspend the facility on the Credit Card, if the Cardholder defaults on the payment due or exceeds the credit limit extended. The Card must not be used after the Agreement ends or while use of Card Account is suspended.
- c) In such a situation, the Cardholder must (subject to any default or other notice required by law) immediately pay SBICPSL the total outstanding Balance on the Account. This includes all amounts due to SBICPSL under the Agreement, including all transactions and other amounts not yet charged to the Account. The Cardholder Account will not be considered as closed until the Cardholder has paid all such due amounts.

6. LOSS/THEFT/MISUSE OF CARD

- a) The Cardholder should contact SBICPSL as soon as possible at the SBI Card Helpline if the Primary or any Additional credit card is misplaced, lost, stolen, mutilated, not received when due or if he/she suspects that the credit card is being used without the Cardholder's permission. Once a card is reported lost, it should not, under any circumstance be used if found by the Cardholder subsequently, and the Cardholder should cut the card diagonally in half.
- The Cardholder can also block the card instantly either on IVR or our website www.sbicard.com or through PULL SMS
 - To block your lost/stolen card through PULL SMS, just SMS BLOCK XXXX to 5676791 from your registered mobile number. (XXXX = Last 4 digits of your Card number). If you do not receive a confirmation SMS within 5 minutes of your request, please do not consider the card to have been blocked. Please call up the help line to get your card blocked immediately and to avoid any misuse.
- b) SBICPSL is not liable or responsible for any transactions incurred on the card account prior to the time of reporting of the loss of the card to SBICPSL and the Cardholder will be wholly liable for the same. After the receipt of proper notification of the loss by SBICPSL, the Cardholder's subsequent liability is restricted Upto a maximum of Rs.1000 (for SBI Gold Cardholders Nil). In addition to notifying SBICPSL about the loss or theft of the Card, the Cardholder must report any theft of the

Credit Card(s) to the Police and lodge an FIR. The Cardholder will, however, be liable for all losses when someone obtains and misuses the Card or PIN with the Cardholder's consent, or the consent of an Additional Cardholder.

- c) If the Cardholder has acted fraudulently the Cardholder will be liable for all losses. If the Cardholder acts without reasonable care, the Cardholder may be liable for all losses incurred. This may apply if the Cardholder fails to follow the safeguards as specified by SBICPSL.
- d) SBICPSL may, without referring to the Cardholder or any Additional Cardholder, give the police or other relevant authorities any information that SBICPSL considers relevant about the loss, theft or misuse of a Card or PIN.
- e) Changes in contact details of your credit card account would be intimated to your new as well as preceding contact details in the system. It is advised to keep your current contact details updated in our records.

7. DISCLOSURE

The Cardholder acknowledges that SBICPSL is authorized to share Cardholder information with any existing or future credit bureaus without any notice to this intent to the Cardholder, and such information may pertain to positive or negative Performance/default by the Cardholder. Such update may take 45-60 days to reflect in credit bureau report.

The Credit Information Bureau India Ltd. (CIBIL), is an initiative of the Government of India and the Reserve Bank of India (RBI) to improve the functionality and stability of the Indian financial system. This is in line with RBI's efforts to provide an effective mechanism for exchange of information between banks and financial institutions, thereby enabling cardholders to avail of better credit terms from various institutions.

The Cardholder further acknowledges that SBICPSL is authorized to share Cardholder information, including default in payments with Financial Institution, employer and to other third parties engaged by SBICPSL for proper operation of card accounts, verification and other administrative services.

SBICPSL may also share Cardholder information with any parent, subsidiary, affiliate or associate of SBICPSL, for the purposes of marketing and offering various products and services of SBICPSL or its group companies, subsidiaries, affiliates and/or associates.

SBI Card Most Important Terms and Conditions are also available at www.sbicard.com

Important Regulatory information

- The Card is valid for use both in India as well as abroad. It is, however, not valid for making foreign currency transactions in Nepal and Bhutan.
- Usage of the Card for transacting outside India must be made in accordance with applicable law including the Exchange Control Regulations of the RBI and the Foreign Exchange Management Act, 1999. Foreign exchange trading through internet trading portals is not permitted. In the event of any violations or failure to comply, you may be liable for penal action. You should consult your Authorized Dealer (AD) regarding your Foreign Exchange Entitlement.
- If you have any credit balance on the credit card account, SBI Card has the right to return this credit balance to you.
- Please do not use credit cards for making remittances /payments towards capital account transactions such as investment in overseas entities or setting up of entities overseas as it is not a permissible method of funding under RBI's Master Direction - Direct Investments by Residents in Joint Venture/ Wholly Owned Subsidiary abroad.
- As per RBI Master Circular- Master Circular on Miscellaneous Remittances from India facilities for Residents, use of Credit Card is prohibited for purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for call-back services, etc., since no drawal of foreign exchange is permitted for such items/activities. Please refer Master Circular on Miscellaneous Remittances from India facilities for Residents for more details.

Fees	Platinum	Signature
Joining Fee (one time)	NIL	NIL
Annual Fee (p.a.)	NIL	Rs.499
Extended Credit		
Interest Free Credit Period	20-50 days (applicable only on retail purchases and if previous month's outstanding balance is paid in full)	
Finance Charges#	3.35% p.m. (40.2% p.a.) from the transaction date (It is a charged card and does not offer revolving facility)	
Total Amount Payable	Total Outstanding Due	
Cash Advance (If Applicable)		
Cash Advance Limit (If Applicable)	Variable	
Free Credit Period	Nil	
Finance Charges#	3.35% p.m. (40.2% p.a.) from the date of withdrawal	
Cash Advance Fees (If Applicable)		
SBI ATMs / Other Domestic ATMs	Upto 2.5% of withdrawal amount or Upto Rs. 400 (WIH) per transaction	
International ATMs	Upto 3% of withdrawal amount or upto Rs. 400 (WIH) per transaction	
Other Charges & Fees (If Applicable)		
Payment Dishonor fee	2% of Payment amount (subject to a minimum of Rs. 450)	
Charge slip Retrieval	Rs. 225 per Charge slip	
Late Payment	NIL for Total Amount due from Rs.0-Rs.200; Rs.100 for Total Amount due greater than Rs.200 & up to Rs.500; Rs.400 for Total Amount due greater than Rs.500 & up to Rs.1000; Rs.500 for Total Amount due greater than Rs.1000 & up to Rs.10,000; Rs.750 for Total Amount due greater than Rs.10,000	
Overlimit	2.5% of Overlimit Amount (Min. Rs. 500)	
Emergency Card Replacement	Complimentary	
Foreign Currency Transaction	Conversion mark up: 3.5%	
Annual Priority Pass Fee	Rs. 180 for Platinum and Complimentary for Signature	
Annual Reward Fee	Rs 300	
Rewards Redemption Fee	upto Rs. 99	
Cash Payment fee	Rs.100	
Surcharge		
Railway Tickets -Railway Counters	Rs. 30 + 2.5% of transaction amount	
Railway Tickets - www.irctc.co.in	1.8% of transaction amount + service charge, as applicable	
Petrol & all products /services	1% of transaction value or Rs. 10 whichever is higher 1% surcharge waiver (excluding all applicable taxes wherever applicable + other charges) for single transaction spends between Rs.500 and Rs.4000 for Signature & Platinum Cards; Rs.500 and Rs.3000 for all other cards	

	Maximum surcharge waiver of Rs.250 per statement cycle per credit card account for signature & platinum cards; Rs.100 per credit card account for all other cards.
Payment of Customs duty	2.25% of transaction amount (subject to a minimum of Rs. 75)
Order of Payment	Total Amount Due (which is inclusive Settlement of applicable taxes), followed by fees and other charges, Interest charges, retail outstanding and cash advance.

*Any changes in schedule of charges will be communicated via email and will be available on our website www.sbicard.com

Card Finance charge is dynamic and will be based on the cardholder's usage and payment patterns and is subject to periodic review.

All taxes would be charged as applicable on all the above Fees, Interest & Charges.

"Applicable Taxes" (for Statements issued on or after 1st July, 2017) means:

- For the cardholders having state of residence in the records of SBI Card on the statement date as "Haryana" - Central Tax @ 9% and State Tax @ 9%
- For the cardholders having state of residence in the records of SBI Card on the statement date as other than "Haryana" - Integrated Tax @ 18%

Your continued usage of the card will be deemed as acceptance of these amendments.

SBI Card Helpline

39 02 02 02 (prefix local STD code), 1860 180 1290

All information in this communication is correct as per Aug. 2017 and is subject to change at the discretion of SBICPSL. SBI Card Most Important Terms and Conditions are also available at www.sbicard.com