

EASY BILLPAY SERVICE TERMS & CONDITIONS

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. 'SBI Card' refers to SBI Cards & Payment Services Limited (SBICPSL)
2. Effective 01 Apr'21, new autopay registrations will not be permitted at SBI Card channels basis the latest guidelines from RBI.
 - a. Modification to existing autopay registrations set on or before 31st March'21 will not be permitted. Here modification includes change in autopay limit or card number.
 - b. Deletion of existing autopay registrations set on or before 31st March'21 is permitted.
 - c. Any product value propositions like accelerated reward points applicable on Standing Instruction/Autopay transactions will be honored only for autopay registrations set on or before 31st March'21.
3. Easy Bill Pay service is available for select billers in select cities. This covers both Standing instruction (also called 'Autopay') and Non-Standing Instruction based transactions.
4. 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 the application form/SBI Card website/SBI Card mobile app/SBI Card recorded lines (in case biller is registered for AutoPay during Inbound or Outbound calls to/from SBI Card) . If entered/given incorrectly 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 Autopay, payment debit to SBI card shall be effected 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 of late payment made by the cardholder
9. The Cardholder should keep track of any bill registration/bill scheduling SMS or Email alert/s pertaining to AutoPay. Cardholder must report any discrepancy to SBI Card within 2 days of sending alert. SBICPSL will not be liable for any incorrect payment debits reported after 2 days of sending alert.
10. Payment to the Biller will be made only when we receive 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.
11. All disputes regarding the bill registration and payments should be raised within 1 month of the billing date, SBI Card will not bear any responsibility for wrong payments or registrations after 1 month
12. 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.

13. 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
14. 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
15. 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. 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 service provider of such services shall be responsible and liable being the owner and administrator of these services.
16. 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. SBICPSL will only act as a facilitator for refunds on a best effort basis.
17. This service is available only for individual cardholders and not corporate cardholders.
18. It is clarified here that cardholder statement is adequate and conclusive proof that such payment was paid to utility company
19. 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.
20. 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.
21. 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. Payment authorization is initiated 5 days prior to the payment due date. Any disputes will have to be settled by the cardholder directly with the Biller.
22. 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
23. 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.

24. 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.
25. 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. In case SBI Card observes abuse/incorrect credit of any card value proposition (eg. 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.
26. The said services will be effective subject to SBI Card Credit Card being valid and in good standing
27. SBI Card may without prior notice change the utility companies/billers for which said services are extended.
28. 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.
29. SBI Card reserves the right to revoke / stop this facility if the credit behavior on the card is unsatisfactory
30. 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.
31. No receipt will be given for bills paid through this facility. Cardholder statement is adequate proof that such payment was paid to utility company
32. 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
33. The cardholder is liable to honour all his/her credit card commitments irrespective of any grievances/complaints that cardholder may have with utility companies.
34. 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 (Autopay) facility has been activated.
35. In case Cardholder wants to delete a biller registered for Autopay, then he/she must do so through the SBI Card website/mobile App post login section. Till the time cardholder receives a SMS/Email confirmation of biller deletion, any payment made to the utility company will be construed as valid and binding on him/her.
36. In case Cardholder wants to modify Autopay limit amount of a biller registered for Autopay, then he/she must do so through the SBI Card website/mobile App post login section. Till the time cardholder receives a SMS/Email confirmation of Autopay limit modification, any payment made to the utility company will be construed as valid and binding on him/her.

37. In case no Autopay limit is set while registering a bill for Autopay, SBICPSL will make payment to utility company or biller as per the bill amount claimed by them.
38. In case the bill amount payment requested by utility company or biller is more than the Autopay limit set by the cardholder for the particular biller, SBICPSL will reject payment to utility company or biller. It is the cardholder's responsibility to pay directly to biller in such cases and SBICPSL is not liable for any claims for late payment charges/non payment
39. 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.
40. 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 AutoPay 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
41. In case of change in card number, autopay bill registration will not be transferred to the new card automatically. Cardholders are required to de-register bill(s) from the old card and re-register them on new card through SBI card website/Mobile app post login section. SBICPSL is not liable for any late payment charges/benefits on account of cardholder not performing this action
42. SBI Card may at its sole discretion de-register customers' bills registered on autopay facility in case it suspects fraudulent/malicious behavior.
43. 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.
44. Non-Autopay Transactions done through Mobile App/ Website post login section are currently not applicable on SBI Credit Cards with Rupay Card Network