

# SBI Corporate Card Application Form - Individual Liability

## एसबीआई कॉर्पोरेट कार्ड आवेदन पत्र - व्यक्तिगत दायित्व

Important Instructions:

महत्वपूर्ण निर्देश

A. Please fill the below form in BLOCK LETTERS

A. कृपया नीचे दिए फॉर्म को बड़े अक्षरों में भरें

B. All fields in the form are mandatory and to be filled in English language only

B. फॉर्म के सभी फ़िल्ड भरने अनिवार्य हैं और ये केवल अंग्रेजी भाषा में भरे जाने हैं।

C. Please do not strike or use whitener / fluid while capturing the information. In case of any correction, please use fresh application form

C. जानकारी दर्ज करते समय कृपया काटा-पीटी या व्हाइटनर/फ्लूइड का उपयोग न करें। किसी भी सुधार के मामले में, कृपया नए आवेदन पत्र का उपयोग करें

D. Please do not exceed the no. of boxes given

D. दिए गए बॉक्स की संख्या को पार न करें

For Office use only

केवल कार्यालय उपयोग के लिए

SR No. क्रमांक संख्या

KYC No. KYC संख्या

WCP Application No. WCP आवेदन संख्या

Relationship No. रिश्तेशनिप संख्या

Promo Code/ Company Code प्रोमो कोड / कंपनी कोड

Fee Code फी कोड

Source Code सोर्स कोड

Card Type कार्ड का प्रकार

Affix Passport Size Photograph here (35mmx45mm)

यहाँ पासपोर्ट साइज़ फोटो चिपकाएँ (35mmx45mm)

### I. ABOUT YOURSELF अपने बारे में बताएँ

Salutation अभिवादन  Mr. श्री  Mrs. श्रीमती  Ms. कुमारी  Others अन्य

Name (as per KYC) नाम (केवाईसी के अनुसार)  
First Name प्रथम नाम Middle Name मध्य नाम Last Name उपनाम

Maiden Name (as per KYC) पूर्व नाम (केवाईसी के अनुसार)

Name as you would like on the card (max. 19 letters) नाम जैसा आप कार्ड के ऊपर छपवाना चाहेंगे (अधिकतम 19 अक्षर)

Date of Birth (as per KYC) जन्म तिथि (केवाईसी के अनुसार)         Gender लिंग  Male पुरुष  Female महिला  Third Gender अन्य

Marital Status (as per KYC) वैवाहिक स्थिति (केवाईसी के अनुसार)  Married विवाहित  Single अविवाहित  Others अन्य Qualification शिक्षा  Graduate स्नातक  Post Graduate and above स्नातकोत्तर या इससे ऊपर

Spouse Name (if applicable) पति या पत्नी का नाम (यदि लागू हो)

Mother's Name माता का नाम Father's Name पिता का नाम

PAN पैन         Form 60 फॉर्म 60  (In case, PAN not available) (पैन उपलब्ध नहीं होने की स्थिति में)

Nationality राष्ट्रियता  IN-Indian भारतीय  Others अन्य

ID and Address Proof Type पहचान पत्र और पता प्रमाण प्रकार  UID/Aadhaar/VID यूआईडी / आधार / वीआईडी  Voter ID वोटर आईडी  Passport पासपोर्ट  Driving Licence\* ड्राइविंग लाइसेंस\*  NREGA नरेगा  National Population Registration राष्ट्रीय जनसंख्या पंजीकरण

In case you do not have the above listed document(s) or your current address does not match with any of the above listed Official Valid Documents(OVD) please get in touch with us at SBI Corporate.application@sbicard.com or visit <https://www.sbicard.com/en/corporate/forms-central.page> for a list of acceptable Deemed KYC documents.

यदि आपके पास ऊपर दर्शाए गए दस्तावेज नहीं हैं या आपका वर्तमान पता ऊपर दर्शाए गए आधिकारिक वैध दस्तावेजों (ओवीडी) में से किसी के साथ मेल नहीं खाता है, तो कृपया स्वीकार्य माने जाने वाले केवाईसी दस्तावेजों की सूची के लिए SBICorporate.application@sbicard.com पर हमसे संपर्क करें या <https://www.sbicard.com/en/corporate/forms-central.page> पर जाएं।

Kindly ensure a self-attested copy of the above selected documents is attached along with the application form. Additionally please ensure that the address mentioned in the document submitted matches exactly with the current address mentioned in the application form.

कृपया सुनिश्चित करें कि आवेदन-पत्र के साथ उपरोक्त चयनित दस्तावेजों की एक स्वप्रमाणित प्रति संलग्न है। इसके अतिरिक्त कृपया सुनिश्चित करें कि दस्तावेज में उल्लिखित पता, आवेदन-पत्र में उल्लिखित वर्तमान पते के साथ मेल खाता है।

C-KYC No. सीकेवाईसी संख्या

I hereby give my consent to SBI Card for obtaining my KYC details from CERSAI CKYC portal and to receive information from Central KYC Registry through SMS/E-mail on the registered number/e-mail address.

मैं, इसके द्वारा एसबीआई कार्ड को सीईआरएसएआई सीकेवाईसी पोर्टल से अपने केवाईसी विवरण प्राप्त करने के लिए और पंजीकृत नंबर/ईमेल पते पर एसएमएस/ईमेल के द्वारा केंद्रीय केवाईसी रजिस्ट्री से जानकारी प्राप्त करने के लिए अपनी सहमति देता/देती हूँ।

Residence Status निवास स्थिति  Resident स्थानीय निवासी  NRI एनआरआई  Foreign National विदेशी  Person of Indian Origin भारतीय मूल का व्यक्ति

\*Driving license cannot be used as a document for KYC in proof of address where it is specifically mentioned that the same cannot be used as address proof

\*KYC के लिए ड्राइविंग लाइसेंस का उपयोग पते के प्रमाण हेतु एक दस्तावेज के रूप में नहीं किया जा सकता है, जबकि यह विशेष रूप से बताया गया है कि पते के प्रमाण के रूप में ड्राइविंग लाइसेंस का उपयोग नहीं किया जा सकता है

## Current Residential Address

वर्तमान निवास का पता

House No. मकान नंबर	<input type="text"/>	Locality/Society मुहल्ला/सोसाइटी	<input type="text"/>
Residential Line 2 निवास पंक्ति 2	<input type="text"/>		
Landmark लैंडमार्क	<input type="text"/>		
City शहर	<input type="text"/>	PIN Code पिन कोड	<input type="text"/>
		No. of years completed at current residence वर्तमान निवास पर रहने के साल	<input type="text"/>
State राज्य	<input type="text"/>	Mobile मोबाइल	<input type="text"/>
		Telephone टेलिफोन	<input type="text"/>
Personal E-mail ID व्यक्तिगत ईमेल आईडी	<input type="text"/>		

Permanent Residential Address (Same as above) 

स्थायी निवास पता (उपर्युक्त के समान)

House No. मकान नंबर	<input type="text"/>	Locality/Society मुहल्ला/सोसाइटी	<input type="text"/>
Address line 2 पता पंक्ति 2	<input type="text"/>		
Landmark लैंडमार्क	<input type="text"/>		
City शहर	<input type="text"/>	PIN Code पिन कोड	<input type="text"/>
State राज्य	<input type="text"/>	Mobile मोबाइल	<input type="text"/>
		Telephone टेलिफोन	<input type="text"/>

## II. ABOUT YOUR WORK अपने काम के बारे में बताएँ

Occupation type व्यवसाय का प्रकार	<input type="checkbox"/> Service नौकरी	<input type="checkbox"/> Self-employed स्वयं का रोजगार	Your Employee Code आपका कर्मचारी कोड	<input type="text"/>
Your Designation आपका पद	<input type="text"/>		Total Income p.a (In Rs.) कुल आय प्रति वर्ष (रुपये में)	<input type="text"/>
Name of your company/firm आपकी कंपनी/फर्म का नाम	<input type="text"/>			
Office Address line 1 कार्यालय पता पंक्ति 1	<input type="text"/>			
Office Address line 2 कार्यालय पता पंक्ति 2	<input type="text"/>			
Landmark लैंडमार्क	<input type="text"/>			
City शहर	<input type="text"/>		PIN Code पिन कोड	<input type="text"/>
State राज्य	<input type="text"/>	Telephone टेलिफोन	<input type="text"/>	Extn. एक्सटेंशन
Official E-mail ID कार्यालयीन ईमेल आईडी	<input type="text"/>			

## III. CARD USAGE कार्ड का उपयोग

Type of Transaction (Please Tick to Activate) -

लेन-देन का प्रकार (कृपया सक्रिय करने के लिए टिक करें) -

Contactless transaction कांटेक्टलेस लेन-देन	: <input type="checkbox"/> Domestic घरेलू	<input type="checkbox"/> International अंतरराष्ट्रीय	Online usage : <input type="checkbox"/> Domestic ऑनलाइन उपयोग	<input type="checkbox"/> International अंतरराष्ट्रीय
Point of sale Terminal/ATM बिक्री केन्द्र टर्मिनल/एटीएम	: <input type="checkbox"/> International अंतरराष्ट्रीय		All of the above : <input type="checkbox"/>	उपयुक्त सभी

Please note: Domestic ATM and Domestic POS will be active by default

कृपया ध्यान दें: घरेलू एटीएम और घरेलू पीओएस डिफॉल्ट रूप से सक्रिय कर दिए जाएंगे

## IV. PLEASE SIGN THIS DECLARATION कृपया इस घोषणा पर हस्ताक्षर करें

I hereby confirm and declare that:

I/We declare that the information provided by me in this form is true, correct and complete in all respects and authorise SBI Cards and Payment Services Limited (SBI Card/SBICPSL)(formerly known as SBI Cards and Payment Services Private Limited)("SBICPSL") / or its affiliates & associates to verify any information at my office/residence, with my employer, financial institution, credit bureau or any third party engaged by SBICPSL. I have read and understood the contents of the SBI Corporate Card Application form, Card Member Agreement and the attached Most Important Terms and Conditions and agree and give my consent to all its content. I confirm that I have no insolvency proceedings pending against me nor have I ever been adjudicated insolvent by a court of competent jurisdiction. I agree unconditionally to be bound by the terms and conditions of the card holder agreement accompanying each SBI Corporate card. I agree that 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 me to pay SBICPSL the amount stated therein and agree that a copy of my periodic billing statement sent to me by post or e-mail, at the e-mail address provided by me will be final and conclusive evidence of my liability for the charges stated therein. 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 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 become aware of any such non-compliance on my part, I shall immediately bring the same to the notice of SBICPSL in writing. I declare the aforesaid notwithstanding the issuance / non-issuance or maturity or discontinuance of the card(s) by me. I hereby unconditionally agree that SBICPSL may at its discretion consider to use my information on this application form and cross-sell insurance and or other related products & services to me, even in the event of me not having been issued the card. I authorise SBICPSL to use my PAN number to verify KYC details submitted by me in the Application form. Any such verification will be from an authorised 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 will provide the same. I hereby agree to any downward revision in the credit limit assigned to multiple credit cards issued to me whether on notice or otherwise and done at the sole option and discretion of SBICPSL based on its internal policy. I further give specific consent to the blocking and deactivation of any of my credit cards and its aligned accounts in all circumstances where at any instance I commit default in timely payments of my outstanding on any of the Corporate Card issued by SBICPSL to me. I understand that I may be issued a SBI Card from SBI Card portfolio at the absolute and sole discretion of SBI Card to which I hereby give my full and free consent and I further undertake that subsequently I shall not raise any demur, protest and/or contest with regard to any matter connected therewith. I confirm that I have been duly communicated and I have fully understood all accompanying terms and conditions of SBI credit cards. In all events of payments not being paid by the due date, SBI Card 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 deem fit by SBI Card keeping the intent in view. In the event SBI Card or its authorised representatives are unable to contact me, SBI Card shall be at liberty to leave payment due messages with any third parties which may include without limitation my spouse, parents, other family members, secretary, accountant etc. who may be available at my residence, office, registered mobile number, registered Landline number, address. This is without prejudice to other rights of SBI Card to collect outstanding dues to be exercised in accordance to law. I hereby confirm that I would be the beneficial owner of the SBI Credit Card as understood in the normal business parlance and in accordance to existing regulations. I hereby undertake to comply with all directives from SBICPSL in my capacity of the beneficial owner of the SBI Corporate Card if and when such Corporate Card is issued by SBICPSL to me based upon approval of my SBI Corporate Card application form. I have read and understood all SBICPSL policies regarding data privacy and security procedures published on its website [www.sbicard.com](http://www.sbicard.com) and acknowledge all its content.

मैं एतद द्वारा पुष्टि और घोषणा करता / करती हूँ कि:

मैं यह घोषणा करता / करती हूँ कि इस आवेदन पत्र में मेरे द्वारा गई जानकारी हर तरह से सत्य है, सही है और पूरी है और मैं एसबीआई कार्ड्स एंड पेमेंट सर्विसेज लिमिटेड (एसबीआई कार्ड/एसबीआईसीपीएसएल)(पूर्व नाम एसबीआई कार्ड्स एंड पेमेंट सर्विसेज प्राइवेट लिमिटेड) ("एसबीआईसीपीएसएल") / को या इसके अनुबंधियों और संबद्धों को अधिकृत करता / करती हूँ कि वे मेरे कार्यालय / निवास संबंधी किसी भी जानकारी का सत्यापन मेरे नियोक्ता, वित्तीय संस्था, क्रेडिट ब्यूरो या एसबीआईसीपीएसएल से जुड़ी किसी भी तृतीय पक्ष के साथ कर सकते हैं। मैंने एसबीआई कॉर्पोरेट कार्ड आवेदन पत्र, कार्ड मेंबर एग्रीमेंट कार्ड की सामग्री और संलग्न सबसे अधिक महत्वपूर्ण नियमों और शर्तों को पढ़ और समझ लिया है और इस सब सामग्री को अपनी सहमति देता / देती हूँ। मैं यह पुष्टि करता / करती हूँ कि मेरे विरुद्ध दीवाला निकलने की कोई भी प्रक्रिया लंबित नहीं है और न ही सक्षम क्षेत्राधिकार के न्यायालय ने मेरे दिवालिया होने का फैसला दिया है। मैं बिना किसी शर्त के हर एसबीआई कॉर्पोरेट कार्ड से आने वाले कार्ड धारक अनुबंध के नियमों और शर्तों से आबद्ध रहने के लिए सहमत हूँ। इसके लिए सहमत हूँ कि कार्ड के उपयोग के परिणामस्वरूप जनरेट होने वाली शुल्क चर्ची या भुगतान की माँग या अपेक्षा या किसी इलेक्ट्रॉनिक रिकॉर्ड की राशि बिना किसी शर्त के मेरा दायित्व होगी कि मैं उस राशि का भुगतान एसबीआईसीपीएसएल को करूँ। मैं इस बात के लिए भी सहमत हूँ कि डाक से या मेरे द्वारा दिए गए ईमेल पते पर मेरे आवर्त बिलिंग स्टेटमेंट की भेजी गई कॉपी अंतिम रूप से मान्य होगी और उसमें बताए गए शुल्कों के लिए मेरे दायित्व का अंतिम प्रमाण होगी। आवेदन के साथ सबमिट किए गए सभी दस्तावेज पूरी तरह से बिना शर्त एसबीआईसीपीएसएल की संपत्ति होंगे और भारत में लागू सभी कानून और नियमों के अनुसार प्रबंधित किए जाएंगे। मैं वचन देता/ देती हूँ कि कार्ड का मेरे द्वारा उपयोग लागू विनियम नियंत्रण / प्रबंधन नियमों और लागू अन्य कानूनों/विनियमों के अनुपालन में किया जाएगा, ऐसा करने में विफल होने पर कार्ड एसबीआईसीपीएसएल के एकमात्र विवेक पर तुरंत रद्द कर दिया जा सकता है। यदि मुझे अपनी ओर से ऐसे किसी भी गैर-अनुपालन के बारे में पता चलता है, तो इसके बारे में मैं तुरंत लिखित रूप में एसबीआईसीपीएसएल के ध्यान में लाऊँगा/लाऊँगी। मैं मेरे द्वारा जारी किए गए कार्ड को प्रचालन / गैर प्रचालन या परिपक्वता या मेरे द्वारा उपयोग बंद कर दिए जाने पर भी, मैं ऊपर दी गई सहमति को स्वीकार करता / करती हूँ। मैं इस बात पर बिना किसी शर्त से सहमत हूँ कि एसबीआईसीपीएसएल अपने विवेक से इस आवेदन पत्र पर मेरी जानकारी का उपयोग करने के लिए विचार कर सकता है और मुझे या अन्य संबंधित उत्पादों और सेवाओं को क्रॉस-सेल कर सकता है, यहाँ तक कि मुझे कार्ड जारी नहीं होने की स्थिति में भी। मैं एसबीआईसीपीएसएल को अधिकृत करता / करती हूँ कि वह आवेदन पत्र में दिए गए मेरे केवाईसी विवरणों के सत्यापन के लिए मेरे पैन कार्ड का उपयोग कर सके। ऐसा कोई भी सत्यापन केवल अधिकृत फोरम के द्वारा किया जाएगा। मैं सहमत हूँ और समझता / समझती हूँ कि यदि केवाईसी सत्यापन पूरा नहीं हुआ है तो आवेदन पत्र को संसाधित नहीं किया जाएगा। आगे, यदि केवाईसी और एएमएल दिशानिर्देशों के अनुपालन में एसबीआईसीपीएसएल को किसी जानकारी की आवश्यकता हुई, तो मैं वह प्रदान करूँगा / करूँगी। मैं इसके द्वारा जारी किए गए क्रेडिट कार्ड को असाइन की गई क्रेडिट सीमा में किसी भी डाउनवर्ड रिवीजन के लिए सहमत हूँ, चाहे वह नोटिस पर हो या अन्यथा हो और अपनी आंतरिक पॉलिसी के आधार पर एसबीआईसीपीएसएल के एकमात्र विवेक और विवेक पर किया गया हो। मैं उन सब परिस्थितियों में मेरे किसी भी कार्ड या उससे जुड़े खातों को अवरुद्ध करने और निष्क्रिय करने की विशेष सहमति देता देती हूँ, जबकि किसी भी स्थिति में एसबीआईसीपीएसएल द्वारा मुझे जारी किए गए किसी भी क्रेडिट कार्ड पर मेरी बकाया राशि के लिए डिफॉल्ट रूप से समय पर भुगतान करने का मैं वचन देता / देती हूँ। मैं यह समझता / समझती हूँ कि एसबीआई कार्ड के निरेपक्ष और एकमात्र विवेक पर एसबीआई कार्ड पोर्टफोलियो की ओर से मुझे एक एसबीआई कार्ड जारी किया जा सकता है, जिसके लिए मैं एतद द्वारा अपनी पूर्ण और निशुल्क सहमति देता / देती हूँ और मैं यह उत्तरदायित्व लेता / लेती हूँ कि उससे जुड़े किसी भी मामले पर मैं कोई भी आपत्ति, विरोध और / या विवाद नहीं दर्शाऊँगा / दर्शाऊँगी। मैं यह पुष्टि करता / करती हूँ कि मुझसे समय पर सूचना दी जाएगी और मैं एसबीआई क्रेडिट कार्ड के साथ आने वाले सभी नियमों और शर्तों को पूरी तरह से समझता / समझती हूँ। यदि नियत दिनांक को भुगतान नहीं होता है, तो एसबीआई कार्ड के लिए उचित किसी भी तरीके से याद दिलाए, आगे की कार्रवाई करने और बकाया भुगतान लेने के लिए एसबीआई कार्ड प्रयोजन को ध्यान में रखते हुए निजी रूप से जाकर, डाक, फैंक्स, टेलिफोन, ईमेल, एएमएस से और या तृतीय पक्ष के द्वारा आगे की कार्रवाई करने का अधिकार सुरक्षित रखता है। उन स्थितियों में जहाँ एसबीआई कार्ड या इसके अधिकृत प्रतिनिधि मुझसे संपर्क नहीं कर पाते हैं, तो एसबीआई कार्ड को यह स्वतंत्रता होगी कि वह बकाया भुगतान के संदेशों को तृतीय पक्षों को भेज दे जिनमें बिना कोई सीमा के मेरे जीवनसाथी, अभिभावक, परिवार के अन्य सदस्य, सचिव, लेखापाल आदि शामिल हो सकते हैं जो कि मेरे निवास, कार्यालय, पंजीकृत मोबाइल नंबर, पंजीकृत लैंडलाइन नंबर, पते पर मिल सकते हैं। कानून के अनुसार बकाया राशि वसूलने के लिए एसबीआई कार्ड के दूसरे अधिकारों को बिना किसी पक्षपात के उपयोग किया जाता है। मैं एतद द्वारा पुष्टि करता / करती हूँ कि सामान्य व्यवसाय की भाषा में और मौजूदा विनियमों के अनुसार मैं एसबीआई क्रेडिट कार्ड का हितग्राही स्वामी होऊँगा/होऊँगी। यदि एसबीआईसीपीएसएल द्वारा मेरे एसबीआई कॉर्पोरेट कार्ड आवेदन पत्र की स्वीकृति के आधार पर इस तरह के कॉर्पोरेट कार्ड जारी किए जाने पर मैं एसबीआई कॉर्पोरेट कार्ड के हितग्राही स्वामी की अपनी क्षमता में एसबीआईसीपीएसएल के सभी निर्देशों का अनुपालन करने के लिए एतदद्वारा कार्य करता / करती हूँ। मैंने एसबीआईसीपीएसएल की वेबसाइट [www.sbicard.com](http://www.sbicard.com) पर प्रकाशित डेटा निजता और सुरक्षा प्रक्रियाओं के बारे में एसबीआईसीपीएसएल की नीतियाँ पढ़ और समझ ली हैं और इसकी सभी सामग्री से सहमत हूँ।

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 Corporate Card in accordance with all the specific terms contained therein.

मैं समझता / समझती हूँ, सहमत हूँ और मानता / मानती हूँ कि मेरे द्वारा भरे गए, सहमति दिए गए और हस्ताक्षर किए गए सभी दस्तावेज एक साथ पढ़ जाएँगे और यह कि यहाँ सम्मिलित विशेष शर्तों के अनुसार अलग-अलग हस्ताक्षर किए गए ये सभी दस्तावेज एक साथ मिलकर एसबीआई कॉर्पोरेट कार्ड के लिए आवेदन पत्र बनाते हैं।

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 I hereby consent and acknowledge that I may be required to deal with such agents/third parties/service providers with respect to such product/services.

एसबीआईसीपीएसएल, मार्केटिंग या बिक्री से जुड़ी सेवाएँ या अपने उत्पादों के वास्ते दूसरी सेवाएँ उपलब्ध कराने के लिए अपनी ओर से किसी एजेंट (एजेंट) और / या तृतीय पक्ष (पक्षों) की सेवाओं से काम ले सकता है, उन्हें किराये पर ले सकता है, उनका उपयोग कर सकता है और मैं एतद द्वारा इस बात की सहमति देता / देती हूँ और स्वीकार करता / करती हूँ कि इस तरह के उत्पाद / सेवाओं के लिए मुझे ऐसे एजेंट / तृतीय पक्षों / सेवा प्रदाताओं से व्यवहार करना पड़ सकता है।

I have read and understood the contents of this SBI Corporate Card application form and the attached Most Important Document and, hereby apply to SBI Cards and Payment Services Limited ("SBICPSL") for the issuance of Corporate Card ("Card"). I confirm that I have received the MITC Most Important Terms & Conditions/ along with the application form and have read all details in it. The MITC provided is in English Language and I am fully conversant with English to understand the MITC.

Further, I 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. I hereby authorise / do not authorise sharing of any of my information for marketing/ offering various products and services of SBICPSL or any of the products of its Group Companies, subsidiaries, affiliated, associates of co brand partner(s). I hereby authorise sharing of any of my information for operational or other administrative purposes.

मैंने इस एसबीआई कॉर्पोरेट कार्ड आवेदन पत्र और संलग्न सबसे महत्वपूर्ण दस्तावेज की सामग्री को पढ़ और समझ लिया है और कॉर्पोरेट कार्ड ("कार्ड") जारी करने के लिए एसबीआई कार्ड्स व पेमेंट सर्विसेज लिमिटेड ("एसबीआईसीपीएसएल") पर आवेदन किया है। मैं पुष्टि करता / करती हूँ कि मैंने आवेदन पत्र के साथ एमआईटीसी सबसे महत्वपूर्ण नियम और शर्तें प्राप्त की हैं और इसमें दिए गए सभी विवरण पढ़े हैं। एमआईटीसी की सामग्री अंग्रेजी भाषा में दी गई है और मैं उसे समझने के लिए अंग्रेजी में पूरी तरह से निपुण हूँ। आगे, मैं एसबीआई कार्ड से अनुरोध करता/करती हूँ कि वह एसबीआई कार्ड से जुड़ी सभी जानकारी अंग्रेजी में उपलब्ध कराए। मुझे इस बात की जानकारी है कि एमआईटीसी की सामग्री एसबीआई कार्ड की वेबसाइट www.sbicard.com पर देखने के लिए मौजूद है। मैं एतद द्वारा एसबीआईसीपीएसएल के विभिन्न उत्पादों और सेवाओं या इसके समूह कंपनियों, सहायक कंपनियों, संबद्धों, कोब्रांड साझेदार (साझेदारों) के किसी भी उत्पाद की मार्केटिंग / उन्हें ऑफर किए जाने के लिए के लिए किसी भी जानकारी को साझा करने हेतु / अधिकृत करता/करती हूँ/अधिकृत नहीं करता/करती हूँ। मैं संचालन या दूसरे प्रबंधन प्रयोजनों के लिए अपनी किसी भी जानकारी को साझा करने के लिए अधिकृत करता/करती हूँ

Notwithstanding any earlier instructions given by me, I hereby authorise SBICPSL to send me SMS alerts on marketing / account related information on my phone number. All documents submitted in support of the application shall become the sole and absolute property of SBICPSL.

मेरे द्वारा पहले कोई भी निर्देश दिए हुए होने के बावजूद, मैं एतद द्वारा एसबीआईसीपीएसएल को मेरे फोन नंबर पर मार्केटिंग/खाते से जुड़ी जानकारी पर एसएमएस सूचनाएँ भेजने के लिए अधिकृत करता/करती हूँ। आवेदन के साथ सबमिट किए गए सभी दस्तावेज पूरी तरह से बिना शर्त एसबीआईसीपीएसएल की संपत्ति होंगे।

I hereby chose the option of applying for an SBI Corporate Card with individual liability and agree to comply with all the terms and conditions as applicable to the said Corporate Card. I acknowledge that SBI Cards & Payment Services Limited ("SBICPSL") at its own discretion may verify such information/details with my employer (Client Name) and/or any other source(s) as it may deem appropriate and I do unconditionally authorise my employer (Client Name) to share all/any information pertains to my identity, employment, remuneration, address, photo identification etc., to SBICPSL in this regard.

मैंने इसके लिए व्यक्तिगत देयता के साथ एक एसबीआई कॉर्पोरेट कार्ड के लिए आवेदन करने का विकल्प चुना है और सभी नियमों और शर्तों का पालन करने के लिए सहमति व्यक्त की है, जो कि कॉर्पोरेट कार्ड के लिए लागू हैं। मैं स्वीकार करता/करती हूँ कि एसबीआई कार्ड्स एंड पेमेंट सर्विसेज लिमिटेड ("एसबीआईसीपीएसएल") अपने विवेक से मेरे नियोक्ता (ग्राहक का नाम) और / या किसी अन्य स्रोत के साथ इस तरह की जानकारी / विवरण को सत्यापित कर सकता है क्योंकि यह उपयुक्त हो सकता है और मैं बिना किसी शर्त के मेरे नियोक्ता (ग्राहक का नाम) को इस संबंध में एसबीआईसीपीएसएल को मेरी पहचान, रोजगार, पारिश्रमिक, पता, फोटो पहचान आदि से संबंधित सभी / कोई भी जानकारी साझा करने के लिए अधिकृत करता/करती हूँ।

I also authorise SBICPSL to verify, confirm and exchange credit information pertaining to my card account with any sources including but not limited to banks, financial institutions, employer and credit bureaus. I further acknowledge and agree that SBICPSL and (Client Name) shall have access to all the information/details, records and transaction records- including confidential data/information, personal data/information, sensitive and personal information/data- (collectively information pertaining to and arising out of the usage of my Corporate Card account). I do hereby unconditionally authorise SBICPSL to share such Information as it may deem appropriate with my employer (Client Name). I further confirm that I have been given an option not to provide the Information/data as detailed herein; I have shared or have agreed to share the Information/Data solely for the purpose of issuance and servicing of my SBI Corporate Card and I further understand that I shall have the option to withdraw such consent at any time while availing the services of otherwise of SBICPSL and in the event of such withdrawal of consent, SBICPSL shall have the option to withdraw/block my SBI Corporate Card.

मैं एसबीआईसीपीएसएल को अपने कार्ड खाते से संबंधित क्रेडिट जानकारी के सत्यापन, पुष्टि और आदान-प्रदान करने के लिए अधिकृत करता/करती हूँ, लेकिन यह बैंकों, वित्तीय संस्थानों, नियोक्ता और क्रेडिट ब्यूरो तक सीमित नहीं है। मैं आगे स्वीकार करता/करती हूँ और सहमत हूँ कि एसबीआईसीपीएसएल और (ग्राहक नाम) के पास गोपनीय डेटा/सूचना, व्यक्तिगत डेटा/जानकारी, संवेदनशील और व्यक्तिगत जानकारी/डेटा सहित सभी जानकारी/विवरण, रिकॉर्ड और लेनदेन संबंधी रिकॉर्ड तक पहुंच प्राप्त होगी- (सामूहिक रूप से संबंधित जानकारी और मेरे कॉर्पोरेट कार्ड खाते के उपयोग से उत्पन्न)। मैं इस तरह की जानकारी साझा करने के लिए बिना किसी शर्त के एसबीआईसीपीएसएल को अधिकृत करता/करती हूँ क्योंकि यह मेरे नियोक्ता (ग्राहक नाम) के साथ उपयुक्त हो सकता है। मैं आगे इस बात की पुष्टि करता/करती हूँ कि मुझे यहाँ विस्तृत रूप में सूचना/डेटा उपलब्ध नहीं कराने का विकल्प दिया गया है; मैंने अपने एसबीआई कॉर्पोरेट कार्ड को जारी करने और उसकी सेवा देने के उद्देश्य से पूरी तरह से सूचना/डेटा साझा करने के लिए सहमति व्यक्त की है और मैं आगे समझता/समझती हूँ कि एसबीआईसीपीएसएल की अन्यथा सेवाओं का लाभ उठाने के दौरान किसी भी समय ऐसी सहमति वापस लेने का विकल्प होगा और सहमति की ऐसी वापसी की स्थिति में, एसबीआईसीपीएसएल के पास मेरे एसबीआई कॉर्पोरेट कार्ड को वापस लेने/अवरुद्ध करने का विकल्प होगा।

I hereby acknowledge, undertake, confirm and agree that I alone shall be liable for all charges, dues, fee, and penalty etc., incurred/to be incurred on the SBI Corporate Card issued to me. I agree to any variation in credit limits assigned to multiple credit cards issued to me. I further state and declare that while sourcing the application of SBI Corporate Card : No cash has been collected from me and no credit limits have been promised to me. I shall contact the SBI Credit Card Customer helpline incase I have any doubts/clarifications.

मैं इस बात को स्वीकार करता/करती हूँ, वचन देता/देती हूँ, पुष्टि करता/करती हूँ और सहमत हूँ कि इस बात से सहमत हूँ कि मेरे द्वारा जारी किए गए एसबीआई कॉर्पोरेट कार्ड पर किए गए सभी शुल्कों, देय राशि, फीस और जुर्माने आदि के लिए अकेले ही उत्तरदायी होगा/होगी। मैं जारी किए गए कई क्रेडिट कार्ड को असाइन की गई क्रेडिट सीमा में किसी भी भिन्नता के लिए सहमत हूँ। मैं एसबीआई कॉर्पोरेट कार्ड के आवेदन की सोर्सिंग करते हुए यह बताता हूँ कि: मुझसे कोई नकदी नहीं ली गई है और मेरे लिए कोई क्रेडिट सीमा का वादा नहीं किया गया है। कोई भी शंका/स्पष्टीकरण के लिए, मैं एसबीआई क्रेडिट कार्ड ग्राहक हेल्पलाइन से संपर्क करूँगा / करूँगी।

I am also aware that this declaration does not necessarily guarantee card approval. I hereby acknowledge that I have applied for SBI Platinum Corporate Card and understand that there is no joining/annual fee applicable towards this card, all remaining fee & charges are applicable as mentioned in the attached MITC Document.

मैं यह भी जानता / जानती हूँ कि इस घोषणा से कार्ड की स्वीकृति की कोई गारंटी नहीं है। मैं इस बात को स्वीकार करता/करती हूँ कि मैंने एसबीआई प्लेटिनम कॉर्पोरेट कार्ड के लिए आवेदन किया है और समझता हूँ कि इस कार्ड के लिए कोई जॉइनिंग / वार्षिक शुल्क लागू नहीं है, शेष सभी फीस और शुल्क संलग्न एमआईटीसी दस्तावेज में उल्लिखित हैं।

Preferred Mailing Address  Current Residential Address  Office Address  
डाक पते की प्राथमिकता चुनें वर्तमान निवास का पता कार्यालय का पता

Place : \_\_\_\_\_ Date \_\_\_\_\_  
स्थान : \_\_\_\_\_ दिनांक \_\_\_\_\_

\_\_\_\_\_

Signature of Primary Card Applicant  
प्राथमिक कार्ड आवेदक के हस्ताक्षर

## V. Authorised CORPORATE OFFICER (To be filled by Corporate Card Program Manager(CCPM)/Authorised Signatory)

अधिकृत कॉर्पोरेट अधिकारी (कॉर्पोरेट कार्ड प्रोग्राम मैनेजर (CCPM) / अधिकृत हस्ताक्षरकर्ता द्वारा भरे जाने हैं)

Authorised Signatory/Program Manager's Name: \_\_\_\_\_

अधिकृत हस्ताक्षरकर्ता / प्रोग्राम मैनेजर का नाम: \_\_\_\_\_

\_\_\_\_\_

Program Manager's Signature and Company Stamp  
प्रोग्राम मैनेजर का हस्ताक्षर और कंपनी की मुहर

I hereby certify that the information shared by the applicant in Section II ( Applicant's official E-Mail Address, Designation and Department) in this form is true and correct in all respect मैं इसके द्वारा प्रमाणित करता हूँ कि आवेदक द्वारा इस फॉर्म के अनुभाग II (आवेदक के आधिकारिक ई-मेल पते, पदनाम, विभाग) में साझा की गई जानकारी सभी मामलों में सही और सत्य है।

FOR OFFICE USE ONLY केवल कार्यालयीन उपयोग के लिए

Name of ASM / RM : \_\_\_\_\_  
एसएम/आरएम का नाम: \_\_\_\_\_

Designation : \_\_\_\_\_ SSO ID : \_\_\_\_\_  
पद: एसएसओ आईडी: \_\_\_\_\_

Account type-  Non TMC  TMC  
खाते का प्रकार- गैर टीएमसी टीएमसी

Place : \_\_\_\_\_ Date \_\_\_\_\_  
स्थान : \_\_\_\_\_ दिनांक \_\_\_\_\_

\_\_\_\_\_

Signature of ASM/RM  
एसएम/आरएम के हस्ताक्षर

# Most Important Terms & Conditions - SBI Corporate Card (Applicable for Individual Liability Customers)

## 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 Corporate Card (SBI Card). These fees may vary from Corporate to Corporate and may also vary from Cardholder to Cardholder, and from offer to offer. These shall be as communicated to the Corporate and the Cardholder at the time of applying for the corporate 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 2.5% or Upto Rs 450 whichever is higher at domestic SBI ATMs / Cashpoints, and Upto Rs 450 or 2.5% whichever is higher, at other domestic ATM's and 3% or Upto Rs 450, whichever is higher at international ATMs will be levied. The transaction fee is subject to change at the discretion of SBI Cards and Payment Services Limited (SBI Card) (formerly known as SBI Cards and 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 Corporate Card number & Amount in the pay-in slip and depositing the same at the branch counter. An instant payment acknowledgment 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.

If the Corporate or the cardholder makes partial or no payment of Total Amount Due(TAD) before Payment Due Date (PDD); i.e. the Customer has outstanding balance from previous months and in the current month, full payment of Total Amount Due is made before Payment Due Date then Finance charges will be levied on the closing balance till the payment date.

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 and is subject to change at the discretion of SBICPSL. 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 Mar'17-2ndApr'17are as follows:

1. Retail Purchase of INR. 5000 – On 10th Mar'17
2. Cash Withdrawal (if applicable) of INR.7000 – On 30th Mar'17

Assuming no previous balance carried forward from the 2nd Mar'17 statement, the cardholder will get his 2nd Apr'17 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 Apr'17, 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.

a) 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'17 – 2nd Feb'17 are as follows:

1. Retail Purchase of INR. 10000 – On 5th Jan'17
2. Online Purchase of INR. 30000 – On 15th Jan'17

Assuming no previous balance carried forward from the 2nd Jan'17 statement, the cardholder will get his 2nd Feb'17 statement showing Rs. 40,000 transactions. The cardholder needs to make payment against the outstanding by 22nd Feb'17, 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).

**Making only the minimum payment every month would result in the repayment stretching over the years with consequent interest payment on outstanding balance.**

**Example 3: Card Statement date – 2nd of every month.**

Transactions done between 3rd Dec'17 – 2nd Jan'17

1. Retail Purchase of Rs 500 – On 15th Dec'17
2. Online Purchase of Rs 600 – On 20th Dec'17

Assuming no previous balance carried forward from the 2nd December 2017 statement, the Cardholder will get his 2nd Jan'17 statement showing Rs 1100 transactions, Total Amount Due of Rs.1100. The Cardholder needs to make payment against the outstanding by 22nd Jan '17, i.e. 20 days from the Statement Date.

Assuming the Cardholder makes partial payment of Rs 500, on 22nd Jan '17, finance charges would be levied at the effective rate and added to the total outstanding. Considering the effective rate of 3.35% p.m.,

finance charge calculation will be done as follows:

On the balance of Rs 500 (15th Dec to 22nd Jan) for 39 days:  $(3.35 \times 12) \times (39/365) \times 500/100 = \text{Rs.}21.48$

On the balance of Rs 600 (20th Dec to 22nd Jan) for 34 days:  $(3.35 \times 12) \times (34/365) \times 600/100 = \text{Rs.}22.47$

On the balance of Rs 600 (22nd Jan to 2nd Feb) for 10 days:  $(3.35 \times 12) \times (10/365) \times 600/100 = \text{Rs.}6.61$

Total Interest Charged = Rs 50.56

Transactions done between 3rd Feb'17 – 2nd Mar'17

1. Beginning balance of Rs 650.56 – On 3rd Feb'17
2. Retail Purchase of Rs 1000 – On 5th Feb'17
3. Online Purchase of Rs 3000 – On 15th Feb'17

Assuming previous balance of Rs 650.46 carried forward from the 2nd Feb '17 statement, the Cardholder needs to make payment against the outstanding by 22nd Feb '17, i.e. 20 days from the Statement Date.

Assuming Cardholder makes complete payment by 15th Feb i.e. within Payment Due Date. Considering the effective rate of 3.35% p.m., finance charge calculation will be done as follows:

On the balance of Rs 650.56 (3rd Feb – 15th Feb) for 12 days:

$(3.35 \times 12) \times (12/365) \times 650.56/100 = \text{Rs } 8.60$

Total Interest Charged = Rs 8.60

Sum of Outstanding purchase amount, Interest charges, Fees and Charges, if any, and all applicable taxes would reflect as the Total amount due in the statement dated 2nd March

#### G. Late Payment Charges

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'17– 2nd Mar'17 areas follows:

1. Retail Purchase of INR. 2000 – On 8th Feb'17

2. Online Purchase of INR. 2500 – On 19th Feb'17

Assuming no previous balance carried forward from the 2nd Feb'17 statement, the cardholder will get his 2nd Mar. statement showing Rs. 4500 transactions. The cardholder needs to make payment against the outstanding by 22nd Mar'17, 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 – Not applicable for Corporate Cards

##### I. Payment Dishonor Fee

In case of a Payment Dishonor, the Corporate Cardholder will be charged payment dishonor fee of 2% of Payment Amount subject to minimum charges of Rs 450.

##### J. Other charges(if applicable):

· Card Replacement Fee: Rs. 100/- – Rs. 250/-

· Cheque Fee: Rs 100 (Payments made via cheque upto Rs. 2000)

· Cheque Pick Up Fee: Rs. 90/-

· Statement Retrieval Fee: Nil

· Foreign Currency Transaction fee: Upto 3.5% 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 may review the corporate level limit periodically, and increase or decrease the same based on internal criteria or basis request received from the Corporate Card Program Manager. Any such changes may also impact Cardholders limit and the same would be informed to the Corporate Card Program manager who can further disseminate this information to the respective cardholders. Cardholders seeking to have their credit limit increased can do so by writing to SBICPSL and providing financial documents declaring their income. However SBICPSL, at its sole discretion and based on request received and approval of 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 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 Corporate 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 Corporate Card Issuer to undertake appropriate GST compliances which would in turn enable card holder to take input tax credit of supplies made by the Corporate 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 cardholder.
- e) Payments towards the Card account may be made in any of the following ways:
  - By logging onto [www.sbicard.com](http://www.sbicard.com) and using Paynet option to make payment through netbanking or your SBI ATM cum debit card.
  - 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 xxxxxxxxxxxxxxxxx".
  - ECS: Payments can be made through the Electronic Clearing System (ECS) in select cities. NEFT: Beneficiary Name: SBI Cards and Payment Services Limited. Bank Address: State Bank of India, Commercial Branch(04079), 6th Floor, Palm Court, Maharana Pratap Chowk, Near M.D.I., Gurugram-122001  
Bank Account Number- 39735563903  
IFSC code: SBIN0004079
- 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.
- 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 Corporate Card Program Manager or the Cardholder can also contact SBICPSL for making any enquiries or for any grievance redressal through an e-mail to [sbicorporate.services@sbicard.com](mailto:sbicorporate.services@sbicard.com) or through the 24-Hour SBI Card Helpline: 1860 180 1290, 39 02 02 02 (prefix local STD code) - 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 Cardholder and the Card Account shall immediately stand Cancelled. The 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.

#### 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 Cardholder and the Card Account shall



immediately stand cancelled. The 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.

Before reporting default status of a Cardholder to a Credit Information Company which has obtained Certificate of Registration from RBI and of which the SBICPSL is a member, we will provide a months' notice to the Cardholder.

It may further be noted, that if a Cardholder, post being reported as defaulter, clears his/her dues, then SBICPSL would withdraw the defaulter status from the Credit Information Company. Such changes may take 45-60 days to reflect in Cardholder's credit report. SBICPSL submits the Cardholder's data to a Credit Information Company every month in the prescribed format. Credit Information Company uploads the submitted data onto their server within 30 days' time.

SBICPSL at its sole discretion may provide some insurance cover along with the Corporate Card and shall have full right to withdraw the same without any prior notice to the corporate/cardholder. SBICPSL shall update the details of such offerings at the website at all times. For updated details, Corporate/Cardholders shall refer to [www.sbicard.com](http://www.sbicard.com). The respective insurance cover will be applicable and/or activated from the date of issuance of corporate card to the corporate cardholder.

## **5. TERMINATION/REVOCAION OF THE CARDHOLDERSHIP**

- a) The Corporate Card Program Manager or the Cardholder with an approval from the Corporate Card Program Manager may end the Agreement at any time by writing to SBICPSL or calling in to the SBICard Helpline, and by cutting the card(s) diagonally. Termination will be effective after payment of all amounts outstanding on the card account by the cardholder. No joining or renewal/annual fees shall be refunded on a pro-ratabasis.
- 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.
- c) SBICPSL can suspend the facility on the Corporate 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. 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 Corporate Card is misplaced, lost, stolen, mutilated, not received when due or if he/shesuspects that the Corporate 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](http://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) The Cardholder must notify to SBICPSL through any of the multiple channels for reporting unauthorized transactions that have taken place and/or loss or theft of the Card. SBICPSL will be responsible for any unauthorized electronic banking transactions only in terms of and in accordance with the directions on "Customer Protection – Limiting Liability of Customers in Unauthorized Electronic Banking Transactions".

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 unless the loss to the customer is due to deficiency on the part of SBICPSL. After the receipt of proper notification of the loss by SBICPSL (via website, phone banking, SMS, email, IVR or dedicated helpline), the Cardholder's subsequent liability is restricted Upto a maximum of Rs.1000 In addition to notifying SBICPSL about the loss or theft of the Card, the Cardholder must report any theft of the Corporate 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,

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) 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.

e) 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.

f) Changes in contact details of your Corporate 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 of the existing or future credit bureaus only after issuing sufficient notice about the intention to report 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](http://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 Management 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 Corporate Card account, SBI Card has the right to return this credit balance to you.
- Please do not use Corporate 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 Corporate 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.

## 8. Schedule of Charges

<b>Fees</b>	<b>Platinum Signature Virtual Card</b>		
Joining Fee (one time)	NIL	NIL	NIL
Annual Fee (p.a.)	NIL	Rs.499	NIL
<b>Extended Credit</b>			
Interest Free Credit Period	20-50 days (applicable only on retail purchases and if previous month's outstanding balance is paid in full)		
	15-32 days (applicable only in case of SBI Corporate Utility Card)		
Finance Charges#	Upto 3.35% p.m. (40.2% p.a.) from the transaction date (It is a charge card and does not offer revolving facility)		
Total Amount Payable	Total Outstanding Due		
<b>Cash Advance (If Applicable)</b>			
Cash Advance Limit (If Applicable)	Variable		
Free Credit Period	Nil		
Finance Charges#	Upto 3.35% p.m. (40.2% p.a.) from the date of withdrawal		
<b>Cash Advance Fees (If Applicable)</b>			
SBI ATMs / Other Domestic ATMs	Upto 2.5% of withdrawal amount or upto Rs. 450 (WIH) per transaction		
International ATMs	Upto 3% of withdrawal amount or upto Rs. 450 (WIH) per transaction		
<b>Other Charges &amp; Fees (If Applicable)</b>			
Cash Payment Fee	Rs. 100		
Cheque Pickup	Rs. 90		
Statement Retrieval	Nil		
Cheque Fee	Rs. 100 (Cheque payment upto Rs. 2000)		
Payment Dishonor fee	2% of Payment amount (subject to a minimum of Rs. 450)		
Late Payment	NIL for Total Amount due from Rs.0-Rs.200; Rs.100 for Total Amount due greater than Rs.200 & upto Rs.500; Rs.400 for Total Amount due greater than Rs.500 & upto Rs.1000; Rs.500 for Total Amount due greater than Rs.1000 & upto Rs.10,000; Rs.750 for Total Amount due greater than Rs.10,000		
Overlimit	Not Applicable for Corporate Card		
Emergency Card Replacement	Complimentary		
Foreign Currency Transaction	Conversion mark up: Upto 3.5%		
Annual Priority Pass Fee	Upto Rs. 180 for Platinum and Complimentary for Signature		
Priority Pass Lounge Charges	All Airport Lounge visits within and outside India through the Priority Pass Program will be charged with an usage fee of \$27 per visit + applicable taxes. For more details, please visit sbicard.com All guests being accompanied by the SBI Cardholder having the Priority Pass, to visit the Airport Lounge will be charged with an usage fee of \$27 per visit + applicable taxes.		
Annual Reward Fee	Upto Rs. 300		
Rewards Redemption Fee	Rs. 99		
<b>Surcharge</b>			
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 sold at petrol Pumps	1% of transaction value. 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 Maximum surcharge waiver of Rs.250 per statement cycle per Corporate Card account for signature & platinum 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 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](http://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.