

FAQ

1. What is SBI Card's 'Refer & Earn' program?

It is an online credit card referral program for our existing Cardholders, who can refer their friends and family to apply for a new SBI Credit Card. If the referee is issued an SBI Card, the referrer would receive gift voucher worth Rs. 500 as a referral reward.

2. Who is eligible for the SBI Card's 'Refer & Earn' program?

All existing SBI Cardholders are eligible to refer their friends & family for an SBI Card, under this program.

3. What is the referral reward and how will the referrer receive it?

For each successful referral, the referrer will get voucher worth Rs. 500, as the referral reward which will be credited directly to his/her SBI Card Account within 60 days of onboarding the referred account. A successful referral would be when the referee has applied, according to the terms of the program and has been issued an SBI Card. A referrer can refer up to 25 people in a calendar year (Jan-Dec) as referral reward under the 'Refer & Earn' program.

4. How will the referee get the benefit?

Referee will get the offer benefit at the time of first payment done by Referee.

Referee will get benefit of offer from account open date to 90 days in case the payment has been complete.

5. How to refer a customer under the Referral campaign?

The referral program is a completely automated online campaign. Referrals can refer their friends/family through the online referral form/sharing referral link or the referral code through Whatsapp, Facebook, SMS, email etc.

6. How can the referee apply for the SBI Card?

Referee would receive an e-mail from his/her referrer to apply for an SBI Card through the 'Refer & Earn' program.

The e-mail would contain a link which would take the referee directly to the application form.

7. What can be done if the referee does not receive their referral e-mail?

If the referee does not receive the referral e-mail, the referrer has the option to re-send the referral email, through the referral dashboard. The referrer can just click on the 'Send Reminder mail' button present next to every referee's name to send the referral mail.

However, even after multiple attempts if the referee has still not received the referral email, you can write to us at refer@sbicard.com

8. What is the referral dashboard?

The referral dashboard is a page where the referrer can view the status of all his/her referrals.

9. How can the status of the referee's application be checked?

The status can be checked in the referral dashboard. The referral dashboard is updated once every week with the updated status. The status reflected would be one of the below scenario:

- a. Not Applied Yet: The referee has not applied through the 'Refer & Earn' program yet
- b. Applied/Under Process: The referee has applied for an SBI Card & his/her application is currently under process. The 'Last Updated' field in the referral dashboard indicates the date on which the referral dashboard was updated previously for each referral.
- c. Approved: The referee's application has been approved successfully.
- d. Not Approved: The referee's application has been not been approved successfully. The reason for the same will be communicated via e-mail to the referees' registered email-ID.

10. What should be done if the referral dashboard does not show the correct status? If the referral dashboard does not reflect the correct status of any referee, please write to us at refer@sbicard.com with the following details:

- a. Your name as filled in the referral form
- b. Your e-mail ID as filled in the referral form

- c. Your referee's name as filled in the referral form
- d. Your referee's e-mail ID as filled in the referral form

11. How long will it take to process the referral reward?

The referral voucher will be credited directly to the referrer's SBI Card Account within 60 days from the date on which an SBI Card was issued to the referee.

However, if the referral voucher has not been issued after 60 days, you can write to us at refer@sbicard.com, with the following details:

- a. Your name as filled in the referral form
- b. Your e-mail ID as filled in the referral form
- c. Your referee's name as filled in the referral form
- d. Your referee's e-mail ID as filled in the referral form

12. Till when is my gift voucher valid?

The voucher validity would be communicated at the time when the voucher has been issued to the referrer/referee.