

# SAVE SMART LIVE SMART

Get the power of Reward Points



# Oriental Bank of Commerce - SBI CARD



**WELCOME TO THE WORLD OF Oriental Bank of Commerce - SBI CARD WHICH HELPS YOU SAVE AS YOU SPEND. WELCOME TO THE SMARTER, SIMPLER LIFE.**

Oriental Bank of Commerce - SBI Card does what a great credit card should do, make your life simpler and enable you to save. With its powerful features, the Oriental Bank of Commerce - SBI Card does all this and more. Its rewarding Shop & Smile Program rewards you with Reward Points whenever you shop, which can be redeemed against outstanding balance or gifts from the rewards catalogue. You can use your Oriental Bank of Commerce - SBI Card for all your needs ranging from shopping, holiday, dining and filling fuel or just about any other need.

# SPEND SMART



**SMART IS GETTING SOMETHING BACK EVERY TIME YOU SPEND.**

Whenever you use your Oriental Bank of Commerce - SBI Card, you earn Reward Points which you can use to pay your outstanding balance or exchange for exciting gifts from the Rewards Catalogue. **You will earn 1 Reward Point for every Rs. 100 spent.** Now get rewarded every time you spend on your Oriental Bank of Commerce - SBI Card

# SHOP SMART

EARN  
**10**  
Reward Points  
per Rs. 100  
spent



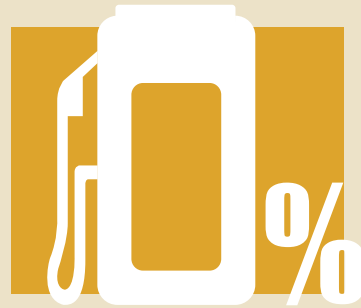
**SMART IS GETTING REWARDED WITH 2.5% VALUE BACK ON DAILY SHOPPING.**

With Accelerated Reward Points\* get upto **2.5% of Value Back (10 Reward Points on every Rs. 100 spent)** every time you make departmental store and grocery purchases with your Oriental Bank of Commerce - SBI Card.

\*Fuel, Cash and Balance Transfer transactions are not included under the Reward Points program.

SAVE

SMART



**SMART IS NEVER, EVER PAYING FUEL SURCHARGE.**

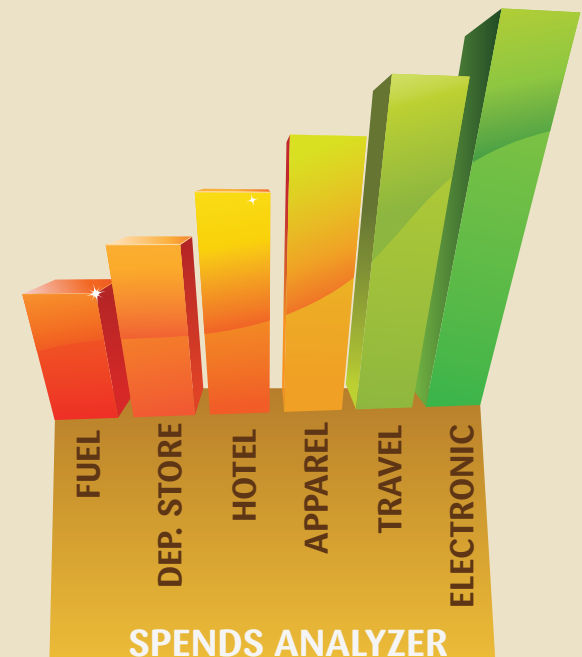
Get the freedom from paying 1% fuel surcharge\* across all petrol pumps. Now save money every time you tank up.

\*Fuel surcharge waiver is valid for transaction amount ranging from Rs.500-Rs.3,000. Maximum surcharge waiver of Rs.100 p.m. per credit card account. Terms & Conditions apply

# E-SMART

## SMART IS HAVING MORE POWER IN YOUR HANDS.

- Experience the power to do more with [www.sbicard.com](http://www.sbicard.com) that allows you to manage your card online with the following facilities:
  - Instant Card account summary
  - Hotlist stolen/lost cards
  - Request for duplicate card statement
- No postal delays, no lost statements - just the convenience of getting your monthly **e-statement** delivered to your inbox.
- No matter where you are, we will keep you informed.  
**SBI Card Alerts** enable you to receive information regarding your credit card as an SMS on your mobile phone.
- **Spend Analyser:** SBI Card brings to you 'The Spend Analyser' that helps to analyse your current credit card spends. You can analyse your category wise spends in percentage for the last 24 months.



# SECURE SMART

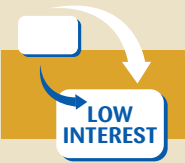


## SMART IS BEING IN SAFE HANDS.

Get enhanced security for online transactions made with your Oriental Bank of Commerce - SBI Card with Verified by Visa and MasterCard secure code, One Time Password (OTP) & Instant Transaction Alert. These security features gives peace of mind while doing online or phone credit transaction.

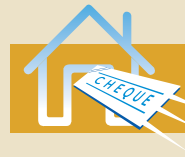
# SMART VAS

VALUE ADDED SERVICES



## BALANCE TRANSFER

Transfer all your high-rate credit card balances to Oriental Bank of Commerce - SBI Card and start saving!



## EASY MONEY

Enjoy instant short-term loans as and when needed.



## FLEXIPAY

Make big purchases on your card and convert them to EMIs.



## M-SHOP

Access over 100 merchants on your mobile & pay with your Oriental Bank of Commerce - SBI Card.





## ENCASH

Need cash! Be it for Holiday, Education, marriage etc. Fulfill your need with 'Encash - Money on call' on your Oriental Bank of Commerce - SBI Card.

## UTILITY BILL PAYMENT

No need to remember bill due dates. You can link your various bills to Oriental Bank of Commerce - SBI Card and enjoy the convenience of hassle-free and timely payment.

Payment options like Register & Pay, Visa bill pay, Pay Fast makes your life more simple.

## ONLINE RAILWAY TICKET BOOKING



Now book your railway tickets online and get them delivered at your doorstep. Experience the convenience of booking your tickets online.



**REGISTER & PAY**



**VISA BILL PAY**



**PAY FAST**



**STANDING INSTRUCTIONS**

# SMART PAYMENT OPTIONS

CONVENIENCE AT YOUR FINGER TIPS FOR MANAGING YOUR FINANCES BETTER



PAYNET – PAY ONLINE



OVER THE COUNTER OTC



LOCATE & PAY



VISA CREDIT CARD PAY



PAY CASH



NEFT PAYMENTS

# VALUE CHART INDEX

## GOLD & MORE VALUE CHART\*

Category	Details	Conversion	INR Value
Reward Points	Normal Category Spends Assuming spends 60,000 pa/5000pm	Reward Points = $(60,000/100) = 600$	150
	Accelerated Category Spends(10X) Assuming spends 78,000 pa/6500pm	Reward Points = $10 * (78,000/100) = 7800$	1950
Fuel	1% Fuel Surcharge waiver at all petrol pump Assuming fuel spends of ₹ 4000	$4000 * 1 * 12$	480
Extravaganza offer	Earn 2000 Reward Points on Spends of ₹2000 within 60 days of receiving the card	2000 Reward Points = ₹500 (1st Year Fee)	500
Spend Based Fee Waiver	2nd Year Onwards: Enjoy complete waiver of Annual Fee (₹500) if spends in previous year > ₹90000	₹500 Annual fees	

\* Calculation based on certain spend assumptions.

Total Annual Saving: 3080