



INSPIRED BY YOUR PASSION
SBI Card PRIME *Business*

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FREQUENTLY ASKED QUESTIONS

SBI CARD PRIME BUSINESS CONTACTLESS FAQs

1. What is SBI Card Prime Business Contactless Credit Card?

SBI Card Prime Business Contactless Credit Card powered by MasterCard Contactless is a fast and convenient way to pay for every day purchases. It is a secure, contactless chip technology designed to help you spend less time at the cash register and give you the freedom to do the things that matter most to you.

2. How does the SBI Card Prime Business Contactless Credit Card work?

Step 1: Look for the MasterCard Contactless mark and contactless logo at the point of sale.

Step 2: The cashier enters your purchase amount into the terminal. This amount will be displayed on the contactless reader.

Step 3: Hold your card over the reader or at the POS at close range (less than 4 cm from where the contactless logo appears).

Step 4: Four green indicator lights or a beep sound will indicate that the transaction is complete. A message will also be displayed on the screen indicating the transaction is complete. No PIN is required.

Please note that payment through contactless mode is allowed for a maximum of INR 2000 for a single transaction.



3. What are the benefits?

Contactless payment functionality powered by MasterCard Contactless is specially designed for you for speed, convenience and security.

There's no dipping, swiping, entering PIN or fumbling for cash. You're ready to go in just a few seconds. Ideal for places like fast-food joints, petrol stations, movie theatres etc.

During a contactless transaction the card never leaves your hand. This greatly reduces the risk of card loss and fraud through counterfeit/skimming. A MasterCard Contactless card has its own, unique, built-in, secret key, which is used to generate a unique code for every MasterCard Contactless transaction, thus making it more secure.

You don't need to look for cash/coins for small ticket everyday purchases. It is also easier to keep track of these expenses.

4. Is there a limit for a contactless transaction amount? Can I set my own Limit?

Payment through the contactless mode is allowed for a maximum of INR 2000 for a single transaction. For a contactless transaction PIN is not required. This limit is common for all customers and setting up of individual limits is not possible.

Any transaction amount more than INR 2000 has to be carried out through a contact transaction (Dip or Swipe) and entering the PIN.

You can also choose to do a contact transaction (Dip or Swipe) with PIN for transactions amount below INR 2000.

5. Where can I use my SBI Card Prime Business Contactless Credit Card?

You can look for the Universal Contactless symbol at the POS machine at merchant outlets. Also please visit www.sbicard.com for details of merchants enabled for MasterCard Contactless contactless payment acceptance.

6. Can I use my SBI Card Prime Business Contactless Credit Card at other merchants (not enabled for contactless payment acceptance) as well?

Yes, for the merchants not enabled for contactless payment acceptance, you can use this card for a normal dip or swipe transaction.

7. Could I be debited twice if I have more than one contactless card?

No, contactless readers communicate with one card at a time. If the merchant's reader finds more than one contactless card in your wallet or purse, you will be asked to select one card to pay.

8. Could I unknowingly have made a purchase if I walk past the reader?

No, your card has to be waved within 4cm of the card reader for more than half a second and the retailer must enter the amount for you to

approve. Terminals can only process one payment transaction at a time, therefore reducing transaction errors.

9. Is there any difference in the process for ATM and Internet transactions for this contactless Credit Card?

There is no difference in transaction process for ATM or any Card not Present Transactions including Internet transactions. For ATM transactions you need to enter the PIN and for Internet transaction you need to enter your 3D secure PIN or OTP.



WELCOME TO
THE WORLD OF SBI CARD

GET FAMILIAR WITH YOUR SBI CARD

ON THE FACE OF YOUR CARD, YOU WILL FIND

A. Your Name

Please check that your name appears correctly. In case it does not, please call the SBI Card Helpline to make the necessary corrections.

B. Your individual 16 digit card number

C. Valid Thru

This is the date after which your card needs to be renewed. Your card is valid from the day you receive it up to and including the last day of the month indicated on your card.

D. The MasterCard logo

The hologram and the logo ensure that all establishments throughout the world displaying the MasterCard logo will accept your card.

E. EMV Chip

SBI Cards offers you additional security through the EMV chip enabled cards.

F. MasterCard Contactless symbol

G. Personalised 4th Line embossed with Organisation Name



ON THE REVERSE OF YOUR CARD, YOU WILL FIND

H. The MasterCard hologram

I. Magnetic Strip: contains encoded information

J. Signature Panel: please sign on this as soon as you receive your card. This identifies the card as yours and prevents misuse by any other person. Your signature on this panel would imply your consent to abide by the terms & conditions governing the use of the card.

K. SBI Card Helpline Numbers

L. Three digit CVV Number



EXCLUSIVE FEATURES



WORLDWIDE ACCEPTANCE

Your SBI Card can be used in over 29 million outlets across the globe, including 3,25,000 outlets in India. Just look for the MasterCard sign of acceptance and present your card for payment.



GUARANTEED PEACE OF MIND

Your SBI Card automatically gives you complete peace of mind with the Helpline and 24-Hour MasterCard Global Customer Assistance Services available across the world in case of any emergency. If card is lost or stolen during travel outside India, MasterCard Global Customer Assistance Services provides you with emergency assistance.



CREDIT FACILITY

Your SBI Card offers great flexibility of payment. With the extended credit option, you can plan your payments against your outstanding. You can pay any amount from the Minimum Amount Due to the Total Amount Due as shown in your Monthly Statement. You can then carry forward the unpaid balance at one of the lowest finance charges available.



CASH ON THE GO

As an SBI Cardholder, you can withdraw cash from over 1 million MasterCard ATMs across the globe.

How to get cash from an ATM

Now you don't need to enter a bank anymore. The power to access cash at the press of a key is in your hands 24 hours a day. To access cash from any MasterCard ATMs, all you have to do is:

- Insert your card into the machine as directed and wait till the machine prompts you to key in your Personal Identification Number (PIN)
- Wait for a few seconds till the machine processes this PIN. It will then ask you to key in the amount of cash you need
- Wait for a few seconds till your card comes out, count your cash before you leave

Safety tips for ATM usage

- As soon as you get your PIN, memorize it and destroy the PIN mailer. Do not write the PIN on your card and never share it with anyone. Not even with our staff. Only you must know your card PIN
- Do not let anyone use your card to access the ATM facility on your behalf
- Your PIN cannot be changed. Incase you forget it, please call the SBI Card Helpline and ask for it to be re-issued to you

Please note:

Your PIN along with your card is the only requirement for using this facility. Anyone in possession of both can use it to withdraw cash from the ATM. Please follow the instructions on the ATM carefully

- It is important that you respond to the instructions on the ATM in reasonable time
- In case you do not act after keying in the PIN, your card will either be retained by the machine or else will be ejected
- Your card, if retained by the machine, will have to be re-issued and this is subject to a replacement card fee at the prevailing rate
- The ATM may disburse currency notes of a particular denomination only



EASY BILL PAYMENT FACILITY

With SBI Card's Easy Bill Payment facility, your payment for utility bills such as Electricity Bills, Insurance Premium, Telecom Bills etc will be made before the due date automatically by registering yourself for standing instructions under auto bill pay facility at sbicard.com. Alternatively, you can also make online payments for your utility bills w/o registration, directly through SBI Card website.

- **Standing Instructions-** Register yourself for standing instructions where everytime the bill is due, the payment is made automatically by SBI Card on your behalf
- **Online payment through website-** You can make online payments on the SBI Card website



BALANCE TRANSFER on EMI

You can now save big with our low interest rate options on Balance Transfer on EMI facility. Just transfer the balances from any of your other bank's Credit Cards to your SBI Credit Card and enjoy Balance Transfer Plans suited to your financial needs. Get a Balance Transfer in just 5-7 working days. To avail this facility, the amount transferred should be a minimum of ₹5,000 and maximum of upto 75% of your available credit limit on the SBI Credit Card. Processing Fee would be charged as applicable.



FLEXIPAY

This is the easy installment plan from SBI Card that lets you buy just about anything and repay in easy monthly installments. Choose the plan best suited to your financial needs and avail a low-rate of interest. To avail this facility just call the SBI Card helpline or book online on www.sbicard.com within 30 days of your purchase.



EASY MONEY FACILITY

Now you can avail a cheque any time at your doorstep by just making a phone call to the SBI Card Helpline. Use 'Easy Money' facility and avail money against your cash limit for planning an offsite or buying office accessories. You can avail a cheque for a minimum of ₹5000 and maximum of upto 75% of your available cash limit on the SBI Credit Card. Processing Fee would be charged as applicable.



CONVERT TO EMI

Convert to EMI is a product offering on SBI Credit Card for customers just like you, to make your Credit Card usage a little more convenient and hassle-free. The offer is brought to you in partnership with the participating Merchant Establishments thereby enabling you to buy products or services on Easy Money Installment schemes at select merchant outlets.

Convert to EMI program?

Visit an outlet or merchant website which is part of convert to EMI. Visit the outlet and choose the products or services you wish to buy. At the time of making payment, inform the cashier of your intent of purchasing the product or service on EMI through your SBI Credit Card.

In case of E-commerce merchants, select SBI card EMI payment option on the merchant's payment page.

How do I benefit?

- Avail manufacturer/merchant funded cashback on select EMI transaction
- Earn Regular Reward points even on EMI transactions
- No Documentation
- On-the-spot approvals
- Flexible EMI payment options of 3, 6, 9 & 12 months

What are the charges?

- Rate of interest is applicable on monthly reducing balance on all Convert to EMI transactions
- You can choose to foreclose a convert to EMI booking. Foreclosure charges are applicable on outstanding principal amount



SBI Card Alerts

SBI Card Alerts enables you to receive information regarding your Credit Card through an SMS on your mobile phone. These include Mini Statement Alerts, Cheque Alerts, Credit & Cash Limit Alerts & Payment Assistance Alerts. So no matter where you are, we will keep you informed.



INSURANCE

With your SBI Credit Card you can buy Group Personal Accident Policy and Family Health Floater policy from Royal Sundaram General Insurance Co. Limited, at very affordable rates

1. Group Personal Accident Policy is designed to shield you financially in the event of any unforeseen accidents, which leads to death or permanent total disability.
2. Family Health Floater is a health insurance plan that covers your family under a single premium with a common sum insured.

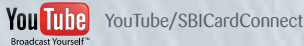
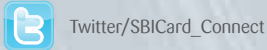
Disclaimer: SBICPSL is a Corporate Agent of Royal Sundaram General Insurance Co. Limited Vide IRDA registration code - CA0075 Insurance is the subject matter of solicitation' Royal Sundaram IRDA Registration Number - 102

CONVENIENCE OF TECHNOLOGY



CONNECT WITH US

SBI Card is now on Facebook, Twitter & YouTube to connect with you and make your life simple. Stay connected with us to know your SBI Card better - our Features & Offerings, Hot Deals & Services for you, Card Security, Card Eligibility, Common Card Terms & more.



DIGITAL PLATFORM

Discover the power of convenience with the SBI Card Mobile App or www.sbicard.com and manage your SBI Card anytime, anywhere. Access your account information, raise a service request or book a cross-sell product with a single click. Do More, View More and Mange More online.

Do more	View more	Manage more
<ul style="list-style-type: none">• Apply online for SBI Card• Apply for Flexipay, Encash, Balance Transfer or Easy Money• Online Bill Payment• Request for an Add-on card• Request for an ATM PIN	<ul style="list-style-type: none">• Account Summary• Unbilled Transactions• Spends Analyzer• Card Statement• Payment History for last 12 months	<ul style="list-style-type: none">• Single Window View• Track Booked Offers• Instant Contact Updation• Subscribe to e-Statement request for Duplicate Statement

Register on digital platforms in 3 simple steps:

1. Select 'First time user/Sign-Up/New User' link
2. Enter your Card no., CVV & Date of Birth and click on 'Generate OTP/Proceed', a one-time password (OTP) which you will receive on your registered mobile number and registered email address
3. Enter the OTP and click on 'Proceed'
4. Set your preferred user ID, password and confirm password; and click on 'Confirm'
5. Convenience on Mobile App
 - a. Edit/confirm device name for trusted device
 - b. Set M-PIN and Touch ID as convenient login options



E-STATEMENT

E-STATEMENT

No postal delays. No lost statements. No late payments. Just the convenience of getting your monthly statement delivered directly to your inbox. To subscribe, Simply SMS ESR < your email id > to 56767 from your Mobile number registered with us.

To get started log on to www.sbicard.com and take advantage of these benefits.



Scan this QR code to download the App now!

HOW TO USE YOUR CARD?

Using your SBI Card is very simple. Once you have made a purchase at any of the merchant establishments that display the MasterCard sign, please present your card for payment.

The establishment will prepare a charge slip (specimen shown above), very much like a normal bill, which contains the details of the transaction.

- Please verify the amount **A** and ensure that other particulars on your charge slip are correct
- Kindly add the amount paid as tips and miscellaneous expenses, if any and ensure that the total amount is filled
- Please sign on the charge slip at the place indicated **B** in the same way as you have signed on the reverse of your card. You will be returned a copy of the charge slip, the actual bill and your card
- Before you leave, please ensure that you have received your card
- The amount you spend on your card will appear in your monthly statement. You can make your SBI Card Payment using any of the 14 payment options available. Normal use of card does not attract any transaction fee or interest charges except in case of late payment / no payment

AnyBank

XYZ Store
UILE PARLE WEST
XXXXXX XXX
DATE: 03/01/06 TIME: 20:35:35
MID: 201 26076 TID: 01036720
BATCH: 000592 INUF: 007992

AnyBank

Sale
XXXX XXXX XXXX 8793 swipe
CARD TYPE: MASTER CARD EXP DATE: XX/XX
APPR CODE: 999999 RREF: 006322
AMT: RS 4000.45

AnyBank

SIGN: _____
SANJAY PAL
I AGREE TO PAY TOTAL AMOUNT AS ABOVE
ACCORDING TO CARD ISSUER AGREEMENT

AnyBank

CUSTOMER COPY

A

B

14

15 WAYS TO MAKE PAYMENT

PayNet
Click on PayNet at sbicard.com to make your payment online through netbanking or your SBI ATM cum debit card. Your payment will be credited in 2 working days. For bank details, please log onto sbicard.com

SBI Card Mobile App
Pay on the go with SBI Card Mobile App. You can download the app from Apple iOS, Android or Windows app store

National Automated Clearing House
Authorise us to debit on account (savings/current) of any bank on filling on National Automated Clearing House form available at sbicard.com

Auto Debit
Authorise us to debit you SBI bank account (savings/current) by filling on Auto Debit form available at sbicard.com

NEFT (National Electronic Funds Transfer)
Pay SBI Card bill online from any bank account.
Our IFSC code is SBIN00CARDS. Your payment will be credited in 3 banking hours

Debit Card Payment
Pay online through PayNet using your SBI ATM cum Debit Card.
Your payment will be credited in 2 working days. Visit sbicard.com

SBI Mobile Banking
Paying your SBI Card dues directly from your SBI Account is now a lot more convenient.
Just download the SBI Mobile Banking Application from sbicard.com or SMS <MBSREG> <MobileMake> to 567676. Your payment will be credited in 2 working days

SBI ATM
Pay at over 55293+ SBI ATMs with your SBI ATM/Debit Card. Your payment will be credited in 3 working days

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Online SBI

Simply log onto onlinesbi.com to pay your bills directly from your SBI Bank Account. Your payment will be credited in 2 working days



Electronic Bill Payment

Pay online, directly from your bank account through Net Banking or through ATM using Bill Pay service of your bank. Currently available with State Bank of India, Indian Overseas Bank, CitiBank & Bank of India. Your payment will be credited in 3 working days



SBI Card Drop Box

Please make Cheque/Draft payable to your “SBI Card Number XXX” (16 Digit Card Number). Please drop your cheque in SBI Card box only outstation cheques are not accepted. To locate your nearest SBI Card Drop Box, simply SMS your pincode i.e. “PIN <pincode>” e.g. “PIN 110016” and send it to 56767. Your payment will be credited in 3 working days. A fee of ₹100 will be charged for payments made by cheque for an amount less than or equal to ₹2000 w.e.f 1st April 2017. No additional fee will be charged for cheque payments greater than ₹2000



Electronic Drop Box

Please make Cheque payable to your “SBI Card Number XXX” (16 Digit Card Number) and get an instant receipt. Available in select cities only. Outstation Cheques not accepted. Your Payment will be credited in 3 working days



Over The Counter Payment

Pay in cash or SBI Cheques at SBI Branches. Your payment will be credited in 2 working days



YONO Payment

Pay on the go with Yono App by SBI and enjoy the instant credit on your card, You can download the app from Android or window app store

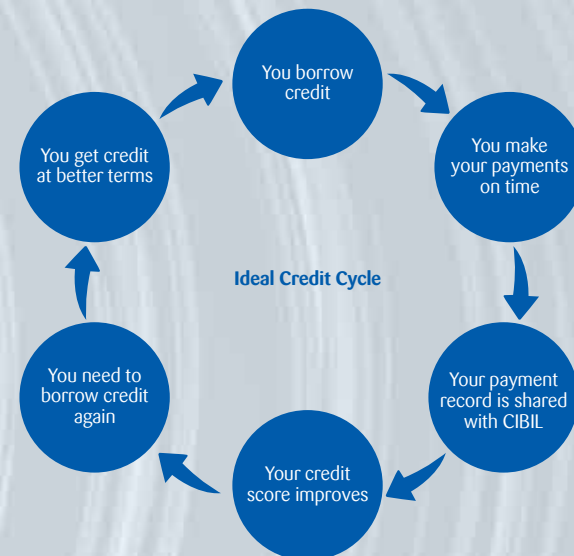


UPI Payment

Pay on the go with Bhim SBI pay App and enjoy the instant credit on your card, You can download the app from Android store. Please drop your Cheque/Demand Draft well in advance to avoid any late payment charge and interest charge. Post receipt of payment made via Cheque/Demand Draft, please allow us 3 working days to credit your payment. Credit is subjected to realization. Make life Simple.

USE CREDIT RESPONSIBLY

While you are empowered to use your Credit Card the way you wish to, it is best to use it responsibly. As Credit Card mismanagement is on the rise various financial institutions in the country have set up CIBIL, a body to monitor credit usage and safeguard the interests of member banks and financial institutions. Here is how an ideal credit cycle works:



What is Credit Information Bureau India Limited (CIBIL)?

CIBIL is India's first credit information bureau established in 2004. It is a repository of information which contains the credit history of all borrowers CIBIL's members include all leading banks, financial institutions, non-banking financial companies, housing finance companies, state financial corporations and Credit Card companies.

What is a Credit Information Report?

A Credit Information Report (CIR) is a factual record of a borrower's credit payment history compiled from information received from different credit grantors. Its purpose is to help Banks & Financial Institutions make informed lending decisions - quickly and objectively.

How does the credit information report impact me?

When you approach Banks & Financial Institutions for credit, your application will be evaluated on the basis of your past payment history, existing credit lines and other factors such as income and security. A good past payment history may lead to credit being granted faster and on better terms. On the other hand, a poor past payment record or past delinquency may lead to denial of credit or extremely expensive credit.

Therefore prudent credit management and financial discipline is a must to ensure a good credit history. This further enables you for smooth and faster access to affordable credit in future.

How do I improve my credit record?

- Pay at least the minimum amount due on time each month. On time payments will have the most positive and significant impact on your credit record
- Maintain affordable & reasonable levels of credit
- Limit the number of Credit Cards that you hold. Maintaining a large number of cards can hurt your credit history
- Do not use your Credit Card such that your outstanding is very close to your credit limit as this can adversely affect your credit rating

How can you maintain a good credit history?

There are a number of things you can do to build and maintain a good credit history. Here are some important do's and don'ts :

Do's

- Make your Credit Card payments on time
- Pay off the “Minimum Amount Due” on your card every month
- Contact your creditors if you are having trouble making payments

- Make sure that your monthly account statement is correct
- Read the statements and other material you receive from your Credit Card company carefully
- Deal with companies you know and trust
- Pay attention to late payments, calls or letters from credit agencies, and denied or revoked credit. These are all signs that your credit history may be in jeopardy

Don'ts

- Do not pay late
- Do not sign a credit contract until you read and understand it
- Don't spend over the specified credit limit on your Credit Card
- Don't wait to report any unauthorized transactions on your account
- Don't open new credit accounts for the purpose of debt consolidation without closing existing accounts
- Do not miss reviewing your monthly account statements
- Do not close Credit Cards in an improper manner, it can hurt your credit score

SECURE YOUR CARD

Taking care of your card

- The black magnetic strip contains important information about your card and needs special handling. Do not keep your card in an area where there is a continuous magnetic field. Do not leave it on top of your television set or near any electronic appliance
- Avoid scratching the magnetic strip
- Do not place two cards with the magnetic strips together
- Do not bend the card
- Keep your card away from heat and direct sunlight, e.g. do not leave it in a car parked in sun These simple precautions will help protect the important information stored on the magnetic strip and ensure that you do not face any problems while using your card

Lost or Stolen

- Please call the SBI Card Helpline and report the loss/theft or the MasterCard Helpline abroad to report the loss so that we can block your account immediately
- Report the loss to the police and collect a copy of the complaint/FIR immediately
- Confirm the loss to us in writing along with a copy of police complaint/FIR

Card Renewal

- A new SBI Card will be sent to you automatically when the card you currently hold expires, provided your account is in good standing
- Your new SBI Card becomes valid after your present card expires
- On expiry, the card must be destroyed by cutting it into multiple pieces across the black magnetic strip



CPP

- SBI Card introduces CPP (Card Protection Plan), India's first comprehensive card protection service for use in the event of card loss, theft and related fraud. This product is designed to help you safe-guard all your Cards with CPP. No matter where you are, make One Free Call to CPP's 24 Hour Helpline to report loss of cards or fraud. CPP will notify all your Issuers and you will not need to call them individually. It will also additionally ensure that you would not be stranded anywhere away from home as a result, by helping pay your

hotel bills, travel tickets and providing you some emergency cash and helping restore your confidence and freedom! Call SBI Card Helpline at 0124-39010303 OR Sms SBICPP to 56767 to buy Card Protection Plan



TERMS & CONDITIONS

TERMS & CONDITIONS

Business CARDHOLDER AGREEMENT

Before you sign or use the enclosed SBI Card, please read this Agreement, as your use of the Card will be governed by the terms and conditions below:

1. Definitions

'You' and 'Your' shall mean the applicant whose name appears on the SBI Card application form and includes his/her heirs and assignees.

'Additional Cardholder' shall mean an individual issued a Card as per your instruction in line with clause 2.6 of this Agreement.

'Card' or 'Credit Card' or 'SBI Card' shall mean a Credit Card issued by SBICPSL on a Card Account and which entitles a Cardholder to use the Card Account.

'Cardholder' is an individual who holds a Card under this Agreement and shall mean a Primary Cardholder and, where appropriate the Additional Cardholder. 'Card Account' shall mean an account opened and maintained by SBICPSL for the purpose of usage of the Card, under this Agreement.

'Cash Advance' shall mean any transaction whereby cash or cash equivalent is obtained by the Cardholder by use of the Card/Card number.

'Charges' shall mean all amounts charged to the Card Account under this Agreement including but not limited to purchase of goods, services or cash advances by use of the Card or a Card number, balance transfers, joining fee, annual fees, interest charges, finance charges, over limit charges, late payment charges, collection charges, maintenance charges transaction charges and service charges.

'International transactions' mean the transactions entered into by the Cardholder on his/her Card outside of India, Nepal and Bhutan.

'Merchant Establishment' shall mean any company, establishment, firm or person, wherever located and in whatever form (including the Internet), which is designated as a MasterCard/VISA merchant and/or with whom there is an arrangement for a Cardholder to obtain goods, services or cash advances by use of the Card or Card number and includes any establishment displaying the MASTERCARD/VISA symbol which appears on the face of the Card.

'Primary Cardholder' means a Cardholder in whose name the Card Account is maintained.

'Prchase Balance' shall mean any and all amounts relating to non-cash transactions owing to SBICPSL.

'Total Outstanding', 'Outstanding' or 'Outstanding Balance' (capitalised or not, in singular or plural) shall mean any and all amounts owing to SBICPSL on the Card Account.

'SBICPSL' shall mean SBI Cards & Payment Services Private Limited having its registered office at Unit 401 & 402,4th Floor, Aggarwal Millennium Tower, E 1,2,3, Netaji Subhash Place, Wazirpur, New Delhi – 110034, and shall include its successors and assignees.

2. The Card

2.1 You shall be deemed to have unconditionally agreed to be bound by this Cardholder Agreement by acknowledging receipt of the Card in writing or by signing on the reverse of the Card or by incurring a Charge on the Card. If you do not wish to be bound by this Agreement then you must cut the Card in half and return it to SBICPSL promptly.

2.2 The Card is the property of SBICPSL and must be surrendered to SBICPSL on request. The Cardholder must not permit any other person to use the Card and should safeguard it from misuse by retaining it under his/her personal control at all times.

2.3 Each Cardholder may be issued a personal identification number or a password (PIN) to enable use of the Card for accessing his/her Card Account on the ATM and Internet and also for availing any privilege, benefit or service that may be offered by SBICPSL on the Card. The PIN will be communicated to the Cardholder entirely at his/her risk, who shall not disclose the PIN to any person and shall take all possible care to avoid its discovery by any person. The Cardholder shall be liable for all transactions made with the use of the PIN, whether with or without the knowledge of the Cardholder. SBICPSL reserves the right to refuse any transactions if it believes that the PIN is being misused or being used without appropriate authorisation.

2.4 The Card is valid up to the last day of the month of the year indicated on the face of the Card unless cancelled earlier. Upon expiry or earlier cancellation, the Card may be renewed or reinstated at the sole discretion of SBICPSL. On expiry, the Card must be destroyed by cutting it in half diagonally.

2.5 A Joining fee at the prevailing rate will be levied on opening of the Card Account. An Annual fee at the prevailing rate will be levied upon opening of the Card Account and then annually during the month in which the Card Account was originally opened. An Annual Additional Card fee will also be levied for each Additional Card on the Card Account at the prevailing rate. The Joining and Annual fee(s) are subject to change at the discretion of SBICPSL and are not refundable.

2.6 SBICPSL may, based on the Primary Cardholder's written request, issue Additional Cards to individuals nominated by the Primary Cardholder who shall be unconditionally bound by this Agreement.

2.7 The Primary Cardholder shall be fully liable to SBICPSL for all the Charges on his/her Card and also for those incurred by the Additional

Cardholders. The Additional Cardholders shall be jointly and severally liable to SBICPSL for all the Charges even though the monthly statement of account may be sent only to the Primary Cardholder. The Primary Cardholder may at any time request cancellation of any Additional Card(s) but will continue to remain liable for any Charges on such Additional Card(s).

3. Use of the Card

- 3.1 The Card is valid for use in India and internationally as per usage restrictions, entitlements and other conditions stipulated by Reserve Bank of India ("RBI") or any other Government authority from time to time.
- 3.2 The Card is not valid for payment in foreign exchange in Nepal and Bhutan. The currency of transaction on the Card in Nepal and Bhutan shall be the local currency or Indian Rupee.
- 3.3 The Cardholder (including the Additional Cardholder) shall strictly comply with all requirements of the foreign exchange control/management regulations issued by RBI from time to time and in the event of non-compliance, the Cardholder will be liable for action under the applicable exchange control/management regulations. Moreover, the Cardholder may be debarred from holding the Card at the instance of RBI or SBICPSL.
- 3.4 Use of the Card at Merchant Establishments will be limited by the credit limit assigned to each Card Account by SBICPSL from time to time. In case of Additional Cards issued by SBICPSL, the extent of use of all Cards so issued will be limited by the Card Account's credit limit. The Outstanding on the Card Account must not exceed the credit limit at any time. In the event of breach of this provision, the Cardholder will be charged an over limit fee at the prevailing rate. The Cardholder must repay the excess immediately. The over limit fee is subject to change at the discretion of SBICPSL. The credit limit may be revised from time to time at the discretion of SBICPSL.
- 3.5 SBICPSL may, at any time without prior notice, refuse authorisation for a Charge incurred at a Merchant Establishment, and/or restrict or defer the Cardholder's ability to use the Card and/or suspend or cancel the Card and/or repossess (directly or through a Merchant Establishment or any other third party) the Card if it reasonably believes that it is necessary to do so for proper management of credit or business risk or if the Card or the Card Account is being or likely to be misused or if the Cardholder is in violation of the exchange control/management regulations or any other applicable law or regulation.
- 3.6 The Card may be used for personal purposes and for bona fide business expenses.
- 3.7 The Cardholder shall ensure that he/she maintains a detailed record of his/her transactions on the Internet. SBICPSL is not obliged to make any independent verification with regard to order details provided by the Cardholder and shall be entitled to rely on the details submitted by the Cardholder on the Internet.

- 3.8 Some transactions may attract a service charge, in addition to the amount of the Charge, at certain Merchant Establishments. SBICPSL may also levy charges for collection of cheques, maintenance of the Card Accounts, and for other services that may be rendered to the Cardholder from time to time.
- 3.9 The Cardholder must sign and collect the Chargeslip, Cash Advance Slip or Mail Order Coupon at the time of incurring the Charge. Failure to sign a chargeslip will not avoid liability for the Charges. The Cardholder must retain his/her own copy of the chargeslips. Copies of chargeslips will not normally be provided by SBICPSL. However, at its discretion, and upon customer request, SBICPSL may provide copies thereof subject to an additional charge.
- 3.10 In relation to Charges on account of mail order or telephone or electronic commerce (e.g. on the Internet) where a chargeslip or voucher may not be available for signature, the Cardholder accepts that in the event of any dispute regarding the authenticity or validity of such a Charge, the Cardholder will first clear his/her Outstanding on the Card and then endeavour to resolve the dispute directly with the concerned Merchant Establishment.
- 3.11 Any chargeslip or other payment requisition (electronic or otherwise) received from a Merchant Establishment or any intermediary by SBICPSL for payment shall be conclusive proof that the amount recorded on such chargeslip or other requisition was properly incurred by the use of the Card by the Cardholder. Should the Cardholder choose to disagree with a Charge indicated in the monthly statement of account, the same should be communicated to SBICPSL within 10 (ten) days of the statement date, failing which it would be construed that all Charges and the monthly statement of account are entirely in order.
- 3.12 You agree that an electronic record or printout of an electronic record or a copy produced from a microfilm or a scanned /digital image of any document or Charge relating to your Card / Card Account with SBICPSL or produced from data received by SBICPSL electronically from the Merchant Establishment or from you or any intermediary, shall be conclusive evidence of that document or Charge for any purpose.
- 3.13 SBICPSL will not be responsible if any Merchant Establishment refuses to accept the Card or is unable to transact on the Card or levies a surcharge on the Card. However, the Cardholder should notify SBICPSL of this complaint. SBICPSL is not responsible or liable for any defect or deficiency in respect of goods and services charged to the Card. Any dispute should be settled directly by the Cardholder with the Merchant Establishment and failure to do so will not relieve the Cardholder of any obligations to SBICPSL. The existence of a claim or dispute shall not relieve the Cardholder of his/her obligation to pay all Charges and the Cardholder agrees to pay promptly such Charges, notwithstanding any dispute or claim whatsoever. No claim by the Cardholder against a Merchant Establishment will be the subject of a set-off or counterclaim against SBICPSL.
- 3.14 SBICPSL may, at its sole discretion, permit from time to time, its Cardholder to transfer his/her Outstanding balances ("Balance

Transfer/s") on other Credit Cards and credit facilities availed by him / her from other companies and financial institutions. Balance Transfers will not be accepted from overdue status accounts or where the credit limit has been exceeded or which are greater than the Outstanding balances on such other Credit Cards and will be limited to such percentage of the available credit limit on the Card as may be determined by SBICPSL. Balance Transfer requests will also not be accepted from other SBI Card accounts. By choosing to avail of the Balance Transfer facility, the Cardholder authorizes SBICPSL to make payments to companies / financial institutions so designated. SBICPSL, however, reserves its absolute right to refuse any Balance Transfer request. The Cardholder must continue to meet his / her obligations in respect of his / her existing credit facilities, balances of which are the subject of Transfer hereunder, until he/she has received a written intimation from SBICPSL that the Balance Transfer request has been accepted and payments have been made to the companies/financial institutions so designated. SBICPSL will not be liable for any new charges, overdue payments or interests incurred on other Credit Cards/facilities. SBICPSL may, in its discretion, stipulate additional 2S terms and conditions from time to time.

3.15 The Cardholder acknowledges that the privileges, benefits and facilities attached to the Card may be suspended/withdrawn by SBICPSL at its discretion at any time without liability to the Cardholder. Termination of this Cardholder Agreement shall result automatically in the termination of such privileges, benefits and facilities. SBICPSL shall not be liable in any way to the Cardholder for any defect or deficiency in any privileges, benefits or facilities provided by third party suppliers or Merchant Establishments.

3.16 A purchase and a cancellation of goods/services, e.g. air/rail tickets, are two separate transactions. The Cardholder must pay for the purchase transaction as it appears on the statement to avoid incurring finance charges or fees. Credit of refund on account of cancellation will be made to the Card Account (less cancellation charges) only when received from the Merchant Establishment. No cash refund will be given to the Cardholder. If a credit is not posted to the Card Account within a reasonable time, the Cardholder must notify SBICPSL within 30 (thirty) days of cancellation.

3.17 The onus of complying with the foreign exchange control / management regulations, baggage rules, EXIM Policy and other applicable laws, as amended from time to time, is solely that of the Cardholder and the Cardholder and shall indemnify and hold harmless SBICPSL from any consequence, loss, damage, expense or any other financial charge that SBICPSL may incur and/or suffer on account of the Cardholder's contravention of any applicable law and regulation. Noncompliance with the regulations shall not be a ground for the Cardholder to delay or refuse the amounts payable to SBICPSL. In case the Card is suspended/ cancelled, whether on account of non-compliance with exchange control/management regulations or otherwise, SBICPSL will not be responsible for any attempted usage of the Card, whether in India or abroad, resulting in the Card being dishonoured and the concerned Merchant Establishment would be entitled to pick up the Card on presentation.

4. Cash Advances

The Cardholder may be permitted to obtain a Cash Advance from designated branches of State Bank of India, Automated Teller Machines (ATMs) and/or other permitted establishments subject to applicable terms and requirements imposed by SBICPSL from time to time. A minimum and/or maximum amount of Cash Advance that can be accessed on the Card in a single charge or in a single business day may be specified by SBICPSL periodically. The total amount that will be available for cash withdrawal at any point in time will be governed by cash limits set up periodically which will be disclosed to the Cardholder in the monthly statement of account. A cash advance fee will be levied on each such Charge and will be billed to the Cardholder.

5. Insurance Benefits

5.1 Insurance is optional and a subject matter of solicitation. In the event any insurance cover or benefit of any insurance cover is made available to the Cardholder by an insurance company at the request of SBICPSL, the Cardholder specifically acknowledges that SBICPSL will not be liable in any manner whatsoever and that the insurance company will be solely liable for all claims thereunder. The Cardholder shall not hold SBICPSL responsible for any matter arising out of or in connection with such insurance cover, whether for or in respect of any deficiency or defect in such insurance cover. Recovery or payment of compensation, processing or settlement of claims or any other matter in relation to the insurance cover shall be addressed to and resolved directly by the Cardholder with the insurance company.

5.2 The Cardholder further acknowledges that the insurance cover so provided will be available to the Cardholder only as per the terms of the relevant insurance policy in force and only so long as the Card Account is maintained in good standing. On the Card being suspended or cancelled for whatever reason, the benefit of such insurance cover shall automatically and ipso facto cease to be available from the date of suspension/cancellation of the Card Account.

5.3 The Cardholder hereby authorizes SBICPSL to require the insurance company to settle any Outstanding on his/her Card Account before payment of any compensation or claim to his/her heirs, nominees, beneficiaries, etc., under the insurance policy.

6. Billing & Settlement

6.1 The monthly statements of account shall be sent to the Cardholder by mail unless the Cardholder specifically opts for such statements to be sent by e-mail, in which case they shall be sent at the e-mail address specified by him/her in the application or by a separate intimation. Additionally, the Cardholder may also access his/her Card Account on the Internet, as and when so enabled by SBICPSL, at its website by using

his/her PIN to check his/her statement of account. If the Cardholder experiences any difficulty in accessing the electronically delivered statement of account, he/she shall promptly inform SBICPSL. The Cardholder agrees to access his/her aforesaid e-mail account at regular intervals of time. The Cardholder will not hold SBICPSL responsible for his/her not having access, for any reason whatsoever, to the information and statements of account sent to him/her via e-mail. Failure on the part of the Cardholder to receive the statement of account electronically (by e-mail or through access to the Card Account on the Internet) will not avoid his/her liability for the Charges incurred on the Card and the Cardholder shall be liable to make payment for the Charges within 30 days of incurring the Charge on the basis of his/her own record of the transaction or earlier if requested by SBICPSL.

6.2 SBICPSL will debit the Card Account for all the Charges incurred by use of the Card and provided for in the Agreement. Charges in respect of International Transactions incurred in foreign currency will be segregated from the Indian Rupee transactions in the statement of account. All Charges (including those in respect of International Transactions) shall be billed in Indian Rupees. The Cardholder agrees and hereby authorises SBICPSL to convert Charges in respect of International Transactions incurred in foreign currency to Indian Rupees at the applicable foreign exchange rates plus any service charges. SBICPSL will credit the Card Account for all payments made by the Cardholder to SBICPSL and also for any credit received from the Merchant Establishments in favour of the Cardholder. When the Card Account has a debit(s) or a credit(s) to be applied over a statement period as determined by SBICPSL from time to time, SBICPSL will send a monthly statement of account to the Cardholder reflecting such debit(s)/credit(s). The Cardholder's obligations and liabilities under this Agreement will not be affected in any way by non-receipt of the monthly statement of account and the Cardholder shall be liable to settle the Outstanding balance on the Card in due time on the basis of his/her chargeslip, noting, record or any other evidence (electronic or otherwise) of the Charge.

6.3 The monthly statement of account will set out, inter alia, the Outstanding balance on the Card Account, minimum payment required to be made and the due date for payment. The minimum payment due from the Cardholder each month will consist of (a) the monthly payment - this amount is payable by the due date shown on the relevant monthly statement of account and will be 5% of the Outstanding balance on the Card Account or ₹200 whichever is higher (refer Tariff of Charges) and (b) any overdue amount and any over limit amount - these amounts are payable immediately; or if the Outstanding balance is less than ₹200/-, the minimum amount payable will be equal to the Outstanding balance on the Card Account.

6.4 (a) Unless the interest-free period applies as set out below, SBICPSL will levy a finance charge on any new purchase (and any related debited charge) from the day on which it is debited to the Card Account. The interest-free period for a purchase (and any related debited charge) in any statement period will apply if the Outstanding balance on the Card Account for the previous statement period (if any) is paid in full by its due date.

If the Outstanding balance on the Card Account is not paid in full by its due date, a finance charge will be levied on any new purchase (and any related debited charge) from the day on which the purchase (and any related debited charge) is debited to the Card Account and on the Outstanding account balance on the Card Account from the first day of the last statement period. SBICPSL will charge interest on a Cash Advance from the day on which the Cash Advance is debited to the Card Account.

(b) SBICPSL will ordinarily levy a finance charge on the Purchase Balance Outstanding on the Card Account on a daily basis by applying its current daily percentage rate to the amount of the Purchase Balance Outstanding at the end of each day. SBICPSL will levy a finance charge on Cash Advance balances on a daily basis by applying its current daily percentage rate to the amount of the Cash Advance balance at the end of each day.

(c) The finance charge as above, will continue to be payable after termination of this Agreement or closure of the Card Account till Outstanding on the Card Account is cleared in full.

(d) SBICPSL may at any time, under intimation to the Cardholder, vary the finance charge to take into account prevailing interest rates, market forces and credit and business risks.

(e) No interest will be paid on any credit balances in the Card Account.

6.5 (a) The Cardholder must make payment to SBICPSL each month of at least the minimum amount due as described in clause 6.3 hereinbefore.

(b) Punctual payment is essential and it is a condition of this Agreement that all payments must reach SBICPSL on or before the payment due date indicated in the monthly statement of account but not later than 30 days from the date of incurring the Charge in any case.

(c) If the minimum amount due is not paid by the payment due date, a late payment fee will be debited to the Card Account.

(d) Payments will be applied towards the Charges on the Card Account in the following order:

- (i) In repayment of unpaid fees;
- (ii) In repayment of service charges;
- (iii) In repayment of membership fee (Joining/Annual);
- (iv) In repayment of late payment fee;
- (v) In repayment of chequedishonoured fee;
- (vi) In repayment of collection expenses;

- (vii) In repayment of over limit fee;
- (viii) In repayment of interest debited to the Card Account;
- (ix) In repayment of Charges;
- (x) In repayment of any Charges incurred but not yet billed, and thereafter at the discretion of SBICPSL.
- (e) All payments made by cheque/draft are subject to realisation. Outstation cheques/drafts are subject to a collection charge at the prevailing rate, which is subject to change at the discretion of SBICPSL.
- (f) Should any payment instrument be subsequently dishonoured, a fee will be charged respect of a dishonoured instrument. SBICPSL also reserves the right to initiate all appropriate legal action(s). Please refer to MITC for the exact fees for chequedishonour fee and other related charges.

6.6 Duplicate monthly statements of account will be provided by SBICPSL to the Cardholder only for a period of six months preceding the Cardholder's request and would be subject to a service charge.

6.7 The Cardholder will be liable for all Charges incurred and all other obligations under the terms and conditions of this Cardholder Agreement until the Card Account is repaid in full.

6.8 SBICPSL may, at its sole discretion and in accordance to its internal policy and procedures or on request from the Cardholder may waive / reverse interest, fees or other charges which had been charged or levied by it to the Cardholder.

6.9 Notwithstanding anything inconsistent contained in any other clause of the Cardholder Agreement / Most Important Terms & Conditions (MITC), it is further stipulated that if the cardholder does not pay the minimum amount due for a period of 180 days, then the Credit Card services being provided by SBICPSL under this Agreement shall stand terminated, however the Cardholder shall continue to be liable for any unpaid sum as on the 180th day plus any finance charges / delayed payment interest that SBICPSL may, at its sole discretion and option and in accordance to its various internal policies and procedures, levy for the period post 180 days after the payment due date.

7. Lost or Stolen Cards

7.1 In the event the Card, Card number or the PIN is lost, stolen or misused by another person, the Cardholder must report the occurrence to SBICPSL. Although loss, theft or misuse may be reported by any means, the Cardholder must confirm to SBICPSL in writing immediately after reporting the loss/theft/misuse to the police. A copy of the police complaint/First Information Report (FIR) must accompany the written

confirmation.

7.2 If the Cardholder loses his/her Card overseas, he/she may either report the occurrence to SBICPSL or report the loss through the MASTERCARD Global Emergency Assistance Services. In case the Cardholder uses the MASTERCARD Global Emergency Assistance Services then the charges would be applicable as provided in the cardholder guide.

7.3 SBICPSL is neither liable nor responsible for any transactions incurred on the card account prior to the time of reporting of the loss of the card, and the card member will be wholly responsible and liable for the same. However it is stipulated that after receipt of proper notification of the loss by SBICPSL by any means preferably on call or in writing, the card member shall have no financial liability. Furthermore, in addition to notifying SBICPSL about the loss or theft of the card, the card member must report any thefts of cards to police and other investigating authorities and lodge a First Information Report (“FIR”).

7.4 The Cardholder will not be liable for transactions made on the Card after receipt by SBICPSL of the written notice of the loss/theft/misuse.

7.5 On the loss of the Card, SBICPSL may at its sole discretion issue a replacement Card at a fee. In the event the Cardholder subsequently recovers the Card, the recovered Card must not be used and must be cut in half diagonally and returned immediately to SBICPSL and adequate care taken to prevent its misuse.

7.6 The Cardholder is responsible for the security of the Card, Card number and the PIN and shall take all steps towards ensuring the safekeeping thereof. In the event SBICPSL determines that the aforementioned steps are questionable (on account of the Cardholder's negligence, malafides, etc.), financial liability on account of the lost, stolen or misused Card/Card number/PIN shall be borne by the Cardholder and could result in cancellation of the Card Account.

7.7 As per Reserve Bank of India (RBI) mandate, dated 06 Jul’17 on Customer Protection - Limiting Liability of Customers in Unauthorized 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.

8. Termination

8.1 The privileges of the Card may be suspended and the Card cancelled by SBICPSL, either temporarily or permanently, at any time as provided in clause 3 herein before in its absolute discretion and without giving notice thereof to the Cardholder or assigning any reason therefore. SBICPSL may list the cancelled Cards in a Cancellation Bulletin/Alert/Hot List, etc. that the Card(s) issued on the Card Account have been

cancelled. The Cardholder shall agree to surrender the Card to SBICPSL or its representative, upon being requested to do so either by SBICPSL or its representative. The Cardholder must not use the Card after it has expired or has been suspended or cancelled and shall continue to be fully liable for the Charges incurred after its expiry/suspension/cancellation.

8.2 The Cardholder can close his/her Card Account at any time by terminating this Agreement by a written notice to SBICPSL accompanied by the return of the Card cut in half diagonally and with full settlement of all Outstanding on the Card Account.

8.3 Upon termination of this Cardholder Agreement for any reason whatsoever, whether at the instance of the Cardholder or SBICPSL, the Cardholder shall remain liable for all Charges incurred by the use of the Card and all amounts/Outstanding shall be due and immediately payable.

8.4 The Cardholder specifically acknowledges that once the Card Account is closed and privileges (including any benefits and services) of the Card stand withdrawn, reinstatement of the same is neither automatic, nor attendant and will take place solely at the discretion of SBICPSL. The Cardholder also acknowledges that the aforementioned takes precedence over any communication in this context that the Cardholder might receive during the normal course.

8.5 The Card Account is liable to be suspended / cancelled on instruction from any government /regulatory body. All amounts Outstanding on the Card Account shall be deemed to have immediately become due on such instructions from government/ regulatory bodies as the case may be and SBICPSL shall be entitle to recover the same in accordance with the relevant laws in force.

9. Miscellaneous

9.1 SBICPSL, at its sole discretion, can appoint agents for recovery of any Outstanding on the Card or initiate any other action allowed by law for recovery of all monies owing to SBICPSL.

9.2 The Cardholder shall be liable for all costs associated with the collection of dues, legal expenses and decretal amounts with interest, should it become necessary to refer the matter to any agent or where legal recourse for enforcement of payment has been taken.

9.3 The Cardholder expressly recognizes and accepts that SBICPSL shall be absolutely entitled to sell, assign or transfer in any manner (including through the drawing of a negotiable instrument or otherwise) in whole or in part and on such terms as SBICPSL may decide (including reserving a right to SBICPSL to proceed against the Cardholder on behalf of any purchaser, assignee or transferee) the Outstanding and dues of a Cardholder to any third party of SBICPSL's choice without reference to or without written intimation by SBICPSL to the Cardholder and any such sale, assignment or transfer shall bind the Cardholder to accept such third party as a creditor exclusively or as a joint creditor with SBICPSL, but

with the right to SBICPSL to continue to exercise all powers hereunder on behalf of such third party and to pay over such Outstanding and dues to such third party or to appropriate the same, as SBICPSL may decide. Any costs incurred by SBICPSL towards enforcement of its rights and recovery of Outstanding and dues shall be debited to the account of the Cardholder.

9.4 Where SBICPSL acts on good faith in response to any oral or electronic instruction or inquiry by the Cardholder in respect of any matter in relation to the Card, the Cardholder will not be entitled to claim or allege any loss, damage, liability, expense etc., attributable, directly or indirectly, to any such good faith action of SBICPSL and the Cardholder agrees to hold SBICPSL harmless in respect thereof.

9.5 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 Primary Cardholder and the Card Account shall immediately stand cancelled.

The Primary 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 repayment, SBICPSL will be entitled to continue to levy finance charges at its prevailing rate.

9.6 The Cardholder hereby authorizes SBICPSL or its representatives to contact his/her employer, banker or any other source to obtain and/ or verify any information or otherwise that may be required.

9.7 SBICPSL reserves the right to add to or change these terms and conditions and revise policies, benefits and features offered on the Card at any time, without limitation to changes which affect existing balances, finance charges or rates and methods of calculation. The Cardholder will be notified of any such changes. By keeping or using the Card after notification, the Cardholder is deemed to have agreed to the amendment/change. If the Cardholder does not agree with any amendment of the terms and conditions or any other change related to the Card or benefit made available on the Card, he/she may cancel the Card by cutting it in half diagonally and returning both halves to SBICPSL.

9.8 If required by law to do so or if considered necessary to do so for proper management of credit or business risk, SBICPSL reserves the right to disclose any and all Cardholder information, including default in any payments, to any court of competent jurisdiction, quasi judicial authority, law enforcement agency, relevant wing of the Central Government or State Government, Cardholder's employer, State Bank of India, any other card issuer, credit reference agency, financial institution or any company which is an affiliate or associate or parent or subsidiary of SBICPSL. The Cardholder acknowledges that information on usage of credit facilities by customers are also exchanged amongst banks and financial institutions which provide credit facilities and the Card may be cancelled on receipt of any adverse market information in relation to the Cardholder without any liability on SBICPSL to disclose any details thereof to the Cardholder.

9.9 The Cardholder authorises disclosure of his/her Card Account information by SBICPSL to any third party engaged to provide any service in

connection with operation of the Card Account and/or marketing of various services. The Cardholder agrees to SBICPSL sending, from time to time, marketing offers and/or promotional mailers to him/her at his/her postal or e-mail address, unless he/she has specifically opted not to so receive, in which event SBICPSL will be entitled reasonable time to stop sending such offers.

9.10 The Cardholder hereby agrees that the Card application and copies of all documents submitted in support thereof and for the ongoing operation of the Card Account by the Cardholder to SBICPSL are and shall remain the sole and exclusive property of SBICPSL, and SBICPSL shall not be obliged to return the same to the Cardholder upon his/her request or upon termination of this Agreement.

9.11 In the event that the Cardholder delays or is unable to settle the Outstanding on the Card in terms of this Agreement, SBICPSL is hereby authorised by the Cardholder to set-off and adjust any such Outstanding against any amount that may be payable by SBICPSL, in any capacity, to the Cardholder on any account whatsoever.

9.12 The Cardholder agrees that SBICPSL may send him/her reminders from time to time for settlement of any Outstanding on his/her Card Account by post, fax, telephone, e-mail, cellular phone, SMS messaging and / or engage third parties to remind, follow up and collect his/her Outstandings on the Card Account.

9.13 The Cardholder agrees to comply with all applicable laws and regulations from time to time which govern or may be affected by the use of the Card.

9.14 The forbearance, delay or failure on the part of SBICPSL to exercise any right under this Agreement shall not operate as waiver of such a right nor preclude any further exercise of that right.

9.15 Without in any way limiting the above, SBICPSL shall not be liable or responsible to the Cardholder for any loss, damage, expense, claim or liability arising directly or indirectly out of:

- (a) any defect or deficiency in any goods and services purchased on the Card or availed as a benefit, privilege or facility attached to the Card;
- (b) refusal by or inability of a Merchant Establishment to honour or accept the Card;
- (c) non or malfunctioning of any Terminal Device, Website, Server Client machine;
- (d) handing over of the Card by the Cardholder to any unauthorised person;
- (e) any statement made by any person requesting return of the Card or any act performed by any person in conjunction therewith;
- (f) any injury to the credit, character and reputation of the Cardholder alleged to have been caused by the repossession of the Card and/or request for its return;
- (g) SBICPSL complying with any request made by the Additional Cardholder in relation to the Card Account;

(h) the exercise of any right by SBICPSL seeking surrender the Card prior to the expiry of the date mentioned on the face of the Card whether such demand and surrender is made and /or asked by SBICPSL or any person or Terminal Device;

(i) exercise of SBICPSL's right to terminate any Card;

(j) decline of any charge by SBICPSL because of the Cardholder exceeding his/her foreign exchange entitlements or usage restrictions as prescribed by RBI guidelines issued from time to time; and

(k) if any demand or claim for settlement of Outstanding dues from the Cardholder is made by SBICPSL or any other person for and on behalf of SBICPSL, the Cardholder acknowledges that such an act shall not amount to an act of defamation or an act prejudicial to or reflecting upon the character of the Cardholder in any manner.

9.16 The Cardholder is aware of all security risks, including possible third party interception of any of his/her transactions and statements of account on the Internet and the contents of his/her transactions or statements of account becoming known to third parties. The Cardholder agrees and undertakes that he/she shall not hold SBICPSL liable therefore in any way. The use and storage of any information, including without limitation, the Card number, PIN, password, account information, transaction activity, account balances and any other information available on the Cardholder's Internet access device or computer is at his/her own risk and responsibility.

9.17 Any notice given by SBICPSL hereunder will be deemed to have been received by the Cardholder within 7 days of posting to the Cardholder's address last notified in writing to SBICPSL or, where specifically requested, within 24 hours of sending the same via e-mail at the e-mail address specified by him/her. Any notice may also be sent by fax or communicated verbally and confirmed in writing by post or fax. SBICPSL shall not be held accountable for delays in receipt of notices by post. In the event of any change in the Cardholder's e-mail and/or employment and/or office and/or residential address and/or telephone numbers, the Cardholder shall inform SBICPSL promptly in writing or by email and must confirm the same by mail or fax.

9.18 The cardholder agrees that 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 cardholder may be required to deal with such agents/third parties/service providers with respect to such product/services.

10. Governing Law and Arbitration

10.1 The Cardholder Agreement shall be governed by the laws of India and the courts of Delhi.

10.2 Any dispute, difference and/ or claims arising out of in connection with or in relation to this Agreement, shall be settled by arbitration in

accordance with the provisions of the Arbitration and Conciliation Act, 1996 and any subsequent statutory amendment, if any, to the Act , by a sole arbitrator, whose appointment shall be made at the instance and discretion of the SBICPSL. The arbitrator appointed shall be competent to decide whether any matter or dispute or difference referred to the arbitrator falls within the purview of arbitration as provided for in this clause and/or should be decided under the Arbitration and Conciliation Act, 1996.

10.3 Any arbitration award granted shall be final and binding on the Parties. The venue and seat of the Arbitral Tribunal shall be at New Delhi.

10.4 This Clause 10 shall survive termination of the Cardholder Agreement.

11. Reward Point Program

11.1 Reward Point Program

The Reward Point Program allows eligible SBI Cardholder(s) to accumulate points from spending on their SBI Credit Card as determined by SBICPSL from time to time.

(a) The accelerated categories defined from time to time shall have the same meaning as ascribed to the categories by Visa & Master Card under their respective Merchant Category Codes. (i.e.) The franchisees have listed qualifying criteria for merchant establishments in order to qualify to be listed under a specified category. (like departmental stores, groceries etc) The merchant establishment needs to have accordingly qualified and hence listed in the accelerated Category, in order for the transaction to be eligible for the accelerated Reward Points.

(b) The sub categories and their respective MCCs under each of accelerated Reward Points include the following:

Office Supplies :

I. Stationery, Office Supplies, Printing and Writing Paper – 5111

II. Stationery Stores, Office and School Supply Stores – 5943

Dining :

i. Eating Places and Restaurants: 5812

ii. Drinking Places: 5813

iii. Fast Food Restaurants: 5814

Utilities MCC :

4829, 4900, 7276, 7277, 7278, 7361, 7372, 7392, 7393, 7399, 7991, 8111, 8351, 8999, 9211, 9222, 9311, 9399, 9402

(c) The SBI Card Rewards Program (“the Program”) allows eligible SBI Cardholder(s) to accumulate point(s) from spending on their SBI Card, as determined by SBI Cards & Payment Services Private Limited (“SBICPSL”) from time to time. Points accumulated on such SBI Card can be exchanged for a wide variety of rewards.

11.2 Eligibility

(a) The Program is open to holders of SBI Card Prime Business, whose accounts are valid and in good standing and any other Card so determined by SBICPSL.

(b) The Points earned by an Additional Cardholder will accrue to the account of the Primary Cardholder.

11.3 Points

- (a) SBI Card Prime Business Cardholders shall earn 2 Reward Points for every ₹100 charged to his/her SBI Card Prime Business.
- Cardholder shall earn total of 10 Reward Points for every ₹100 spent on the following categories: - 1. Dining 2. Office Supplies 3. Utilities
- (b) For SBI Card Prime Business all spending charged to the SBI Card under the Program will be eligible to earn Points except the following -
- balance transfers
 - cash advances
 - financial charges (e.g., late payment fee, dishonouredcheque charges, service fee, transaction charges)
 - disputed transactions
 - any purchases at petrol pumps/ service stations

(c) A Cardholder cannot accrue Points for any charge incurred prior to his/her Enrolment Date.

(d) Points accumulated by a Cardholder on an SBI Card cannot be combined or used in conjunction with Points of his/her other SBI Cards at the time of redemption or transferred to any other customer loyalty program unless otherwise notified by SBICPSL.

(e) The Points do not constitute property of the Cardholder and are not transferable by operation of law or otherwise to any other person or entity.

(f) The Points accrued do not have cash or any monetary value. Adjustments will be made to the Points if there are any credits, including those arising from returned goods or services or billing disputes. If a disputed transaction is resolved in favour of the Cardholder or where a transaction is reversed, proportionate Points will also be reversed and credited to the Cardholder. On redemption, the Points would automatically be subtracted from the Points accumulated in the Cardholder's account.

(g) Points can only be accumulated for a period of 24 months from the date of the accrual of Reward Points under the rewards program.

(h) SBICPSL will notify the Primary Cardholder in the monthly statement of account in respect of the SBI Card of the number of Points accumulated immediately preceding the closing date for the said monthly statement.

(i) In the event the SBI Card is voluntarily closed by the Cardholder, the Points accumulated on his/her SBI Card can be redeemed within 30 days of closure, otherwise these will automatically lapse. In the event of cancellation of the SBI Card for any other reason, all the Points accumulated will stand forfeited. If the SBI Card is blocked or suspended by SBICPSL for any reason whatsoever, then the Points accumulated shall stand forfeited but may be reinstated at the discretion of SBICPSL if use of SBI Card is reinstated.

(j) SBICPSL's decision on computation of Points will be final, conclusive and binding on the Cardholder.

11.4 Redemption

(a) The SBI Card must not be overdue, suspended, blocked, cancelled or terminated by SBICPSL at the time of the redemption request.

(b) Participation in the plan is voluntary.

(c) The Points accrued can only be redeemed by the Primary Cardholder, and not by an Additional Cardholder.

(d) The Points may be redeemed at participating merchant establishments for a variety of rewards, as detailed in the Program catalogue and other mailers issued by SBICPSL from time to time, e.g., merchandise, shopping, dining, travel, entertainment, fee waivers, financial services, Credit Card upgrades. The Points cannot be exchanged for cash or credit or used to obtain cash advances, or used against payment for any charges incurred on the SBI Card.

(e) The Cardholder will have to fill in a redemption request form and mail it to SBICPSL or call the nearest SBI Card Customer Service Centre. The Cardholder can also access the website www.sbicard.com for his / her redemption request.

(f) SBICPSL will mail a redemption certificate / voucher to the Cardholder approximately six to eight weeks' after receiving the redemption request from the Cardholder.

(g) SBICPSL is not liable for any delay or loss in delivery of the redemption certificates / vouchers or rewards.

(h) Redeemed rewards are not exchangeable for other rewards, or refundable, replaceable, or transferable for cash or credit under any circumstances, nor can these be re-converted back to Points.

Once exchanged for another partner loyalty program, if any, Points cannot be transferred back.

(i) All rewards are subject to availability and certain restrictions may apply. The redemption procedure and the additional terms and conditions

for each reward are set forth in the redemption certificates/vouchers issued to the Cardholder.

(j) Any additional meals, transportation, accommodation arrangements, courier or other costs incurred in connection with redemption of any reward will be the sole responsibility of the Cardholder.

(k) Issuance of a redemption certificate for dining, travel or hotel accommodation does not constitute a reservation. The Cardholder is responsible for making all reservations and notifying the participating merchant establishments of the reward(s) he/she is going to redeem.

(l) Other benefits on the SBI Card which are activated by use of the SBI Card do not apply to goods or services received as rewards under the Program.

(m) The cardholder can redeem the earned Reward Points by calling the SBI Card helpline 39020202 or 1860 180 1290 (if calling from BSNL/MTNL line) The SBI Card must not be overdue, suspended, blocked, canceled or terminated by SBICPSL at the time of redemption request.

The points accrued can only be redeemed by the primary card holder and not by an Additional Cardholder. The Points may be redeemed at participating merchant establishment for a variety of rewards, as detailed in the program catalogue and other mailers issued by SBICPSL from time to time. SBICPSL will mail the redemption certificate/voucher/gift to the cardholder within 10-15 days on a besteffort basis after receiving the redemption request from the Cardholder. Kindly note that Gift vouchers should be utilized within expiry dates mentioned on the voucher. Gift Vouchers will not be revalidated.

(n) SBICPSL is not liable for any delay or loss in delivery of redemption certificates/vouchers or gifts. Redeemed Rewards are not exchangeable for other rewards or refundable. Once exchanged for any partner loyalty program, points cannot be transferred back. All Rewards are subject to availability and certain restrictions may apply. The redemption procedure and additional terms and conditions for each item are set forth in the redemption certificates/vouchers issued to the cardholder. In case the enclosed gift is damaged/incorrect/incomplete, please feel free to get in touch with our helpline at 39020202 or email us at customer.care@sbicard.com within 3 days of receipt of the same.

11.5 Rewards Accrual on Card

The Reward Points that are accrued on your Card account shall be immediately forfeited on the occurrence of any of the following events:

(a) The Cardholder fails to make the payment on the card which is due for a period greater than 90 days.

(b) The Cardholder fails to make the payment of the outstanding dues on its Card account and opts for settlement of the outstanding payment dues on the card account.

(c) The Cardholder is found to be involved in a fraud on its own Card Account after an investigation is carried out by SBICPSL.

(d) The Cardholder’s failure to comply with the regulatory norms. i.e. in the event of death of the Cardholder.

11.6 Delivery

SBICPSL reserves the right not to accept returns or changes of goods/services after a complete delivery has been made to the correct mailing address and accepted by the Cardholder. Quality of goods/services is guaranteed by suppliers / manufacturers in accordance with their warranty and services terms and conditions if any.

The fulfillment agency will make such delivery within 15 days of receipt by SBICPSL of the redemption request on a best-effort basis. In case of goods shortage or upon expiration of the rewards catalogue, the delivery may be subjected to certain delay. All delivery disputes will be entertained within 30 days from the date the request has been made for the redemption.

11.7 General

(a) Fraud and abuse relating to earning and redemption of Points in the Program will result in forfeiture of the Points as well as termination of the SBI Card account.

(b) Information supplied by a Cardholder on redemption of rewards may be used by SBICPSL or its merchant establishments for administrative and/or marketing purposes.

(c) Any taxes or other liabilities or charges payable to the Government or any other authority or body or any other participating merchant establishment which may arise or accrue to a Cardholder by redemption as aforesaid or otherwise as result of the Program shall be to the sole account of the Cardholder.

(d) SBICPSL reserves the right to cancel, change or substitute the rewards or reward conditions or the omputation of Points or terms and conditions of the Program at any time. SBICPSL can suspend or terminate the Program at any time it deems necessary. In such a case, SBICPSL will intimate the Cardholders and give them an option to redeem the accumulated Points.

(e) SBICPSL makes no warranties or representations, either expressed or implied, with regard to the type, quality or fitness of the goods and services provided by the participating merchant establishments under the Program. Merchandise, where applicable, will be accompanied by warranty information from the manufacturer and any claims must be directed solely to the manufacturer.

(f) Any dispute concerning goods or services received as rewards under the Program shall be settled between the Cardholder and the participating merchant establishment which supplied the goods or services. SBICPSL will bear no responsibility for resolving such disputes or for the dispute itself.

(g) The Program does not in any way amend the Cardholder Agreement between SBICPSL and the Cardholder, and any term referenced but not

defined herein may be interpreted in accordance with the Cardholder Agreement.

(h) SBICPSL acts in good faith in response to any oral or electronic instruction or inquiry by the Cardholder in respect of any matter in relation to this Program and fulfillment of any reward, theCardholder will not be entitled to claim or allege any loss, damage, liability, expense etc. attributable, directly or indirectly, to any such good faith action of SBICPSL and the Cardholder shall indemnify and hold SBICPSL harmless in respect thereof.

(I) All queries in relation to the Program may be addressed to -

The Manager - Customer Services

SBI Cards & Payment Services Private Limited, P.O.Bag 28-GPO, New Delhi - 110 001

Welcome Gift Terms & Conditions

1. This offering is from SBI Cards and Payment Services Private Limited (“SBICPSL”) as a product offer for its SBI Card Prime Business variant of Credit Cardholders (“Cardholder”) as may be communicated by SBICPSL via various medium chosen by it.

By availing this offer benefits by conducting a financial transaction, the Cardholder provides consent to all terms and conditions herein including for sharing of all personal. Transactional and other related information for the purpose of this Offer.

2. As part of the product feature, a Cardholder may become eligible for a welcome gift after paying the membership fee for the eligible year.

3. 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 June 2012, the period for the eligible year would be 1st June 2012 to 31st May 2013.

4. All eligible SBI Card Prime business Cardholders are eligible for Electronic Gift voucher of worth INR 3000 from Yatra for business as welcome gift

5. SBICPSL reserves the right to cancel, change or substitute the Welcome Gift Terms and Conditions at any time. SBICPSL can suspend /terminate/replace any brand currently available for Welcome Gift as mentioned in the point above without any further notice. Steps for Redeeming Welcome Gift:SBI Card Prime Business Cardholder would be sent an SMS twith E-gift voucher within 30 days of annual fee payment on his registered mobile number.

i. Notwithstanding anything to the contrary, it is stipulated that the customer account should be in good standing to be eligible for Gift meaning that for any reasons the Credit Card should not be suspended, blocked, inactive to be eligible for gifts under this Program.

ii. The voucher is offered by partnership establishment under a commercial arrangement with the product/ service provider. SBICPSL has no liability towards quality of goods and or services received by the Cardholder redeeming the vouchers.

Terms & Conditions – Yatra for business (EGV)

1. These EGVs are valid for 6 months from the date of issue. (Validity will be mentioned)
2. These EGVs are valid for booking on - Flights (Domestic/International), Hotels (Domestic)only at Yatra for Busi-ness.
3. EGVs are valid for ONE time transaction only.
4. EGVs can be used Online for making booking of Flights (Domestic/International), Hotels (Domestic) individually
5. The Customer has to apply the unique voucher number at the time of booking to avail the benefits.
6. Any applicable convenience fee/processing fee/excess tour cost/ government taxes shall be payable by the Customer at the time of booking (Only if the package cost exceed the voucher value)
7. If a EGV is lost or stolen, Yatra for business will not be liable for replacement or compensation.
8. This EGV cannot be clubbed with any other ongoing offer discount/cash back / promotion run by Yatra.com.
9. No additional Discount / reduction in the price will be entertained other than the offer mentioned on the EGVs.
10. If a purchase is equal to the value of the EGV, then customer will have to pay Re.1 to complete the transaction.
11. If a purchase is less than the value of the EGV, then customer can avail the discount maximum upto the value of the purchase only. Balance EGV amount will be forfeited and customer will have to pay Re.1 to complete the transaction.
12. If a purchase is more than the value of the EGV, then balance amount can be paid via SBI Credit Card (only for the BIN Numbers as shared by SBI Card e.g. If Consumer wishes to redeem a EGV against the booking of Rs. 5,500 then he can use a Rs. 5,000/- EGV and the balance amount of Rs. 500/- has to be paid by SBI Credit Card
13. Confirmation of any booking will be subject to availability at the time of booking and will be governed by the standard booking terms & conditions of Yatra for Business.
14. Yatra for Business is not liable to pay for any difference in fare/tariff between date of redemption request placement and date of using EGV during booking.
15. No change or cash can be taken in exchange of this EGV.
16. In case of cancellations, EGV amount will be used for next booking once after deducting the standard cancellation charges. Customer will need to call 0124-3322888 between Mon-Fri (09.00-21.00) and Sat-Sun (10.00-18.00) for cancellation and re-booking
17. All the terms and conditions of the EGV as given hereof and standard terms and conditions, user agreement, privacy policy (subject to

change) of Yatra for Business as mentioned in the website www.yatra.com and the terms and conditions of the respective airline/ hotel /resort/other service provider shall be applicable on the Customer.

18. Any legal disputes, whatsoever regarding any aspect of the promotion shall be handled in the jurisdiction of the courts in Gurgaon, Haryana only.

Terms & Conditions: Priority Pass

1. Cardholder(s) can request for Priority Pass through SBI Card website or customer helpline numbers: 1860 180 1290 or 39020202 (Prefix Local STD code).
2. Priority Pass will be delivered to your billing address within 10 days of receipt of request.
3. The standard membership of the Priority Pass Program is provided only to the primary Cardholder of SBI Card Prime Business (“SBI Cardholder”). It is valid for 24 months from the date of issue of priority pass membership.
4. Membership details and charges are as given below;

Particulars	Domestic Priority Pass Lounges (Within India)	International Priority Pass Lounges (Within India)	International Priority Pass Lounges (Outside India)
Membership fee	Complimentary	Complimentary	Complimentary
Complimentary Visits	-	-	6 visits* for SBI Card ELITE Business Cardholder per year 4 visits* for SBI Card Prime Business Cardholder per year
Visit Charges	USD 27 per visit	USD 27 per visit	USD 27 chargeable after Complimentary Visit
Guests Charges	USD 27 per visit	USD 27 per visit	USD 27 per visit

*Visits are subject to a maximum of 2 per quarter

5. Complimentary visits are applicable only for international lounges i.e. lounge under Priority Pass Program outside India. Complimentary visits are not applicable for lounges within India.
6. Complimentary visits are applicable only for the Primary SBI Card Prime Business cardholder.

7. Charges for Priority Pass usage will be levied directly in the Cardholder's statement post 30 to 60 days of the visit.
8. Exchange rate applied to the charge would be the Exchange rate applicable on the day of the debit to the cardholder's card account and not as on date of usage of the Priority Pass.
9. Lounge access is conditional upon presentation of a valid Priority Pass card only and SBI Card Prime Business would not be accepted on behalf of Priority Pass card.
10. On presenting the Priority Pass card in the lounges, an imprint/electronic swipe of the card would be done to take the time of visit for the cardholder and the accompanying guests.
11. In the event of Cardholder cancelling or not renewing his/her SBI Card account the Priority Pass Membership ceases to exist for the Cardholder.
12. Priority Pass Card is not transferable and cannot be used by anyone other than the Primary Cardholder.
13. The Priority Pass Card is not a payment card or a proof of credit worthiness of the Cardholder and attempts to use the same are not permitted.
14. All participating lounges are owned by third party operators.
15. The Cardholder needs to abide by the rules and regulations of the visited lounge.
16. The lounge access is subject to the Terms and Conditions of Priority Pass and can be changed from time to time without prior notification to the Cardholder.
17. To avoid overcrowding, participating lounges may reserve the right to fix a maximum stay policy.
18. Neither participating lounges are obligated to announce flights nor SBICPSL/Priority Pass Group of Companies shall be held responsible for direct/indirect loss arising to the cardholder or their guests failing to board the aircraft on time.
19. Lounge access is subject to the Cardholder holding a valid ticket of travel on the same day in an airline flying out of the airport in which the lounge is present.
20. The provision of free alcoholic drinks is at the discretion of each lounge operator and in some cases may be limited. In such cases the cardholder is liable to pay for additional consumption.
21. Accompanying children are subject to full guest fee unless otherwise stated in the lounge listing.
22. Any infant who causes upset to other users may be asked to vacate the lounge facility.

23. SBICPSL or Priority Pass Ltd. would not be responsible for any dispute arising between the cardholder and/or the guest with the third party lounge operator.
24. SBI Card reserves the right to alter, change or withdraw the feature at any time without due notice to the Cardholder.
25. SBI Card or Priority Pass are not responsible for the non-availability or loss arising due to non-availability of lounge or associated services.
26. Lost/Stolen and damaged Priority Pass plastics need to be intimated to SBI Card for a fresh card to be issued.
27. For complete terms and conditions, please visit www.prioritypass.com.

Terms & Conditions: Club Vistara

1. SBI Cardholder(s) can request for Club Vistara (CV) Silver Membership through SBI Card website or customer helpline numbers: 1860 180 1290 or 39020202 (Prefix Local STD code).
2. Only Primary card holders of SBI Card ELITE and SBI Card Prime Business ("Cardholder") are eligible for CV Silver Membership.
3. Cardholder will receive CV membership ID within 10 days from the date of request of membership.
4. Cardholder can avail CV Silver Membership only once.
5. Cardholder should apply for CV Silver Membership within a year from the date of SBI Card ELITE or Prime Business issuance.
6. If the cardholder doesn't hold any membership with CV, he/she will be allotted silver tier membership and a new CV ID.
7. If the cardholder holds an existing base tier membership with CV, he/she will be upgraded to the silver tier with the same CV ID.
8. If the cardholder holds an existing CV Silver Membership, his/her silver tier status will be extended for 365 days from the date of request with the same CV ID.
9. If the cardholder holds an existing CV Gold/Platinum membership, no change will be made in the cardholder's existing CV membership and privileges of the lower tier cannot be availed.
10. CV Silver Membership is not available to the delinquent/blocked and any other ineligible Cardholders determined as per the internal policy of SBI Card. Accordingly, granting of CV Silver Membership is at the sole and absolute discretion of SBI Card.
11. The terms and conditions governing eligibility of CV silver membership for Cardholder may be altered, amended, changed or withdrawn at any time and without notice by SBI Card at its sole option and discretion.

12. CV Points are valid for a period of 36 months from the date of flight.
13. The Silver tier status is valid for one Annual Cycle (Annual cycle is the period from one day after the date on which a member has achieved a specified tier and continues for 12 months).
14. The Cardholder has to accumulate 15000 qualifying tier points or undertake 20 flights to retain his/her silver tier status by the end of Annual Cycle, otherwise, he/she will automatically revert to CV Base tier.
15. Cardholders shall continue to enjoy CV base privileges for lifetime as CV Base membership does not have an expiry.
16. To accumulate CV Points, the member must quote his/her CV ID at the time of making a booking and/or at the time of check-in.
17. CV Points are only credited to member's account once the travel is completed. In case of a "No Show" or cancellation, cardholders will not receive any CV Points.
18. CV Points cannot be transferred between CV accounts or any other frequent flyer programme.
19. Redemption of Award flight is subject to seat availability at the time of booking.
20. Cardholders can redeem CV Points for Vistara Award flight/Upgrade Award upon accumulating a minimum of 500 CV Points in their CV account.
21. A Cardholder can hold only one CV account with a unique email id. In the event that more than one account number is assigned to the same individual (duplicate accounts), CV reserves the right to merge the accounts to the primary account.
22. The CV member will be responsible to maintain the confidentiality of his/her own CV account.
23. Membership to CV is offered at the discretion of Vistara and may be refused to any applicant.
24. The cardholder confirms SBI Card to sharing pertinent cardholder information with Vistara for the purpose of granting CV Membership.
25. Use of CV Membership constitutes acceptance of the terms and conditions specified by Vistara. All interpretations of the Terms and Conditions and Program rules shall be at the sole discretion of Vistara.
26. To check the latest update on benefits of CV Silver Membership and T&Cs', visit www.clubvistara.com and www.airvistara.com/trip/Club-Vistara-Terms-and-Conditions respectively.
27. For other membership related queries, customers can email at custrelations@airvistara.com or call at +91- 928 922 8888 or +91-120 669 9901.

Terms & Conditions – Metro Cash & Carry

1. SBI Cardholder(s) get complimentary entitled for "Bandhan", the loyalty program by Metro cash & carry with No entry threshold. (standard eligibility for the membership is 60K Spends in a Quarter).
2. Under the program, SBI cardholders will get spend based discount of upto 2% on their purchase through Metro Cash & Carry outlets across 27 stores in 17 cities in India. There will be an exclusive billing desk & helpline for a personalized experience.
3. Additionally, Cardholder will get 10 reward points for each 100 INR spent on procuring the goods & supplies at the store.
4. The customer needs to pay using his SBI Credit Card to avail the benefits.
5. Free delivery within 60km of city limits.
6. The rewards & discounts are only applicable on purchases at the store & are not valid on personal bookings but only for official purpose.
7. Only Primary cardholders of the SBI Credit Card are eligible for the offers.
8. Standard Terms and Conditions of the Bandhan Loyalty program as stated on Metro Cash and Carry website - <https://www.metro.co.in/metro-services/bandhan-loyalty-program> will be applicable to SBI Credit Cardholders except the Bandhan enrollment from the 1st purchase without any condition on purchase amount and value.
9. Other benefits under the Bandhan program would be as per the construct of the program run by Metro Cash and Carry team

Terms & Conditions - Yatra for business

1. SBI Cardholder(s) can avail exclusive corporate fares for booking on Flights (Domestic/ International), Hotels (Domestic)only at Yatra for business website.
2. The offers are only applicable on Online bookings on Yatra for business website. They are not valid on personal bookings but only for official purpose.
3. Only Primary cardholders of the SBI Credit Card are eligible for the offers.
4. Free rescheduling of flights and hotels & No convenience fee will be levied at the time of booking.
5. Customer can avail INR 750 discount on flight bookings above INR 6000 (max. 1 booking per calendar quarter). Customer will also receive a INR 500 cashback on airline booking through the SBI Credit Card.
6. Customer is also eligible for upto 20% discount on hotel booking (max. 1 booking per quarter). The benefit provided under this offer is over

- and above the existing discounts / offers on Yatra for Business.
7. Customer has to logon to <https://www.yatra.com/business> & signup using referral code SBIYTRA on the Yatra for Business page. To avail the offer, select a booking, enter your SBI credit Card details & Promo Code YFBSBICF for flights and YFBSBICH for Hotels to get the applicable discount.
8. For any booking assistance on yatra for business, pls e-mail at sbitravelssupport@yatra.com
9. Confirmation of any booking will be subject to availability at the time of booking and will be governed by the standard booking terms & conditions of Yatra for Business.
10. For flight cancellation & rescheduling, contact Helpline no 1860 500 1011 or write to smesupport@yatra.com. For hotel cancellation & rescheduling, Contact Helpline No 0124-3322888 or write to smehotelsupport@yatra.com between Mon-Fri (09.00-21.00) and Sat-Sun (10.00-18.00).
11. All the terms and conditions and standard terms and conditions, user agreement, privacy policy (subject to change) of Yatra for Business as mentioned in the website www.yatra.com and the terms and conditions of the respective airline/ hotel /resort/other service provider shall be applicable on the Customer.

SBI Credit Card Protection

Your SBI Card Prime Business is protected against unauthorised charges, in case it is lost or stolen or even if your credit card is in your possession and unauthorized charges are being made using your Credit Card information with sum insured of IR 200,000 per cardholder and INR 2,000,000 per entity.

Please find below the detailed coverage of the SBI Credit Card Protection Plan:

Cover	Details	Coverage	Sum Insured (₹)
Lost Card Liability including counterfeit and online fraud protection	48 hours prior notification and 7 days post notification	Worldwide	2,00,000

Terms & Conditions

- Gross negligence is not covered. Any claim due to deliberate breach of law is not be payable.
 - 2 days prior notification and 7 days post-notification, including the date of reporting.
 - PIN based transaction (ATM, Telephone)are not covered
 - Fraudulent counterfeit and internet transactions are covered
 - Pre-delivery fraud and loss in transit are not covered
 - Terrorism is not covered
 - Any claim due to violation of law is not payable
 - For all claims, investigation report should be submitted. In case of lost card, FIR would have to be mandatorily submitted.
 - For counterfeit cases, which have occurred in foreign location, instead of FIR, bank's investigation report could be accepted.
- The sum insured would be restricted to the credit limit of each card OR maximum upto 2 lacs (whichever is lower) and any one accident cover upto 20,00,000 per entity.
- Claims should be reported within 45 days from fraud transaction date subject to SBI submits investigation report immediately after claim registration to IL OR at the time claim registration.
 - Pre-reporting period: The policy covers all Unauthorized / Fraudulent transactions disputed by the account holder which have happened up to a period of 2 days prior to his reporting date to SBI.
 - Post-reporting period: The policy covers all Unauthorized / Fraudulent transactions disputed by the account holder which have happened within a period of 7 days post his reporting date to SBI.

Claim Process

1. In case of Lost Card, file an FIR within 24 hours of discovering unauthorized charges or ATM withdrawals.
2. In case of counterfeit & online fraud where Credit Card is in your possession, report unauthorized charges that have been made to SBI Card within 48 hours of discovering theft or loss or fraud. Call ICICI Lombard at 1800 2666 within 2 days for card cancellation and within 15 days of loss as to its discovery on card to register the claim.

3. Complete the claim form and submit the signed copy along with the list of documents mentioned below:

Claim Form: <https://www.sbicard.com/sbi-card-en/assets/docs/pdf/corporate/credit-cards/corporate-cards/all-risk-claim-form.pdf>

List of Documents Required:
<https://www.sbicard.com/sbi-card-en/assets/docs/pdf/corporate/credit-cards/corporate-cards/final-icici-travel-insurance.pdf> (or)
<https://www.sbicard.com/sbi-card-en/assets/docs/pdf/corporate/credit-cards/corporate-cards/final-icici-travel-insurance.xlsx>

Address:
ICICI Lombard General Insurance Co. Ltd
PA card claims,
ICICI Lombard GIC Ltd
ICICI Bank Towers, plot no 12, Financial District, Nanakramguda, Hyderabad-500032

Air Accident Insurance:
SBI Card Prime business is entitled for an air accident cover of 50 Lacs by the New India Assurance Co. Ltd. In the event of accidental death arising out of Aircraft, schedule Airlines etc. as defined under the policy the claim would be payable only if the ticket is purchased using the SBI Credit Card. Insurance Benefit is available only to the cardholder holding SBI Credit card. In the event of insured having multiple cards, the personal
Air accident claim would be payable on one card only. Claim will be payable under one card only, irrespective of the number of cards held by the customer. In the event of accidental death, the claim would be payable only if the same is reported to insurance company within 90 days from the date of accidental death. The geographical limit is worldwide.
Exclusions:
• Pilots, Armed forces, Police, Air crew are not covered
• The insurance benefit would not be available to delinquent cardholders
• Any claim due to violation of law is not payable
• Any death which is executed by anyone other than the card holder, will fall outside the scope of coverage

General Conditions:
• Air Accident cover is applicable only for the Primary cardholder
• Air Accident cover is applicable only if the air tickets are purchased on SBI Card (not applicable on Corporate cards)
• This Policy shall be voidable in the event of deliberate misrepresentation, or non- disclosure in any material particular
• The Company shall not be liable in the event of any material change in the nature of the business of the Insured unless the Company has been advised and their written approval obtained
• If the Insured shall claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Policy shall become void and all claims hereunder shall be forfeited.

Claims Settlement Process –
Step 1: Customer/ Nominee will intimate the claim via Email or Telephone to Almondz Insurance Brokers, within 90 days of the incident with below mentioned information-
1. Cardholder name
2. Date of accident
3. Card blocking date
4. Date of ticket purchase transaction
Step 2: Claim reference number will be shared by Almondz Insurance Broker to the customer post registration of the claim. Customer can use Claim reference number for tracking purpose
Step 3: Once claim is notified/registered; Nominee has to share the below documents for Claim settlement to Almondz Insurance Broker within 90 days from incident date.
1. Original Claim form duly filled and signed
2. Destroyed card copy (if not available, SBI Card declaration needs to be provided)

- 3. Assignee Verification form with photo and signature attested (Notarized)
 - 4. Original Death Certificate
 - 5. Air Ticket & Account statement highlighting the transaction for Air ticket purchase.
 - 6. Certificate from Airline authority, in case of Air accident (Notarized)
- All claims documents should be couriered to below given Address:
Almondz Insurance Brokers Private Ltd, Level 5, Grande Palladium, 175 C.S.T Road, Off BKC, Kalina, Santacruz (E), Mumbai –400 098
Scanned copy of original claim documents should be emailed to: sbicreditcard@almondz.com
- Step 4:Claims will be processed within 30 working days after submission of all the documents mentioned in the above list.
- Step 5: On claim settlement, fund would be transferred to Nominee’s account within 15 working days.

SPOC Details for intimation of Claims:
Ms. Shweta Poojary– Client Manager
Almondz Insurance Brokers Ltd.
Mobile No. – 9820827045

Below are the detailed Terms & Conditions for Card Upgrade:

Annual Fee is payable on the annual card fee date of the current card which will be communicated to you through your monthly statement. GST will be charged over and above the annual fee basis the prevailing GST rate.

A Cardholder will be eligible for welcome gift only post payment / realization of annual fee by SBI Card. The credit limit enhancement on the new card will be at the sole discretion of SBI Card. The reward point accumulated on the previous card will automatically be transferred onto the new card post upgrade.

The upgrade would be offered to eligible customer's basis the internal evaluation/parameters of customer performance and credit history on the card. Old Credit Card will be active for a period of 90 days from the date of upgrade or till the first transaction is made on the new card, whichever is earlier.

Post the downgrade of the upgraded card, customer is not eligible to upgrade the card for a period of 6 months from the date of downgrade. Downgrade may be initiated by a customer only within a period of 90 days post upgrading the existing SBI Card.



MOST IMPORTANT TERMS & CONDITIONS

SBI CARD-MOST IMPORTANT TERMS & CONDITIONS

1. *FEES AND CHARGES

A. Annual Fees & Renewal Fees

There are annual fees and renewal fees applicable on the SBI Credit Card (SBI Card). Annual fee is a one-time charge and renewal fee is charged every year. These fees may vary from Cardholder to Cardholder, and for different card variants. These shall be as communicated to the Cardholder at the time of applying for the credit card. These fees, as applicable, are directly charged to the Cardholder account and the same would be billed in the card statement of the month in which it is charged. There may be separate fees for Additional Cards issued to the Primary Cardholder.

B. Cash Advance Fees

The Cardholder can use the Card to access cash in an emergency from domestic /international ATMs. A transaction fee would be levied on all such withdrawals and would be billed to the Cardholder in the next statement. A transaction fee of 2.5% or Rs. 300 whichever is higher at domestic ATMs and 3% or Rs. 300, whichever is higher at international ATMs will be levied. The transaction fee is subject to change at the discretion of SBI Cards & Payment Services Private Limited (SBICPSL). All cash advances also carry a finance charge equal to charges on revolving credit (please refer schedule of charges) from the date of withdrawal until the date of full payment.

C. Cash Payment fees

The Cardholder can walk into select SBI Bank branches or SBI Associate Bank branches and pay SBI

Card dues by mentioning the Credit 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 + all 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.

F. Finance Charges (Service Charges)

Finance Charges are payable at the monthly interest rate on all transactions including unpaid EMI installments 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 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.

The current rate of finance charges is upto 3.35% per month [40.2% per annum] from the transaction date and is subject to change at the discretion of SBI Card & Payment Services Private Limited (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 are applicable from the date of transaction until the payment is made in full.

Example 1 - Card Statement date – 15th of every month.

Transaction done between 16th June'16 – 15th July'16

1. Retail Purchase of Rs. 5000 – On 20th June'16

2. Cash Withdrawal of Rs. 7000 – On 10th July'16

Assuming No Previous Balance carried forward from the 15th June 2016 statement, the cardholder will get his 15th July statement showing Rs.12,000 of transactions along with 5 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 5th August 2016, i.e. 20 days from the Statement Date, for anything between the entire amount or Minimum Amount Due. Please note that any payment made against your Credit card outstanding, would first be cleared against your Minimum Amount Due (which is inclusive of all applicable taxes, EMI on Loan plans+5% of Total outstanding), fees and other charges (if any) followed by Balance

Transfer balance (if any), retail balance (if any) and would be adjusted against your Cash Balance (if any) last. 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.

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.

Transaction done between 3rd Jan'16 – 2nd Feb'16

1. Retail Purchase of Rs. 10000 – On 5th Jan'16

2. Online Purchase of Rs. 30000 – On 15th Jan'16

Assuming no previous balance carried forward from the 2nd Jan 2016 statement, the cardholder will get his 2nd Feb statement showing Rs. 40,000 transactions. The cardholder needs to make payment against the outstanding by 22nd Feb 2016, i.e. 20 days from the Statement Date, for anything between the entire amount or the Minimum Amount Due. 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.

Making only the minimum payment every month would result in the repayment stretching over the years with consequent interest payment on your outstanding balance. For e.g. on a transaction of Rs. 5,000 if Minimum Amount Due is paid every month (subject to a minimum amount of Rs. 200 every month), it will take up to 44 months for entire outstanding amount to be paid in full.

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

Transaction done between 3rd March '16 – 2nd April '16

(1) Annual fee of Rs. 500 – On 5th March '16

(2) Applicable taxes of Rs. 72.50 – On 5th March '16

(3) Online Purchase of Rs. 6000 – On 15th March '16

Assuming no previous balance carried forward from the 2nd March 2016 statement, the cardholder will get his 2nd April statement showing Rs. 6,572.50 transactions, Total amount due rounded off to Rs. 6573. The cardholder needs to make payment against the outstanding by 22nd April 2016, i.e. 20 days from the Statement Date, for anything between the entire amount or Minimum Amount Due.

Assuming the cardholder makes the payment of Minimum Amount Due of Rs. 398, (5% of Total outstanding) + applicable taxes on 22nd April 2016, rounded off to nearest decimal point, 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 (5th March to 22nd April) for 49 days:

$(3.35 \times 12) \times (49/365) \times 5000/100 = \text{Rs. } 26.98$

On the applicable taxes of Rs. 72.5 (5th March to 22nd April) for 49 days: $(3.35 \times 12) \times (49/365) \times 72.50/100 = \text{Rs. } 3.91$

On the balance of Rs. 6000 (15th March to 22nd April) for 39 days:

$(3.35 \times 12) \times (39/365) \times 6000/100 = \text{Rs. } 257.72$

On the balance of Rs. 6,175 (22nd April to 2nd May) for 10 days:

$(3.35 \times 12) \times (10/365) \times 6175/100 = \text{Rs. } 68$

Total Interest charged = Rs. 356.61

Sum of Outstanding purchase amount, Interest charges, Fees and Charges, if any, and applicable taxes would reflect as the Total amount due in the statement dated 2nd May assuming the card holder does not make any transactions between 3rd April '16 – 2nd May '16.

If the cardholder keeps making the Minimum Amount Due (5%) payment every month and also keep paying the interest amount he would clear the outstanding in 20 months (100%/ 5% – 20).

If 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.

Example 4: Card Statement date – 2nd of every month.

Transactions done between 3rd Dec'15 – 2nd Jan'16

1) Retail Purchase of Rs. 500 – On 15th Dec'15

2) Online Purchase of Rs. 600 – On 20th Dec'15

Assuming no previous balance carried forward from the 2nd December 2015 statement, the cardholder will get his 2nd Jan statement showing Rs. 1100 transactions, Total amount due of Rs. 1100. The cardholder needs to make payment against the outstanding by 22nd Jan 2016, i.e. 20 days from the Statement Date, for anything between the entire amount or Minimum Amount Due.

Assuming the cardholder makes partial payment of Rs. 500, on 22nd Jan 2016, 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 22ndJan) 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 3rdFeb'16 – 2ndMar'16

1) Beginning balance of Rs. 650.56 – On 3rdFeb'16

2) Retail Purchase of Rs. 1000 – On 5thFeb'16

3) Online Purchase of Rs. 3000 – On 15thFeb'16

Assuming previous balance of Rs. 650.46 carried forward from the 2ndFeb 2016 statement, the cardholder needs to make payment against the outstanding by 22nd Feb 2016, i.e. 20 days from the Statement Date, for anything between the entire amount or Minimum Amount Due.

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 (3rdFeb – 15thFeb) 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 2ndMarch.

G. Late Payment Charges

Late Payment charges will be applicable if Minimum 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.600 for Total Amount due greater than Rs.1000 & up to Rs.10,000;

Rs.800 for Total Amount due greater than Rs.10,000 & up to Rs.25,000;

Rs.950 for Total Amount due greater than Rs.25,000

Example 1 - Card Statement date – 2nd of every month.

Transaction done between 3rd Jan'16 – 2nd Feb'16

(1) Retail Purchase of Rs. 5000 – On 5th Jan'16

(2) Online Purchase of Rs. 5000 – On 15th Jan'16

Assuming no previous balance carried forward from the 2nd Jan 2016 statement, the cardholder will get his 2nd Feb statement showing Rs. 10,000 transactions. The cardholder needs to make payment against the outstanding by 22nd Feb 2016, i.e. 20 days from the Statement Date, for anything between the entire amount or Minimum Amount Due.

If the cardholder does not make the payment of the Minimum Amount Due or more by 22nd Feb 2016,

he would be charged a Late Payment Charge of Rs. 600 (Rs. 600 for greater than Rs.1000 & up to Rs. 10,000).

Example 2 - Card Statement date – 2nd of every month.

Transaction done between 3rd Feb'16 – 2nd Mar'16

1. Retail Purchase of Rs. 2000 – On 8th Feb'16

2. Online Purchase of Rs. 2500 – On 19th Feb'16

Assuming no previous balance carried forward from the 2nd Feb 2016 statement, the cardholder will get his 2nd March statement showing Rs. 4500 transactions. The cardholder needs to make payment against the outstanding by 22nd March 2016, i.e. 20 days from the Statement Date, for anything between the entire amount or the Minimum Amount Due.

If the cardholder does not make any payment by 22nd March 2016, he would be charged a Late Payment Charge of Rs. 600 (Rs. 600 for greater than Rs.1000 & up to Rs. 10,000)

H. Over Limit Fees

As a service gesture SBI Card may approve certain transactions attempted by the cardholder which are over and above the credit limit, please note that if the outstanding amount exceeds the credit limit, an over-limit fee of 2.5 % of the over-limit amount or Rs. 500, whichever is higher will be levied. Over-limit status may also be applied because of fees and/or interest charges.

I. Payment Dishonor Fees

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

J. Other charges:

- Card Replacement Fee: Rs. 100/- – Rs. 250/-
- Cheque Fee: Rs 100 (Payments made via cheque upto Rs. 10,000)
- Cheque Pick Up Fee: Rs.100/-
- Statement Retrieval Fee: Rs 100/- per statement for statements more than 2 months' old
- Foreign Currency Transaction fee: 3.5% (For All Cards Except Elite) 1.99%(For Elite Cardholders Only)

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.

- Dynamic Currency Conversion Markup Fee: 3.50% (For All Cards Except Elite) 1.99%(For Elite Cardholders Only) (Only for transactions greater than or equal to Rs. 1000)

All transaction carried out in Indian Currency at an international location or at merchants which are located in India but registered overseas.

2. *LIMITS

Credit Limit and Cash Limit are assigned to Cardholders based on internal SBICPSL credit criteria (Add-On cardholders share the same limits as that of the Primary Account Holder). These limits are communicated to the cardholder at the time of card delivery. The Credit Limit and Cash Limits 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 will review the Cardholder account periodically, and increase or decrease the Cardholder credit limit based on internal criteria. Cardholders seeking to have their credit limit increased can do so by writing to SBICPSL and providing financial documents declaring their income. SBICPSL, at its sole discretion and based on such new documents provided, 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 either mail a statement of transactions in the card account to the mailing address it has on record, or send a statement through email to the email id on record, on a pre-determined date.

b) Credit Cards offer the Cardholder a revolving credit facility. The Cardholder may choose to pay only the Minimum Amount Due printed on the statement and such payment should be sent before the Payment Due Date, which is also printed on your statement. The balance outstanding can be carried forward to subsequent statements. The Cardholder can also choose to pay the Total Amount Due or any part of the amount above the Minimum Amount Due. Any unpaid Minimum Amount Due of the previous statements will be added to the Cardholders Current Minimum Amount due in addition to the outstanding exceeding the Cardholders Credit Limit.

Minimum Amount due shall be 5% of outstanding amount or Rs. 200 (whichever is greater) plus all applicable taxes and EMI (only in case of EMI based products). Overlimit (OVL) amount shall also be included in the MAD in case cash or credit limit is exceeded. Any unpaid MAD of the previous statements,

if any, shall also be included in the Minimum Amount Due.

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 Credit 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 all Minimum Amount Due (which is inclusive of all applicable taxes + EMI on Loan plans + 5% of Total Outstanding), Fees & Other Charges, Interest charges, Balance Transfer Outstanding, Purchase Outstanding and Cash Advance in that order.

Card Holder would be responsible for providing correct and timely information for enabling Credit Card Issuer to undertake appropriate GST compliances which would in turn enable card holder to take input tax credit of supplies made by the Credit 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 card holder.

e) Payments towards the Card account may be made in any of the following ways:

By logging onto 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 xxxxxxxxxxxxxxxx”.

ECS: Payments can be made through the Electronic Clearing System (ECS) in select cities.

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 25 days of the Transaction 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 the Nodal Officer, at PO Bag 28 - GPO, New Delhi - 110001 or e-mail at Nodalofficer@sbicard.com

i) Contact Particulars:

From All Phones : 39 02 02 02 (Prefix STD code of your city while calling from mobile)
or 1860 180 1290/1800 180 1290

For SBI Railway Credit Card: Contact SBI Railway Credit Card Helpline from anywhere in India

From All Phones : 39 02 12 12 (Prefix STD code of your city while calling from mobile) From BSNL/MTNL : 1800 180 1295

Correspondence: Through mail, by writing to The Manager - Customer Services, SBI Cards & Payment Services Pvt. Ltd., DLF Infinity Towers, Tower C, 12th Floor, Block 2, Building 3, DLF Cyber City Gurugram-122002 (Haryana) India www.sbicard.com or at PO Bag 28 - GPO, New Delhi - 110001
Through email by writing in at customercare@sbicard.com

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 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.

Before reporting default status of a credit card holder 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 card holder.

It may further be noted, that if a card holder, 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 customer's credit report.

Terms and Conditions governing Credit Card facilities shall be applicable to the Supplementary /Add on Cardholder as well.

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. 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 Primary Cardholder, and the Card Account shall immediately stand cancelled. The Primary 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.

5 TERMINATION/REVOCATION OF THE CARDHOLDERSHIP

a) The Cardholder may end the Agreement at any time by writing to SBICPSL or calling in to the SBI Card Helpline, and by cutting the card(s) diagonally. All the cards including the add-on cards will be terminated basis the written request. Termination will be effective after payment of all amounts outstanding on the card account. No annual, joining or renewal fees shall be refunded on a pro-rata basis.

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.

SBICPSL can suspend the facility on the Credit 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.

c) 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 Primary or any Additional credit card is misplaced, lost, stolen, mutilated, not received when due or if he/she suspects that the credit 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 or through SMS based service

· To block your lost/stolen card through 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) 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. In addition to notifying SBICPSL about the loss or theft of the Card, the Cardholder must report any theft of the Credit 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, or the consent of an Additional Cardholder.

c) 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

d) 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.

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 including mobile number, of your credit 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 including mobile number updated in our records.

g) "SBI Card offers complimentary lost/stolen card insurance cover on certain cards. The said insurance is provided by ICICI Lombard General Insurance Company Limited or any other insurance Company as may be decided by SBI Card from time to time. ICICI Lombard General Insurance Company Limited is responsible for any claim settlement in this regard and SBI Card shall not be responsible for any dispute

arising due to claim settlement. For further details on Insurance terms & conditions, Cardholders are advised to go through the brochure in the welcome kit or refer the www.sbicard.com."

7. DISCLOSURE

The Credit Information Company 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 acknowledges that SBICPSL is authorized to share cardholder information to a Credit Information Company (that has obtained Certificate of Registration from RBI).

SBICPSL shall provide information relating to repayment record of the cardholder to a Credit Information Company within a period of 45 – 60 days.

In the event of a dispute, SBICPSL will make suitable amends to the reporting procedure before reporting the card holder as defaulter. However it may also be noted that such disclosure/release of information would be contingent on time available to investigate and settle such disputes raised.

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

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 Control 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 credit card account, SBI Card has the right to return this credit balance to you.
- Please do not use credit 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 Credit 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.

Table (A): Krishak Unnati SBI Card

- Please note that the following fees and charges are not applicable for Krishak Unnati SBI Card: Cash Advance Fee (No Cash Limit Allocated), Forex Markup (International usage not allowed), Cash Payment Fee, Finance Charges, Late Payment Charges, Payment Dishonor Fee, Card Replacement Fee, Cheque Fee, Cheque Pickup Fee, Statement Retrieval Fee, Overlimit Fee, Reward Redemption Fee. Surcharges and other duties (along with applicable taxes) will be applicable.
- This Card does not offer Cardholder a revolving credit facility. Cardholder has to pay Total Amount Due printed on the Statement.

8. *SCHEDULE OF CHARGES

Fees	
Annual Fee (one time)	₹0 - ₹4999
Renewal Fee (per annum.)	₹0 - ₹4999
Add on Fee (p.a.)	Nil
Extended Credit	
Interest Free Credit Period	20-50 days (applicable only on retail purchases and if previous month's outstanding balance is paid in full)
Finance Charges	3.35% p.m. (40.2% p.a.) for Unsecured Cards; 2.5% p.m. (30% p.a.) for Secured Cards
Minimum Amount Due	5% of Total Outstanding (Min. ₹200) + all applicable taxes + EMI (in case of EMI based products)+OVL amount (if any)
Cash Advance	
Cash Advance Limit	Upto 80% of Credit Limit (Max. 12K / day for Gold and Titanium & 15K / day for Platinum Cards, Prime Cards & Elite Cards)
Free Credit Period	Nil
Finance Charges	3.35% p.m. (40.2% p.a.) for Unsecured Cards; 2.5% p.m. (30% p.a.) for Secured Cards from the date of withdrawal
Cash Advance Fees	
SBI ATMs/Other Domestic ATMs	2.5% of transaction amount (subject to a minimum of ₹300)
International ATMs	3.0% of transaction amount (subject to a minimum of ₹300)

Other Charges & Fees	
Cash Payment fee	₹100
Cheque Pickup	₹ 100
Payment Dishonor Fee	2% of Payment amount (subject to a minimum of ₹450)
Statement Retrieval	₹100 per Statement (>2 months old)
Cheque Fee	₹100 (Payments made via cheque upto ₹10,000)
Late Payment	
	NIL for Total Amount due from ₹0-₹200; ₹100 for Total Amount due greater than ₹200 & up to ₹500; ₹400 for Total Amount due greater than ₹500 & up to ₹1000; ₹600 for Total Amount due greater than ₹1000 & up to ₹10,000; ₹800 for Total Amount due greater than ₹10,000 & up to ₹25,000; ₹950 for Total Amount due greater than ₹25,000
Overlimit	2.5% of Overlimit Amount (subject to a minimum of ₹500)
Card Replacement	₹100 – ₹250
Emergency Card Replacement (When Abroad)	Actual cost (subject to a minimum of \$175)
Foreign Currency Transaction	Conversion mark up: 3.5%(For All Cards Except Elite) 1.99%(For Elite Cardholders Only)
Dynamic Currency	Markup: 3.50% (For All Cards Except Elite) 1.99% (For Elite

Conversion Transaction	Cardholders Only) (Only for transactions greater than or equal to ₹1000)
Rewards Redemption Fee	₹ 99
Priority Pass Lounge Charges	<p>All Airport Lounge visits within India through the Priority Pass Program will be charged with an usage fee of \$27 per visit + applicable taxes.</p> <p>All Airport Lounge visits outside India through the Priority Pass Program, after exhausting the complimentary visits, will be charged with an usage fee of \$27 per visit + applicable taxes. For more details, please visit sbicard.com</p> <p>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.</p>
Surcharge	
Railway Tickets - Railway Counters	₹30 + 2.5% of transaction amount
Railway Tickets - www.irctc.co.in	1.8% of transaction amount + all applicable taxes
Petrol & all products/services sold at petrol pumps	1% of transaction value (excluding all applicable taxes wherever applicable + other charges) for single transaction spends between ₹500 and ₹4000 for Platinum Cards, Prime Cards & Elite Cards; ₹500 and ₹3000 for all other cards.

	Maximum surcharge waiver of ₹250 per statement cycle per credit card account for Platinum Cards, Prime Cards & Elite Cards; ₹100 per credit card account for all other cards
Payment of Customs duty	2.25% of transaction amount (subject to a minimum of ₹75)

All taxes would be charged as applicable on all the above Fees, Interest & Charges.

“Applicable Taxes” (for Statements issued on or after 1st July, 2017) means:

- For the cardholders having state of residence in the records of SBI Card on the statement date as “Haryana” - Central Tax @ 9% and State Tax @ 9%
- For the cardholders having state of residence in the records of SBI Card on the statement date as other than “Haryana” - Integrated Tax @ 18%

All payments made for a Cardholder Account will be settled in the order of Minimum Amount Due (which is inclusive of all applicable taxes + EMI on EMI based products + 5% of Total Outstanding), Fees & Other Charges, Interest charges, Balance Transfer Outstanding, Purchase Outstanding and Cash Advance.

*Krishak Unnati SBI Card customers, please refer table (A) for schedule of charges as afore-mentioned payment hierarchy is not applicable to your card.

