Terms & Conditions

- This offering is from SBI Cards and Payment Services Private Limited ("SBICPSL") as a value added product offer for its IRCTC SBI Card variant of Credit Cardholders ("Cardholder") as may be communicated by SBICPSL via various medium chosen by it. For the purposes of this Offer, an eligible year is defined as the year in which the fee is paid for by the Cardholder. Example: In case a card account is opened on 1st September 2016, the period for the eligible year would be 1st September 2016 to 31st August 2017.
- All eligible IRCTC SBI cardholders will get 250 reward points on applying for IRCTC SBI Card from SBI Yono mobile application or portal between 24th November'2017 to 30th Sept'2019 only. The reward points will be credited post 30 days after successful payment of the annual fee in the eligible year.
- The offer under this Program cannot be clubbed with any other offer extended by SBICPSL.
- Reward points will only give to the Cardholders who are eligible for the Offer.
- Under no circumstance will the offer being offered under this Program be settled with cash in lieu by SBICPSL.
- Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator appointed by SBICPSL for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at New Delhi and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against SBICPSL.
- SBICPSL reserves the right to modify or change any of the terms and conditions applicable to this Program at any time.
- Cardholders are not bound in any way to participate in the Programs. Any such participation is voluntary.
- Standard terms pertaining to reward points accrual apply.
- 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 the customer may be required to deal with such agents/third parties/service providers with respect to such product/services.