

## EASY BILL PAY TERMS & CONDITIONS

### A. Definitions:

1. The term "Utility Company" or "Biller"; shall mean a company, organization or entity that sends a Bill, statement, invoice, or a request for payment for a product or service to the customer.
2. 'Cardholder/Customer' refers to a person holding a valid SBI Credit Card
3. 'SBI Card' / 'SBI Credit Card' refers to valid retail SBI Credit Card (excluding Corporate & Tata Cards) issued by SBI Cards and Payment Services Limited (SBICPSL)
4. SBI Card website, SBI Card Mobile App, Chatbot ILA are individually or collectively referred to as 'SBI Card platform(s)'
5. The term 'Network' shall mean card associations like Visa, Mastercard, Rupay & American Express
6. The term "TSP" shall mean 'Technology Service provider' to SBI Card who will have integrations with Billers in the ecosystem for enabling biller registrations, AFA authentication, authorization, bill payment and settlement (including Refunds).
7. The term "AFA" refers to "Additional Factor of Authentication". Wherever applicable, AFA will be done via sending OTP SMS to registered mobile number of cardholders
8. The term "Auto Bill Pay", or "Autopay" or "Standing Instruction set at SBI card platform" or "e-mandate set at SBI card platform" shall mean consent given by a customer at a SBI Card platform (Website/Mobile App) to debit their SBI Credit Card for recurring payment requests received from Biller.
9. The term "Fetch & Pay", or "Non-Standing Instruction" or "One time bill payment" shall mean bill payment done by a customer at a SBI Card platform (Website/Mobile App/ILA) by logging in to the platforms using their credentials, fetching the bill details, entering OTP & completing bill amount payment on or before the due date.
10. Auto Bill pay bill value greater than the Auto Bill Pay limit set by the cardholder or Rs 15000, will be considered as Non -Standing Instruction Trxns and cardholder can complete the payment as mentioned in above pt. 9
11. "Easy Bill Pay dashboard" refers to the screen that opens in SBI Card website post login section as per following navigation path : sbicard.com->Login->Easy Bill Pay->Pay Now->Disclaimer->Proceed
12. "Bill Pay & Recharge section on Mobile App" refers to the screen that opens in SBI Card Mobile App post login section as per following navigation path : Login->e-store->Bill Pay & Recharge->Disclaimer->Proceed
13. The scope of service includes all associated functions that SBI Card carries out as an Issuer.

### B. Terms & Conditions:

1. Easy Bill Pay service covers both "Auto bill Pay" (also called 'Autopay' or 'Standing Instructions set at SBI Card platform' or 'e-Mandate set at SBI Card platform' and "Fetch & pay" Non-Standing Instruction based transactions (also called 'Non Standing Instruction or one time bill fetch & payment').
2. Easy Bill Pay is available for select billers in select cities. Easy Bill pay service is not available for Tata Cardholders. Tata cardholders can make their bill payment directly to the Biller through Biller website/ mobile app.

3. Auto Bill Pay services can be accessed through SBI Card website and SBI Card mobile app.
4. Fetch & Pay services can be accessed through SBI Card website, SBI Card mobile app & SBI Card chatbot ILA . Fetch & Pay Trxns done through SBI card platform's post login section is currently not applicable on SBI Credit Cards on Rupay Card Network. The said service will be available to the credit card holders (Primary card only) registered for this service and to the exclusion of all others. This service is not available on add-on cards.
5. The Cardholder agrees that he/she would enter/give the Bill details correctly in SBI Card platform. If details are entered in correctly, it will not be the responsibility of SBI Card, and any further disputes are to be settled with the utility company directly by the card holder. It is specifically stipulated that all liability shall be on the cardholder in case of any incorrect entry and SBI card shall not be responsible whether directly, indirectly, incidentally, or consequentially for any such acts of the cardholder.
6. Once a bill is registered for Auto Bill pay, payment debit to SBI card shall be effective from the next billing cycle of the bill registered. Customer to ensure payment is done directly to biller for the current bill cycle.
7. The cardholder shall take precaution to ensure that no double payment is made from his end for the same bill. SBI Card will not be liable for reversals in such cases and cardholder will need to liaise directly with Biller.
8. SBI Card will not bear the responsibility & liability of late payment made by the cardholder.
9. Cardholder will have to perform AFA validation using OTP while Auto Bill pay biller registration on SBI Card website/ mobile app. OTP will be sent to registered mobile number.
10. For Auto Bill pay transactions, SBI Card will send pre-transaction notification SMS or Email to cardholder's registered Mobile number and Email ID at least 24 hrs before bill due date.
11. Cardholder can modify the Auto Bill pay limit amount &/or Autopay validity date set for the Auto Bill pay registered biller through the SBI Card website/ mobile app. AFA validation will be performed when cardholder shall modify the Auto bill pay registered.
12. To opt out of transaction, cardholder will need to delete Auto Bill pay registered biller set on SBI card platform (website/ mobile app), then he/she must do so through SBI Card website/mobile App post login section and go to 'My Billers' from Bill payments home page, move the toggle button against the biller to 'Off' position. You will be prompted to enter OTP to complete Autopay deletion. SBICPSL will be unable to stop payment if the deletion request is given post transaction authorization request initiated by merchant
13. In case no Auto Bill Pay limit, amount is set during Biller registration on SBI card platforms (website/mobile app), SBICPSL will make payment to merchant as per the bill amount claimed by biller without AFA up to permissible limit of Rs. 15000.
14. In case the bill amount payment requested by biller is greater than Rs.15000 or the Auto Bill pay limit set by the cardholder, SBICPSL will send a notification to cardholder at least 24 hours prior to due date informing that the transaction will not be processed, and cardholder will have to pay the bill by logging in to SBI Card website/ mobile app, fetching the bill details and entering OTP to confirm the transaction. Alternatively, Cardholder can pay the bill amount directly to the Biller. It is the cardholder's responsibility to pay directly to biller in such cases and SBICPSL is not liable for any claims for bill non-payment or late payment and/or other charges levied by Biller.

15. All Auto Bill Pay registered Biller details can be viewed and managed (modify/ delete) on the “Easy Bill Pay dashboard” and on the “Bill Pay & Recharge section of Mobile App”.
16. All communications / notifications (i.e. SMS/ e-mail) from SBICPSL shall be sent to Cardholder’s registered mobile number and email id updated with SBICPSL as on date of last login to the “Easy Bill Pay dashboard” through SBI Card website post login or to the “Bill Pay & Recharge section on Mobile App”. It will be the responsibility of the Cardholders to ensure that the registered mobile number & email id are up to date. SBICPSL is not liable for any late payment charges/benefits on account of cardholder due to any communications missed by Cardholder.
17. Payment to the Auto Bill pay registered Biller will be made only when SBI Card receives the bill value from Biller. In case of failure in fetching/receiving the Bill value from Biller or third-party organizations/service providers facilitating in providing bill value and/or bill due date, SBI Card won’t be liable for non-payment.
18. Notwithstanding any other terms, it is stipulated that processing of all the payments is subject to the availability of free, clear, and available limits in the cardholder's SBI Credit Card Account at the time of processing the transaction. In the event of credit limits not being available, cardholder will receive a payment failed alert.
19. In all situations where the cardholder services are discontinued/disrupted due to any acts of the utility company, governmental orders, and any other related matter, SBI Card shall not be responsible and/or liable for the same and the cardholder shall be solely responsible and liable to settle such matters with its utility company and/or statutory authority.
20. For cases where credit card number changes (due to renewal, upgrade, card lost etc.), customers will have to re-register their Auto Bill pay registered Billers with their new card details at SBI Card mobile app/website. New card numbers will not get automatically updated. Failure to do so will lead to recurring transaction decline. Alternatively, cardholders can make their bill payment directly at the Biller website/ mobile app. SBICPSL is not liable for any late payment or other charges on account of cardholder not performing this action
21. For cases where card is blocked due to lost/stolen or other permanent card block reasons, recurring transaction will be declined on such blocked cards. Cardholder will have to re-register Auto Bill pay at the SBI card website/ mobile app using a valid active SBI credit card or pay directly to the Biller for any pending bills. SBICPSL is not liable for any late payment or other charges on account of cardholder not performing this action
22. The cardholder indemnifies SBI Card from and against all actions, suits, claims, liabilities, and proceedings due to or arising out of any or all disputes between the cardholder and Utility companies or by reason of SBI Card acting in good faith and bonafide belief
23. SBI Card will endeavor to effect payments / carry-out instructions received by it within Bill due date. However, SBI Card does not warrant that Payment / fulfillment of instructions will not be delayed for reasons beyond its control including any default on the part of the service provider/payment ecosystem partners. As the instructions would depend on various electronic technology used from time to time, there could be delays in receipt of any instructions by SBI Card from the cardholder and by the provider of Utilities / Services. For all such delays, the utility service provider of such services shall be responsible and liable being the owner and administrator of these services.

24. In case of any wrong amount debited to card due to issue/incorrect customer mapping at Biller end, Cardholder might have to liaise directly with Biller for refund. Refund policies of Biller will apply over and above these terms and conditions.
25. It is clarified here that cardholder statement is adequate and conclusive proof that such payment was paid to utility company
26. SBI Card is not in any manner party to the contracts that may be executed between the cardholder and the providers of such Utilities / Services. The providers of Utilities / Services shall be solely responsible to the cardholder to render the Utilities / Services for which Payment is to be made by SBI Card and SBI Card shall not be responsible/liable for any deficiency in the same including, but not limited to, deficient quality, delivery, quantity etc., and shall not be made party to any disputes between the cardholder and any providers of Utilities / Services.
27. The cardholder shall not hold SBI Card liable for any non-service, delayed service or faulty service rendered by the provider of Utilities / Services and shall not contact or communicate in any manner whatsoever, inter alia, by electronic mail, phone, post, SMS, or personal meeting with SBI Card in this regard.
28. SBI Card will not accept any cancellation request by the cardholder if the payment transaction has been authorized on his card account and payment accepted by the Biller. Any disputes will have to be settled by the cardholder directly with the Biller.
29. Nothing contained herein shall prejudice or affect the terms and conditions as mentioned in the Terms & Conditions booklet sent in the Credit Card welcome kit. The terms of this service shall be in addition to and not in derogation of the terms contained in the Terms & Conditions booklet
30. Nothing contained in the said services shall be construed as binding obligation on SBI Card or any participating utility company to continue the services after the services are terminated.
31. SBI Card reserves the right to charge and recover from the Cardholder, fees for availing the service, which may be altered with prior intimation to the cardholder.
32. SBI Card shall have the right to revoke and/or discontinue this service to certain cardholders if it has reason and/or reasonable apprehension to believe that such continuing of this service shall gravely prejudice the commercial situation of SBI Card. Such a determination by SBI Card shall be at its sole and absolute discretion with reference to its cardholders.
33. In case SBI Card observes abuse/incorrect credit of any card value proposition (e.g., Accelerated Reward points, Cashback etc.), SBI Card reserves the right to reverse such value proposition benefits. If the value proposition is Reward points based and if the same have been redeemed, then SBI Card reserves the right to debit the equivalent value of the reward points to card, as per the prevailing value per reward point applicable at that time.
34. The said services will be effective subject to SBI Card Credit Card being valid and in good standing
35. SBI Card may without prior notice change the utility companies/billers for which said services are extended.
36. The record of charges in respect of the said services received or availed by cardholder and submitted by utility companies to cardholder's Card Account will neither bear Cardholder signature nor the imprint of Credit Card. Cardholder therefore undertake to unconditionally honor and pay without demur protest and contest all the said charges including interim

- charges booked by cardholder under the said services, as and when cardholder is billed for the same by SBI Card during the validity period of his Card and subsequent renewals thereof.
37. SBI Card reserves the right to revoke / stop this facility if the credit behavior on the card is unsatisfactory
  38. This facility is available only for utility bills pertaining to residential/individual use. SBICPSL is not liable for any incorrect debits/non-payment/disputes pertaining to utility bills paid for commercial establishments/commercial use.
  39. No receipt will be given for bills paid through this facility. Cardholder statement is adequate proof that such payment was paid to utility company.
  40. SBI Card neither endorses the Utilities / Services offered, nor is it in any manner party to the contracts that may be executed between the cardholder and the providers of such Utilities / Services
  41. The cardholder is liable to honor all his/her credit card commitments irrespective of any grievances/complaints that cardholder may have with utility companies.
  42. Cardholder will continue making payments towards any utility bill outstanding until he/she receives an SMS/E-mail confirmation from SBI Card indicating that his/her Standing Instruction (Auto Bill Pay) facility has been activated.
  43. Cardholder agrees to resolve disputes (if any) of whatsoever nature directly with the utility company and will not hold SBI Card liable for any deficiency of services provided by the utility company.
  44. Any dispute/s arising out of disconnection of the utility facility/service or due to change in location of the cardholder will be the sole responsibility of the cardholder. Cardholder is responsible to proactively delete / modify existing utility biller details registered for Auto Bill Pay through the SBI Card website/mobile App post login section for such cases. The cardholder will not hold SBI Card responsible/liable and make any claims for payment reversals/benefits for any payment debit/dispute arising out of not deleting/modifying the biller details for such cases
  45. SBI Card may at its sole discretion de-register customers' bills registered on Auto Bill Pay facility in case it suspects fraudulent/malicious behavior.
  46. All disputes and differences arising out and in connection with this service shall be subject to arbitration under the Arbitration and Conciliation Act, 1996 with any amendments thereof. The arbitration shall be conducted by a sole arbitrator appointed by SBICPSL. The place of arbitration shall be New Delhi and language of arbitration shall be English. The award passed by the arbitrator shall be final and binding on parties. Existence of a dispute/difference shall not constitute a claim against SBICPSL. Notwithstanding the foregoing the courts in New Delhi shall have the exclusive jurisdiction to decide any matters related and connected to the instant terms.