



Terms & Conditions Booklet

# SBI Card PRIME



Ver: FY24 11

S105112024

# INDEX

| Topic                                | Page No. |
|--------------------------------------|----------|
| 1. Frequently Asked Questions (FAQs) | 1        |
| 2. Welcome to The World of SBI Card  | 5        |
| • Get familiar with your SBI Card    | 6        |
| • Exclusive Features                 | 8        |
| • Convenience of Technology          | 12       |
| • How to use your SBI Card           | 14       |
| • Ways to make your SBI Card payment | 15       |
| • Use Credit Responsibly             | 17       |
| • Secure your Card                   | 20       |
| 3. Terms & Conditions                | 23       |
| 4. Most Important Terms & Conditions | 47       |





## FREQUENTLY ASKED QUESTIONS

## SBI Card PRIME CONTACTLESS FAQs

### 1. What is SBI Card PRIME Contactless Credit Card?

SBI Card PRIME Contactless Credit Card powered by Visa payWave/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 Contactless Credit Card work?

Step 1: Look for the Visa payWave/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 5000 for a single transaction.



### 3. What are the benefits?

Contactless payment functionality powered by Visa payWave/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 Visa payWave/MasterCard Contactless card has its own, unique, built-in, secret key, which is used to generate a unique code for every Visa payWave/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 5000 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 5000 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 5000.

### 5. Where can I use my SBI Card PRIME Contactless Credit Card?

You can look for the Universal Contactless symbol at the POS machine at merchant outlets. Also please visit [www.sbicard.com](http://www.sbicard.com) for details of merchants enabled for Visa payWave/MasterCard Contactless contactless payment acceptance.

### 6. Can I use my SBI Card PRIME 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 shop'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 and 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.

10. What happens if my contactless card is stolen – can it be misused?

Immediately report the loss of your Credit Card to SBI Card to prevent any misuse. Please call our helpline or visit SBI Card App / Website to block your credit card. Safeguards are in place to mitigate misuse of lost or stolen card by fraudster. The limit for Contactless Card transaction without entering the PIN is ₹5,000, above which the transaction needs PIN for authorization. Please note that your maximum liability on any given date will be limited to available credit limit on your card.



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.

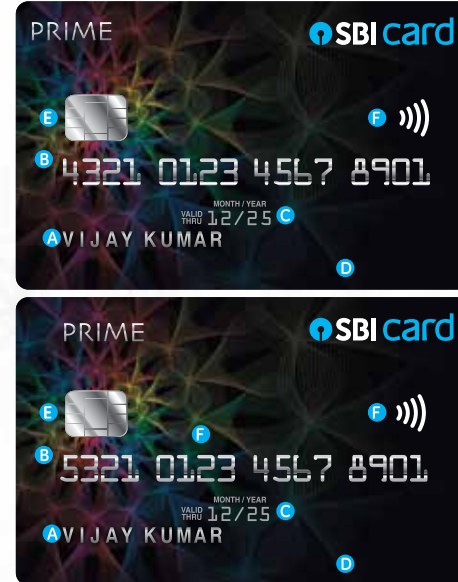
### D. The VISA/MasterCard logo

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

### E. EMV Chip

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

### F. Visa payWave/MasterCard Contactless symbol



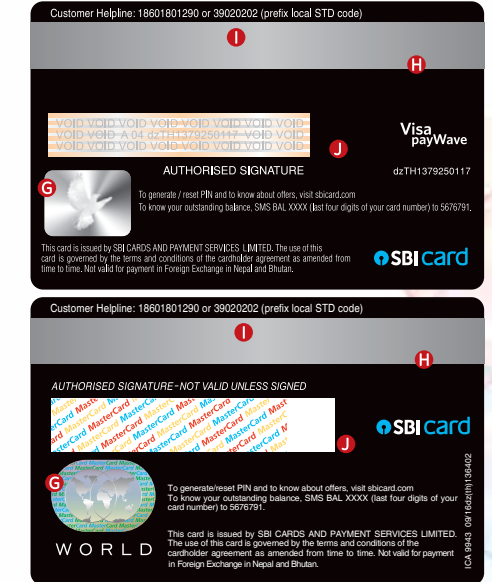
## ON THE REVERSE OF YOUR CARD, YOU WILL FIND

### G. The VISA/MasterCard hologram

### H. Magnetic Strip: contains encoded information

### I. SBI Card Helpline Numbers

### J. 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 VISA/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 VISA/ MasterCard Global Customer Assistance Services available across the world in case of any emergency.

If card is lost or stolen during travel outside India, VISA/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.



### ENHANCED POWER TO YOUR FAMILY

You can share the power of your SBI Card with your family, by applying for an add-on card for your spouse, parents, siblings and children over 18 years of age.



### CASH ON THE GO

As an SBI Cardholder, you can withdraw cash from over 1 million VISA/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 VISA/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. In case 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 the Easy Bill Pay facility from SBI Card you can be rest assured you will never forget to pay your utility bills on time. All your utility bills like electricity, insurance, telephone will get paid before the due date with this facility from SBI Card. Bill payments can be done in two ways:

- **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 3 days for all other Visa Cards and 5-7 working days for Non Visa cards. 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](http://www.sbicard.com) within 30 days of your purchase.



### 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 program. 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
- 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 Health Insurance, Personal Accident Insurance, Motor Insurance, Additional health covers, Travel & Home insurance, Life Insurance and other assistance products, at very affordable rates.

**Disclaimer:** SBICPSL, SBI Cards and Payment Services Limited is a corporate agent of Royal Sundaram General Insurance Co. Limited, SBI General Insurance Company Limited & SBI Life Insurance Company Limited Vide IRDAI registration code – CA0075

Insurance is the subject matter of Solicitation. Royal Sundaram IRDAI Registration Number -102, SBI Life IRDAI Registration Number – 111, SBI General IRDAI Registration Number – 144





# 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.

  
@sbicard\_connect

  
@sbicard

  
@SBICard\_Connect

  
@sbicard

  
@sbi-card

  
Send 'Hi' to 9004022022

Connect with us



## WEBSITE

Discover the power of convenience with [www.sbicard.com](http://www.sbicard.com) and manage your SBI Card anytime anywhere . Access your account information, raise a service request or book a cross-sell product at the click of a button. Do More, View More and Manage More online.

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



E-STATEMENT

Register on [www.sbicard.com](http://www.sbicard.com) in 3 simple steps-

1. Select 'First time user? Sign up here'.
2. Enter your Card no., Expiry date, CVV & Date of Birth and click on Submit A One Time Password (OTP) would be sent on your registered mobile no. & e-mail id.
3. Log on to [www.sbicard.com](http://www.sbicard.com) and enter your card no. as the User Id & the OTP as the password to log in for the first time to complete the registration process.

## 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](http://www.sbicard.com) and take advantage of these benefits.

## 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 VISA/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 15 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 INUIR: 007992

**Sale**  
XXXX XXXX XXXX 8703 xxxx

CARD TYPE: MASTER/VISA CARD EXP DATE: XXXX  
APPR CODE: 960983 RREF: 008322

AMT: **RS 4000.45**

SIGN: \_\_\_\_\_

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

**CUSTOMER COPY**

## WAYS TO MAKE PAYMENT DIGITALLY FOR YOUR SBI CREDIT CARD



### Pay via Standing Instruction (e-NACH)

Enroll for e-NACH for automated and hassle-free bill payments, every month. Your card dues will be deducted directly from your bank account on the Payment Due Date. For more details, visit [www.sbicard.com](http://www.sbicard.com)



### UPI payment option (Pay via UPI)

You can pay your bill faster via UPI payment mode on SBI Card App or on website using QR code.



### NEFT (National Electronic Funds Transfer)

Pay your SBI Credit Card outstanding using NEFT and get instant credit to your card account, 24X7. Use your 15/16-digit credit card number as Beneficiary A/c & IFSC Code SBIN00CARDS to register.



### YONO Payment option

Pay through YONO App by SBI and enjoy instant credit to your card account. You can download the app from Google Play Store or App Store.



### Bharat Bill Payment System

Visit the SBI Unipay website to pay your credit card bill conveniently and securely through Bharat Bill Payment System.



### PayNet

Click on PayNet at [sbicard.com](http://sbicard.com) to make your payments online through net banking. Payment will reflect instantly in your SBI Credit Card account.



### Debit Card Payment

Pay online using selected banks debit card. Payment will reflect instantly on your SBI Credit Card account. For more details, visit [www.sbicard.com](http://www.sbicard.com)



### VISA Credit Card Pay

Use VISA Credit Card Pay to pay your SBI Credit Card bill. Your payment will be credited instantly.



### Auto Debit

Authorize SBI Card to debit your bank account (savings/current) by filling the Auto Debit mandate available at selected banks. For more details, visit [www.sbicard.com](http://www.sbicard.com)



### Mastercard MoneySend

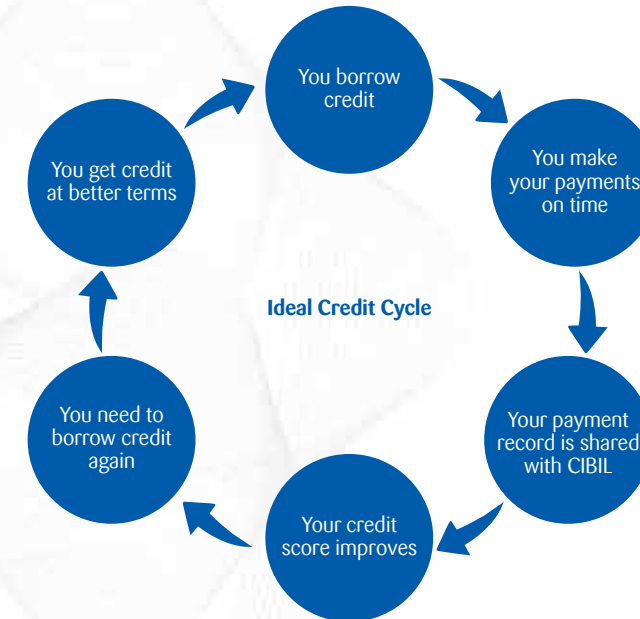
Download any authorized third-party payment app / use a platform that supports the Mastercard MoneySend payment mode. Your payment will be credited instantly to your credit card account.

### NOTE:

- Please drop your cheque/Demand Draft well in advance to avoid any late payment & interest charges. Post receiving the Cheque/Demand Draft, it will take 4 working days for the payment being credited to your card account. Credit is subject to realisation.
- In case of digital payments, delay in bank settlement or network failure may lead to payment being credited to your card account in 24-48 hours.
- Visa Credit Card Pay and Mastercard Moneysend payment options are available only to Visa and Mastercard Cardholders, respectively.

## 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 VISA/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 Prime will be sent to you unless declined 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

## 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 SBI Cards and Payment Services Limited 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.

'Purchase 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 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 Total GST + EMI amount + 100% of Fees/Charges + 5% of [Finance charge(if any)+Retail Spends and Cash Advance (if any)] + Overlimit Amount (if any) W.e.f 15th March 2024 In case 5% of (finance charge + retail spends and cash advance ) is less than finance charges then MAD calculation will be Total GST + EMI amount + 100% of Fees/Charges + 100% of finance charges +Overlimit Amount (if any)- 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 received against the Cardholder's card outstanding will be adjusted against GST, EMI amount, Fees/Charges, Finance charges, Retail Spends and Cash Advance in that order.
- (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 SMA & NPA
- Special Mention Accounts ('SMA'):
- In furtherance to Regulatory requirements, SBI Card is required to identify incipient stress in the account by creating a sub-asset category viz. 'Special Mention Accounts ('SMA')' with the three sub-categories as given in the table below.
- Credit cards are treated as "Loans other than revolving facilities".

| SMA Sub-categories | Basis for classification [Principal or interest payment or any other amount wholly or partly overdue] |
|--------------------|---|
| SMA – 0            | Upto 30 days from Payment Due Date ('PDD').   |
| SMA – 1            | More than 30 days & upto 60 days from PDD   |
| SMA – 2            | More than 60 days & upto 90 days from PDD   |

- Example regarding classification of SMA:
- If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and 'Minimum Amount Due ('MAD') is not received before this date then after the due date, the account will be mentioned as SMA – 0.
- If the account continues to remain overdue beyond 30 days from PDD i.e., beyond 30th April 2021 then this account shall get tagged as SMA-1.
- Similarly, if the account continues to remain overdue, beyond 60 days from PDD i.e., beyond 30th May 2021 then this account shall get tagged as SMA – 2.
- Non-Performing Asset ('NPA'):
- A credit card account will be treated as non-performing asset ('NPA') if the Minimum Amount Due, as mentioned in the statement, is not paid fully within ninety (90) days from the PDD mentioned in the statement. Further, any account where a settlement or restructuring arrangement has been availed will be classified as NPA. An account continues to be classified as NPA till the entire arrears of interest and principal are paid. Settlement and restructured accounts do not qualify for an upgrade. Finally, if any customer has even one credit card with SBICard tagged as NPA, all cards of the customer will be classified as NPA.
- Example regarding classification of an account as NPA:
- If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and Minimum Amount Due as mentioned in the statement has not been fully paid by the customer within a period of 90 days from the PDD i.e., till 29th June 2021, then the lender shall consider the credit card account as NPA.
- 6.10 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/VISA Global Emergency Assistance Services. In case the Cardholder uses the MASTERCARD/VISA 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 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.

## 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:
- 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;
  - refusal by or inability of a Merchant Establishment to honour or accept the Card;
  - non or malfunctioning of any Terminal Device, Website, Server Client machine;

- handing over of the Card by the Cardholder to any unauthorised person;
  - any statement made by any person requesting return of the Card or any act performed by any person in conjunction therewith;
  - 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;
  - SBICPSL complying with any request made by the Additional Cardholder in relation to the Card Account;
  - 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;
  - exercise of SBICPSL's right to terminate any Card;
  - 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
  - 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.

#### 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:

Departmental Stores & Groceries

I. Departmental Stores: 5311

ii. Grocery Stores & Supermarkets: 5411

Dining

i. Eating Places and Restaurants: 5812

ii. Drinking Places: 5813

iii. Fast Food Restaurants: 5814

Movies

I. Motion Picture Theaters : 7832

(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 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, 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 Cardholders shall earn 2 Reward Points for every ₹100 charged to his/her SBI Card PRIME.

- Cardholder shall earn total of 10 Reward Points for every ₹100 spent on the following categories: - 1. Dining 2. Departmental stores

3. Grocery 4. Movies

- Cardholder shall earn total of 20 Reward Points for every ₹100 spent on his Birthday for three days (applicable on birthday, a day before & after) with capping of 2,000 Reward Points per year on this earning. During the Birthday period (birthday, a day before & after), no other

accelerated Reward Points will be accrued.

- Cardholder shall also earn total of 20 Reward Points for every ₹100 spent for Standing Instructions (SI) on utility bill transactions (with capping of 3,000 Reward Points per month on this earning), applicable on registrations done through SBI Card platforms (Mobile App/Website/Agents) only.

As per RBI regulation on processing of recurring transactions, new Autopay registrations has been discontinued on SBI Card platforms (website/mobile App/Outbound calling) from 1st April'21. SI Transactions pertaining to any Autopay registration/s that were made on or before 31st March'21 will continue to be processed

- After the capping limit is achieved, 2 Reward Points for every ₹100 spent, as per the card policy, will continue to accrue.

(b) For SBI Card PRIME all spending charged to the SBI Card under the Program will be eligible to earn Points except the following -

- any purchases at petrol pumps/ service stations (MCCs excluded-5172, 5541, 5542, 5983)

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

Reward Points on accelerated categories (only for accelerated Reward points earned through spends on Dining, Departmental Stores, Grocery & Movies) as defined in section 11 of Terms and Conditions, will be subject to a capping of 7500 Reward Points per calendar month. After reaching this monthly cap, the cardholder will accrue 2 Reward Point per Rs.100 on eligible transactions done in accelerated categories.

(d) e-Wallet Loading Transactions identified under MCCs 6540 and 6541 will not be eligible to accrue reward points with effect from 1st July 2020

11.4 For details related to points expiry, redemption, forfeiture conditions, item delivery TAT, and for other exclusions, please refer to the Shop-and-Smile Rewards Program at the following link: <https://www.sbicard.com/en/tnc.page>

## 12. New Additional Card under Pre-approved Program (Get New Card)

12.1 SBICPSL, at its sole discretion, may provide an offer to selected customers for a pre-approved New Additional Card (hereinafter referred to as New Card). Under this offer, an existing primary cardholder can avail another segment of SBI Credit Card instantly, along with the existing SBI Credit Card, without any additional documentation if no address change is requested. For cases where address change is also requested by the Cardholder, the New Card application shall be processed only after the receipt of the valid document/s for address proof within four (4) days of submitting the request. In case the address change is not executed successfully, SBICPSL reserves the right to decline the request for New Card so applied.

12.2 The Credit Limit of this New Card shall be as chosen by the Cardholder (as per his / her eligibility) during the application process. For this purpose, the total Credit Limit of the Cardholder's existing credit card will be re-allocated between the New Card and the existing credit card by the Cardholder. In case the cardholder has a Credit Limit Increase offer available, the same shall be necessarily availed at the time of application being processed and the cardholder has to re-allocate the increased Credit Limit. Subsequent to New Card issuance, Cardholder can manage the Credit Limit utilization on each Card individually by accessing the “Manage Card Usage” section on SBI Card Website and SBI Card App. The Credit Limit and Cash Limit of the New Card will be distributed in the same ratio as the Credit Limit and the Cash Limit of the existing Card.

- 12.3 Post issuance of New card, any changes in the Credit Limit allocation between the existing Card and the New Card can be done by the Cardholder by reaching out the SBI Card Helpline and placing a Limit Transfer Request.
- 12.4 Auto debit and/or Auto sweep shall be activated, if mandated as per the policies of SBICPSL, through an e-sign process using Aadhaar based OTP authentication during the application process of the New Card on SBI Card website or SBI Card App.
- 12.5 An Annual fee as shown at the time of application submission will be levied upon opening of the New Card Account and will be billed in the first statement of account of the New Card.
- 12.6 The Primary Cardholder will be liable for all charges incurred on the Primary Credit Card and the New Card/s issued.
- 12.7 The charge slip or a payment requisition or requisition or an electronic record resulting from or generated by the use of the card will amount to an unconditional undertaking by the Cardholder to pay SBICPSL the amount stated therein and the Cardholder agrees that a copy of the periodic billing statement sent to the Cardholder by post or E-mail, at the E-mail ID provided by the Cardholder will be final and conclusive evidence of Cardholder's liability for the charges stated therein.
- 12.8 Cardholder authorizes sharing of any of his/her information for purposes such as marketing and offering of various products and services of SBICPSL or any of the product(s) of its Group Companies, subsidiaries, affiliates, associates of co-brand partner.
- 12.9 Cardholder also authorizes SBICPSL to send SMS alerts on marketing / account related information on his/her registered mobile phone number. All documents submitted in support of the application shall become the sole and absolute property of SBICPSL and shall be treated in accordance with all applicable Laws and Rules established in India.
- 12.10 Cardholder is fully aware and understands the regulations governing the use of the card outside India and his/her obligations under the Foreign Exchange Management Act, 1999 and other applicable guidelines issued by Reserve Bank of India (RBI) / applicable authority from time-to-time.
- 12.11 Cardholder undertakes that this/her and additional cardholder(s) use of the Card shall be in strict compliance with Foreign Exchange Management Act, 1999 and other applicable Directions issued by Reserve Bank of India, else the Card may be cancelled at the instance of RBI and / or SBICPSL in the event the Primary Cardholder or the additional cardholder(s) are not in compliance with the usage restriction, foreign exchange entitlements and other applicable regulations. Cardholder shall bring the same to the notice of SBICPSL in writing forthwith. Cardholder accords the above consent notwithstanding the issuance / non-issuance, maturity of the card(s) or its discontinuance by the Cardholder.
- 12.12 Cardholder shall contact the SBI Credit Card Helpline in case of any doubts / clarifications.
- 12.13 Cardholder also gives specific consent to block and deactivate any of his/her credit cards and its aligned accounts in all circumstances where at any instance the Cardholder commits default in timely payments of outstanding on any of such credit cards issued by SBICPSL to the Cardholder.
- 12.14 Cardholder understands that he/she will be issued a New Card as per the selection made by him/her at the time of application submission, to which the Cardholder hereby gives full and free consent to SBICPSL and Cardholder further undertakes that subsequently he/she shall not

raise any demure, protest and/or contest with regard to any matter connected therewith. Cardholder confirms that he/she has provided their consent for application submission and has fully understood all accompanying terms and conditions of his/her SBI Credit Card.

- 12.15 In all events of payments not being paid by the due date, SBICPSL reserves the right to carry out follow ups by means of personal visits, post, fax, telephone, E-mail, SMS and/or engaging third party to remind, follow-up and collect due payments in any manner deemed fit by SBICPSL keeping the intent in view.
- 12.16 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 E-mail and must confirm the same by mail or fax.
- 12.17 This is without prejudice to other rights of SBICPSL to collect outstanding dues to be exercised in accordance with law. The Primary Cardholder hereby confirms that he/she would be the beneficial owner of the SBI Credit Card in accordance with existing RBI regulations. Cardholder hereby undertakes to comply with all directives from SBICPSL in his/her capacity as the beneficial owner of the SBI Credit Card, if and when such credit card is issued by SBICPSL to the Cardholder upon approval of his/her SBI Credit Card application.
- 12.18 Cardholder agrees to have read and understood all SBICPSL policies regarding data privacy and security procedures published on its web site [www.sbicard.com](http://www.sbicard.com) and acknowledges all its content.
- 12.19 Cardholder understands 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.
- 12.20 In case of any dispute, decision of SBICPSL shall be final and binding.
- 12.21 SBICPSL reserves the right to modify or change any or all of these terms and conditions at its sole discretion without prior notice.
- 12.22 These terms & conditions shall be governed and interpreted as per the laws of India and any dispute relating to these terms & conditions shall be subjected to exclusive jurisdiction of the courts of Delhi.

#### Welcome Gift Terms & Conditions

1. This offering is from SBI Cards and Payment Services Limited ("SBICPSL") as a product offer for its SBI Card PRIME 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. All eligible SBI Card Prime cardholders can choose vouchers in multiples of Rs. 1000, up to a total value of Rs. 3000 from a range of brand options available at the following link: <https://www.gyfr.com/rewards/sbiwelcomekit>

- Cardholders must login to the portal using their registered mobile number and OTP authentication.
  - The voucher link will be sent to the cardholder's registered email ID & mobile number only.
  - Cardholders can redeem the voucher till 6 months from the date of receipt of the communication.
  - Any request for extension beyond 6 months, or for replacement of a voucher to another brand post-redemption will not be entertained.
- The detailed terms and conditions of the respective vouchers will be available in the link mentioned above
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 Cardholder would be sent an SMS to his/her registered mobile number confirming the eligibility for the Gift.
- 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.
- Please note that the welcome E- Gift voucher holds a validity of upto 6 months. The validity will not be extended further.

Terms & Conditions: Priority Pass

1. Cardholder(s) can request for Priority Pass through customer helpline numbers: 1860 180 1290/1860 500 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 ELITE and SBI Card PRIME ("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;
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 ELITE and SBI Card PRIME cardholder.
7. Charges for Priority Pass usage will be levied directly in the Cardholder's statement post 60 to 120 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 ELITE/SBI Card PRIME 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](http://www.prioritypass.com).
28. **In case the existing Credit Card is re-issued due to any reasons like renewal, upgrade, downgrade, change of network, etc., the existing Priority Pass Membership will get deactivated. Cardholders are required to apply for a fresh priority pass.**

| 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 Cardholder per year<br>4 visits* for SBI Card PRIME Cardholder per year |
| Visit Charges        | USD 27+ Applicable Taxes per visit            | USD 27+ Applicable Taxes per visit                 | USD 27+ Applicable Taxes chargeable after Complimentary Visit  |
| Guests Charges       | USD 27+ Applicable Taxes per visit            | USD 27+ Applicable Taxes per visit                 | USD 27+ Applicable Taxes per visit   |

\*Visits are subject to a maximum of 2 per quarter



Terms and Conditions: Pizza Hut

The procedure for redeeming the EGV is as follows:

1. To use this card at restaurants, please present the card at time of payment.
2. To use this card for home delivery via call please quote your 16-digit card number at time of placing the order.
3. To use this card for home delivery via Online/APP Ordering please select cash on delivery and kindly handover/quote your 16-digit card number at time of receiving the order.

Customer Terms and Conditions:

1. Pizza Hut Prepaid is issued by Yum! Restaurants India Pvt.Ltd. ("Yum!") & its authorized franchisees for making payments at participating Pizza Hut Restaurants & Delivery Outlets\* in India.
2. This Card is for one time use & any unused balance (Value/Offer/Coupon etc.) cannot be used again or be exchanged for cash.
3. Multiple EGVs can be used by the customer in same bill.
4. All running offers / discounts for the Brand would be valid over and above this EGV. The EGV is a Cash voucher which can be used to settle the final bill after incorporating all running offers / discounts.
5. No cash refunds will be given against the card (incl. in case of loss or otherwise). Any balance (value/offer/coupon) in this card is valid for up to 7 months from the date of issue and any unused balance will expire automatically.
6. Rights to amend terms & conditions reserved with Yum! Without prior notice.
7. For all amendments, card balance & expiry details, please visit [www.pizzahut.co.in](http://www.pizzahut.co.in).
8. The user unconditionally accepts all T&C and shall not raise any disputes in this regard.
9. All disputes subject to exclusive jurisdiction of courts at New Delhi.
10. For Balance and expiry check sms your 16 digit card number to 57575500.

Terms and conditions Yatra.com Milestone E-Gift Voucher

Terms & Conditions – Yatra.com

Customer Terms and Conditions

1. These EGVs are valid for up to 6 months from the date of issue. (Validity will be mentioned)
2. These EGVs are valid for booking on - Flights (Domestic/International), Hotels (Domestic), Buses (Domestic), Holidays (Domestic/International) only at Yatra.com.
3. EGVs are valid for ONE time transaction only.
4. EGVs are cumulative. However, cumulative redemption is possible Offline only. (through Yatra Call Center)
5. EGVs can be used Online for making booking of Flights (Domestic/International), Buses (Domestic) individually
6. EGVs for Buses (domestic) can be redeemed online only
7. Hotels(domestic), Holidays(domestic/international) will be redeemed offline by calling 0124 - 3040700/707 between 10AM to 7PM on all days including Saturdays and Sundays.

8. The Customer has to apply / quote the unique voucher number at the time of booking to avail the benefits.
9. 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)
10. If a EGV is lost or stolen, Yatra will not be liable for replacement or compensation.
11. This EGV cannot be clubbed with any other ongoing offer discount/cash back / promotion run by Yatra.com.
12. No additional Discount / reduction in the price will be entertained other than the offer mentioned on the EGVs.
13. If a purchase is equal to the value of the EGV, then customer will have to pay Re.1 to complete the transaction.
14. 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.
15. In case of Hotel booking, purchase amount should be equal or greater than the value of the EGV.
16. 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) or Consumer can pay balance amount through another EGV through offline mode of redemption only (in case Consumer has more than one EGV) 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/- can be paid by SBI Credit Card or by using another EGV ( through offline mode of redemption).
17. 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.com.
18. Yatra.com is not liable to pay for any difference in fare/tariff between date of redemption request placement and date of using EGV during booking.
19. No change or cash can be taken in exchange of this EGV.
20. 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 - 3040700/707 for cancellation and re-booking
21. 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.com as mentioned in the website [www.yatra.com](http://www.yatra.com) and the terms and conditions of the respective airline/ hotel /resort/other service provider shall be applicable on the Customer.
22. Any legal disputes, whatsoever regarding any aspect of the promotion shall be handled in the jurisdiction of the courts in Gurgaon, Haryana only.

Terms and conditions Pantaloons Milestone E-Gift Voucher

The procedure for redeeming the EGV is as follows:

1. Walk into any Pantaloons store within India.
2. Show the SMS containing the EGV code to the cashier at the time of payment to avail discount.

Customer Terms and Conditions:

1. This Electronic Gift Card (E-GC) is redeemable at all Pantaloons outlets across India. For list of Stores visit

p://pantaloons.com/store/store-locator.

2. This E-GC is not valid at shop-in-shops and on Jewellery.
3. This E-Gift card is redeemable only once and only by the bearer. This E-Gift card needs to be used in full.
4. This E-Gift card is valid for a period of up to 180 days from the date of activation.
5. Multiple EGVs can be used in the same bill.
6. In case the value of the merchandise exceeds the value of E-Gift Card, the difference shall be paid by the bearer. No refunds / credit note shall be issued for unused part of the E-Gift card.
7. Protect the E-Gift card number and PIN to avoid misuse. Pantaloons shall not assume any liability in case the E-GC PIN gets stolen/compromised, Pantaloons shall neither replace the E-GC nor refund cash.
8. Once the E-Gift card is issued, Pantaloons will not entertain any request for cancellation.
9. Any exchange by the bearer will be considered a valid discharge of Pantaloons' liability.
10. Pantaloons reserves the right to alter any / all the terms and conditions of this E-Gift card any time without prior notice.
11. This E-GC has been issued subject to the terms of the Company. Litigation, if any, is subject to jurisdiction of courts in Mumbai.
12. For any issues related to GCs please reach to the following contact details:  
Phone Number: 1800-103-7527 (10am - 10pm)

**Fraud Liability**

SBI Card PRIME Credit Card is protected against unauthorised usage in case it is lost or stolen, or even if your Credit Card is still in your possession but unauthorized usage is done using your SBI Credit Card information. You are required to call the 24-hour Customer Helpline Number in India to report the loss and block your card immediately. The SBI Card PRIME Credit Card is covered for up to Rs 1,00,000 of financial loss incurred due to fraudulent usage of your Credit Card. Your Credit Card is protected against the misuse for up to 48 hours prior to your first report of the event and up to 7 days post reporting of the event to us. In case of loss or damage of your SBI Card PRIME Credit Card, you are required to apply for a replacement card and pay the applicable fee. This protection is insured by United India Insurance Company Limited (UIIC). SBI Cards and Payment Services Private Limited (“SBI Card”) is only acting as a group policy administrator for this particular policy. SBI Card does not accept any responsibility for United India Insurance Company Limited’s actions or decisions. SBI Card holds no warranty & makes no representation about this policy or further processing. United India Insurance company is liable for claims processing as per the terms and conditions of this policy. Terms & Conditions apply.

**General Exclusions:**

The insurance company will not honour any claim/or make any payment in case of:  
Gross negligence  
Any claim due to deliberate breach of law  
Non-chip & PIN based transactions  
Claim should be reported within 45 days from the date of the fraudulent transaction, subject to SBI Card submits investigation report immediately

after claim registration with UIIC  
Online Fraud Protection: a) Password based transactions are not covered. b) All losses arising from breach of 2nd level authorisations  
Any loss or damage arising out of Card transactions authorized using a PIN issued to the Cardholder by the Bank.  
Any loss or damage arising out of Internet Based transaction - PIN based (ATM, Telephone), Pre-delivery fraud and loss in transit, or any claim due to violation of law

Additionally, UIIC will not honour any claim directly or indirectly arising from or occasioned by, or due to:  
Loss incurred by the cardholder due to misuse of the credit card at any site not having authorized VeriSign Security status or any other equivalent security status at any point during the entire insurance period  
Any failed/ duplicate/ declined transactions by host website/ authorized bank  
Any errors made by the host website

**List of Documents for card liability cover:**

In order to process the claim, the cardholder must submit the following list of documents to SBI Card, which will be forwarded within the stipulated timeline to Howden Insurance Brokers India Private Limited (“Howden”), the insurance broker engaged by SBI Card.  
SBI Card investigation report / FCU report – The report must be provided by SBI Card over email or letterhead  
Credit Card statement showing unauthorised transactions and shadow credit/ reimbursement / reversal  
Claim form duly filled and signed & stamped by the cardholder  
Copy of cardholder's complaint letter to SBI Card  
Copy of affected Credit card photographs (front & back) for card present / online transactions  
FIR must be mandatorily submitted in case the card is lost in India. For cards lost at foreign locations, instead of FIR, SBI Card investigation report can be accepted.  
A complete copy of the passport, if the card is lost at international locations  
Cardholders are required to get in touch with SBI Card only and must not directly contact Howden or the UIIC under any circumstances.  
Cardholder must report to SBI Card within 3 days of the occurrence of the fraudulent transaction & initiate blocking/hotlisting of the card.

**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 is Annual Fee and Renewal Fee applicable on the SBI Credit Card (SBI Card). Annual fee is a one-time charge ranging between Rs.0 to Rs.9,999 plus applicable taxes and renewal fee is charged every year and ranges between Rs.0 to Rs.9,999 plus applicable taxes. 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 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

| Credit Card Name         | Annual Fee (Rs.) | Renewal Fee (Rs.)   |
|--------------------------|------------------|---|
| SBI Card PRIME           | 2,999            | 2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year) |
| SBI Card PRIME Advantage | 2,999            | 2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year) |

### 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.500 whichever is higher at domestic ATMs and 2.5% or Rs.500, whichever is higher at international ATMs will be levied. The transaction fee is subject to change at the discretion of SBI Cards and Payment Services Limited, SBICPSL (formerly known as SBI Cards and Payment Services Private Limited). 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 Cardholders can pay SBI Credit Card dues at select branches of State Bank of India (SBI) by mentioning their credit card number & amount in pay-in slip and depositing the same at the branch counter. An instant payment acknowledgement receipt will be provided to the cardholder. This facility is available at a service fee of Rs.250 + applicable taxes. KVB SBI Cardholders can also pay their credit card dues at select branches of Karur Vysya Bank (KVB). No fee is applicable for payment made at Karur Vysya Bank (KVB) branches.

### D. Charges

- 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
- 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 credit period

The 'Interest free credit period' could range from 20 to 50 days, subject to submission of claims by the merchant. However, 'Interest free credit period' is suspended if any balance of the previous month's bill is outstanding. For cash advances, interest is charged from the date of transaction until the date of payment.

### F. Finance 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 3.75% per month [45% per annum] from the transaction date and is subject to change at the discretion of SBI Cards and Payment Services 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. The minimum amount of Finance Charge levied on all transactions in the event of the Cardholder choosing not to pay his balance in full within payment due date, and on all

cash advances taken by the Cardholder will be Rs.25 each, exclusive of applicable taxes.

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'19 – 15th July'19

1. Retail Purchase of Rs.5,000 – On 20th June'19

2. Cash Withdrawal of Rs.7,000 – On 10th July'19

Assuming No Previous Balance carried forward from the 15th June 2019 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 2019, 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 will first be cleared against GST, EMI amount, Fees/Charges, Finance charges, Retail Spends and Cash Advance in that order. 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'19 – 2nd Feb'19

1. Retail Purchase of Rs.10,000 – On 5th Jan'19

2. Online Purchase of Rs.30,000 – On 15th Jan'19

Assuming no previous balance carried forward from the 2nd Jan 2019 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 2019, 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 '19 – 2nd April '19

(1) Annual fee of Rs.500 – On 5th March '19

(2) Applicable taxes of Rs.90 – On 5th March '19

(3) Online Purchase of Rs.6,000 – On 15th March '19

Assuming no previous balance carried forward from the 2nd March 2019 statement, the cardholder will get his 2nd April statement showing Rs.6,590 transactions. The cardholder needs to make payment against the outstanding by 22nd April 2019, 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.890, (5% of 6000 (retail spends)) + 90 (total GST) + 500 (100% of fee/charges) on 22nd April 2019, rounded off to nearest decimal point, finance charges would be levied at the effective rate and added to the total outstanding.

Since the Minimum Amount Due has been paid, yet a balance of the previous month's bill is outstanding, thus the 'interest free credit period' has been suspended. Considering the effective rate of 3.75% p.m., finance charge calculation will be done as follows:

On the balance of Rs.6,000 (15th March to 22nd April) for 38 days:

$(3.75 \times 12) \times (38/365) \times 6000/100 = \text{Rs.}281.10$

On the balance of Rs.5,700 (22nd April to 2nd May) for 11 days:

$(3.75 \times 12) \times (11/365) \times 5700/100 = \text{Rs.}77.30$

Total Interest charged = Rs.358.40

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 '19 – 2nd May '19.

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 retail spends, cash advance (if any) and finance charge (if any) till the payment date.

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

Transactions done between 3rd Dec'18 – 2nd Jan'19

1) Retail Purchase of Rs.500 – On 15th Dec'18

2) Online Purchase of Rs.600 – On 20th Dec'18

Assuming no previous balance carried forward from the 2nd December 2018 statement, the cardholder will get his 2nd Jan statement showing Rs.1,100 transactions and Total amount due of Rs.1,100. The cardholder needs to make payment against the outstanding by 22nd Jan 2019, 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 2019, finance charges would be levied at the effective rate and added to the total outstanding. Considering the effective rate of 3.75% p.m., finance charge calculation will be done as follows On the balance of Rs.500 (15th Dec to 22nd Jan) for 38 days:  $(3.75 \times 12) \times (38/365) \times 500/100 = \text{Rs.}23.42$

On the balance of Rs.600 (20th Dec to 22nd Jan) for 33 days:

$(3.75 \times 12) \times (33/365) \times 600/100 = \text{Rs.}24.41$

On the balance of Rs 600(22nd Jan to 2nd Feb) for 12 days

$(3.75 \times 12) \times (12/365) \times 600/100 = \text{Rs.}8.88$

Total Interest Charged = Rs. 56.71

Transactions done between 3rd Feb'19 – 2nd Mar'19

1) Beginning balance of Rs.656.71 – On 3rd Feb'19

2) Retail Purchase of Rs.1,000 – On 5th Feb'19

3) Online Purchase of Rs.3,000 – On 15th Feb'19

Assuming previous balance of Rs. 656.71 carried forward from the 2nd Feb 2019 statement, the cardholder needs to make payment against the outstanding by 22nd Feb 2019, 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 3.75% p.m., finance charge calculation will be done as follows:

On the Balance of Rs. 656.71 (3rd Feb – 15th Feb) for 12 days:  $(3.75 \times 12) \times (12/365) \times 656.71/100 = \text{Rs.}9.72$   
Total Interest Charged = Rs.9.72

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 2nd March.

### G. Minimum Amount Due Definition

Minimum Amount Due shall be Total GST + EMI amount + 100% of Fees/Charges + 5% of [Finance charge (if any) + Retail Spends and Cash Advance (if any)] + Overlimit Amount (if any)

W.e.f 15th March 2024, In case 5% of (finance charge + retail spends and cash advance) is less than finance charges then MAD calculation will be Total GST + EMI amount + 100% of Fees/Charges + 100% of finance charges + Overlimit Amount (if any)

Example:

Card Statement Date - 2nd of every month

Billing Statement period - 3rd Jan 2024 - 2nd Feb 2024

Total Retail Purchase balance - Rs.1,34,999.60

Finance Charge - Rs.11,972.18

Fee & Charges in the statement - Rs.2,700.00

Total GST in the statement - Rs.2,640.99

Assuming cardholder doesn't make any spend transaction during the statement period, Minimum Amount Due (MAD) will be calculated as given below:

5% of (Finance Charge + Retail Spends + Cash Advance), i.e. 5% of  $(11,972.18 + 1,34,999.60 + 0) = \text{Rs.} 7,348.58$

Since 5% of (Finance Charge + Retail Spends + Cash Advance) i.e. Rs 7,348.58 is less than Finance Charge of Rs.11,972.18, Minimum Amount Due will be calculated as Total GST + EMI amount + 100% of Fees/Charges + 100% of Finance Charges + Overlimit Amount (if any)

So, Minimum Amount Due (MAD) shall be, Total GST (Rs.2,640.99) + EMI amount (Rs.0) + 100% of Fees/Charges (Rs.2,700) + 100% of Finance Charges (Rs.11,972.18) + Overlimit Amount (Rs.0) = Rs.17,313.17



**H. Late Payment Charges**

- **NIL for Outstanding Amount on payment date from Rs.0-Rs.500**
- **Rs.400 for Outstanding Amount greater than Rs.500 & up to Rs.1,000**
- **Rs.750 for Outstanding Amount greater than Rs.1,000 & up to Rs.10,000**
- **Rs.950 for Outstanding Amount greater than Rs.10,000 & up to Rs.25,000**
- **Rs.1,100 for Outstanding Amount greater than Rs.25,000 & up to Rs.50,000**
- **Rs.1,300 for Outstanding Amount greater than Rs.50,000**

**An additional Late Payment Charge of Rs.100 will be levied on missing payment of Minimum Amount Due**

**(MAD) by the due date for two consecutive cycles. This charge will continue to be levied for every payment cycle until the MAD is cleared.**

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

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

(1) Retail Purchase of Rs.5,000 – On 5th Jan'16

(2) Online Purchase of Rs.5,000 – 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 2019, 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.750 (Rs.750 for greater than Rs.1,000 & 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.2,000 – On 8th Feb'16

2. Online Purchase of Rs.2,500 – 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.4,500 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.750 (Rs.750 for greater than Rs.1,000 & up to Rs.10,000)

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

Transaction done between 3rd Sep – 2nd Oct

(1) Retail Purchase of Rs.9,400 – On 5th Sep

Assuming no previous balance carry forward from the 2nd Sep statement, the card holder will get 2nd Oct statement showing Rs.9,400 as total amount due. The cardholder needs to make payment against the outstanding by 22nd Oct, i.e. 20 days from the Statement Date, for any amount between the entire amount or Minimum Amount Due. The cardholder makes complete payment of Rs.9,400 against the outstanding on or before 22nd Oct.

Transaction done between 3rd Oct – 2nd Nov

(1) Retail Purchase of Rs.5,000 – On 5th Oct

(2) Online Purchase of Rs.5,000 – On 15th Oct

The card holder will get 2nd Nov statement showing Rs.10,000 as total amount due. The customer receives a refund of Rs.9,400 for the transaction done in previous cycle from the merchant on 10th Nov. This refund amount will be adjusted against the total amount due. The cardholder needs to make payment against the outstanding on or before 22nd Nov, i.e. 20 days from the Statement Date, for any amount between the outstanding amount or Minimum Amount Due. Since credit amount arising out of refund is greater than Minimum Amount Due, the cardholder will not be charged with Late Payment Charge.

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

Transaction done between 3rd Jan – 2nd Feb

(1) Retail Purchase of Rs.4,500 – On 5th Jan

(2) Online Purchase of Rs.6,000 – On 15th Jan

The card holder will get 2nd Feb statement showing Rs.10,500 as total amount due. The customer receives a refund of Rs.500 for Payment Dishonor Fee that was charged in the previous cycle on 10th Feb. The cardholder needs to make payment against the outstanding by 22nd Feb, i.e. 20 days from the Statement Date, for for any amount between the entire amount or Minimum Amount Due. Credit amount arising out of

reversal initiated by SBI Card will not be adjusted against the payment due. If the cardholder does not make the payment of the Minimum Amount Due or more on or before 22nd Feb he would be charged a Late Payment Charge of Rs.950 (Rs.950 for greater than Rs.10,000 & up to Rs.25,000).

#### I. Over Limit Fees

As a service gesture, SBI Card may approve Overlimit transactions subject to internal policy, eligibility with respect to transaction, customer profile and customer consent. If the outstanding amount exceeds the credit limit, an Overlimit Fee equal to 2.5% of the overlimit amount that exceeds the credit limit or Rs.600, whichever is higher, will be levied. Overlimit Fee will be levied only once per billing cycle. Please note that consent given by Cardholder to enable Overlimit facility on his/her credit card will automatically enable the facility on all credit cards held by the cardholder under the same account. Overlimit Fee will not be reversed in case of transaction reversal / cancellation / refund.

#### J. 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.500

#### K. Other charges:

- Card Replacement Fee: Rs.100/- - Rs.250/- (Rs.1,500/- for Aurum)
- Cheque Payment Fee: Rs.100
- Foreign Currency Transaction Fee: 3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime and SBI Card Miles Elite), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum and SBI Card Miles Elite). The exchange rate used to convert Foreign Currency transaction into INR will be determined by network (VISA/Mastercard etc.), 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 the network. Foreign Currency Transaction fee will not be reversed in case of transaction refunds.
- Dynamic and Static Currency Conversion Markup Fee: 3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime and SBI Card Miles Elite), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum and SBI Card Miles Elite) is charged on transactions greater than or

equal to Rs.1,000 carried out in Indian Currency at an international location or at merchants located in India but registered overseas. Dynamic & Static Currency Conversion Markup Fee will not be reversed in case of transaction refunds.

- Processing Fee on all Rent Payment Transactions\*\*: Rs.199. Processing Fee will not be reversed in case of transaction reversal / cancellation / refund.

#### L. Balance Transfer:

Balance Transfer Offer allows the customer to transfer other Bank credit cards' outstanding to SBI Credit Card.

|                         | Tenure   | Rate of Interest        | Important Points  |
|-------------------------|----------|-------------------------|---|
| <b>Balance Transfer</b> | 60 days  | 0%                      | On all subsequent purchases, whether made in retail and/or cash and other outstanding balances, the applicable finance charge of up to 3.75% p.m. (45% p.a.) for Unsecured card, 2.75% p.m. (33% p.a.) for Secured card and 2.75% p.m. (33% p.a.) for Shaurya card shall be levied, and all such levying of applicable finance charge be made applicable from the date of purchase itself and shall accordingly cover all card holders who may have BT amount in their card account. Furthermore, it is clarified that for and up to 50 days, interest free period is not valid on any retail purchases or otherwise for those cardholders who may have a BT amount in their account. A one- time Processing Fee is charged over and above the ROI. |
|                         | 180 days | 1.7% p.m. (20.40% p.a.) |   |

## 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 Total GST + EMI amount + 100% of Fees/Charges + 5% of [Finance Charge (if any) + Retail Spends and Cash Advance (if any)] + Overlimit Amount (if any)

W.e.f. 15th March 2024, In case 5% of (Finance Charge + Retail Spends and Cash Advance) is less than Finance Charges then MAD calculation will be Total GST + EMI amount + 100% of Fees/Charges + 100% of Finance Charges + Overlimit Amount (if any)

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 GST, EMI amount, Fees/Charges, Finance charges, Retail Spends 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](http://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 xxxxxxxxxxxxxxxxx".

NACH: Payments can be made through the National Automated Clearing (NACH) 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 the Cardholder informs SBI Cards and Payment Services Limited of any discrepancies within the following timelines from the transaction date and these discrepancies are found to be true by SBI Cards and Payment Services Limited:

- For Domestic and International Transactions (Visa / Mastercard /American Express) - Within 90 days



from the date of transaction

- For International Transactions (RuPay) – Within 90 days from the date of transaction
- For Domestic and UPI Transactions (RuPay) – Within 30 days from the date of transaction

On receipt of information from Cardholder regarding any discrepancies, SBI Cards and Payment Services Limited may reverse the charge on temporary basis. If on completion of subsequent investigations, it is found that the liability of such charge lies with the Cardholder 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](mailto: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 1290/1860 500 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 1295/1860 500 1295

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

Through email by writing in at [customercare@sbicard.com](mailto:customercare@sbicard.com)

The Cardholder can write on dedicated email id for Mis-selling and Harassment related complaints - [salesgrievance@sbicard.com](mailto:salesgrievance@sbicard.com)

The Cardholder can register any dispute/unauthorized transaction through our Mobile App / website. Alternatively, the Cardholder can write on dedicated E-mail ID for dispute / unauthorized transaction at [chargeback@sbicard.com](mailto:chargeback@sbicard.com)

The Cardholder can call us up on dedicated helpline for Miss-Sell/ Harassment related complaints : 080-39356050

j) Reversals initiated by SBI Card, including reversal of Fees and Charges, will not be adjusted against the payment due and will be treated as credit for the current billing cycle.

Any credit amount arising out of refund/failed/reversed transactions with an effective date of such transactions pertaining to previous billing cycle will be considered as payment if the amount is credited before the Payment Due Date of the previous billing cycle.

Any credit amount arising out of refund/failed/reversed transactions with an effective date of such transactions pertaining to the current billing cycle, will not be considered as payment even if the amount is credited before the Payment Due Date of the previous billing cycle.

#### k) SMA & NPA

- Special Mention Accounts ('SMA'):

In furtherance to Regulatory requirements, SBI Card is required to identify incipient stress in the account by creating a sub-asset category viz. 'Special Mention Accounts ('SMA') with the three sub-categories as given in the table below. Credit cards are treated as "Loans other than revolving facilities".

| SMA Sub-categories | Basis for classification [Principal or interest payment or any other amount wholly or partly overdue] |
|--------------------|---|
| SMA – 0            | Upto 30 days from Payment Due Date ('PDD').   |
| SMA – 1            | More than 30 days & upto 60 days from PDD   |
| SMA – 2            | More than 60 days & upto 90 days from PDD   |

Example regarding classification of SMA:

If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and Minimum Amount Due ('MAD') is not received before this date then after the due date, the account will be mentioned as SMA – 0.

If the account continues to remain overdue beyond 30 days from PDD i.e., beyond 30th April 2021 then this account shall get tagged as SMA-1. Similarly, if the account continues to remain overdue, beyond 60 days from PDD i.e., beyond 30th May 2021 then this account shall get tagged as SMA – 2.

- Non-Performing Asset ('NPA'):

A credit card account will be treated as non-performing asset ('NPA') if the Minimum Amount Due, as mentioned in the statement, is not paid fully within ninety (90) days from the PDD mentioned in the statement.

Further, any account where a settlement or restructuring arrangement has been availed will be classified as NPA. An account continues to be classified as NPA till the entire arrears of interest and principal are paid. Settlement and restructured accounts do not qualify for an upgrade. Finally, if any customer has even one credit card with SBICard tagged as NPA, all cards of the customer will be classified as NPA.

Example regarding classification of an account as NPA:

If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and Minimum Amount Due as mentioned in the statement has not been fully paid by the customer within a period of 90 days from the PDD i.e., till 29th June 2021, then the lender shall consider the credit card account as NPA.

I) In compliance of the RBI circular on Harmonization of Turn Around Time (TAT) and customer compensation for failed transactions using authorized payment systems dated 20th September 2019, in case SBI Card does not reverse the money debited due to a failed transaction within a prescribed timeline in applicable cases, then compensation shall be paid to the customer as per provisions of the above circular, basis any such confirmation/information received from card networks on failed transactions.

#### 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 prior communication to the card holder. In the event of non-payment of at least the Minimum Amount Due by the Payment Due Date, card account will be reported as 'Default' to credit information bureaus / agencies. 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. In case a Cardholder having negative Rewards Point Balance at the time of voluntary closure, then the equivalent value of such negative reward points will be automatically converted to statement debit and is required to be paid by the Cardholder along with any other dues. 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.

Example – Negative Reward Point Balance at the time of voluntary closure : -1000

Upon voluntary closure, -1000 negative Reward Point balance will be automatically converted to statement debit of Rs 250 i.e. 1000 Negative Reward Points X Rs 0.25 per Reward Point (this conversion value may vary for different card variants). This amount will be charged to the Cardholder account and is required to be paid by the Cardholder along with any other dues.

The Cardholder can write on email id for account closure on dedicated email id- [closurerequest@sbicard.com](mailto:closurerequest@sbicard.com).

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.

d) If a credit card has not been used for a period of more than one year, the process to close the card shall be initiated after intimating the cardholder. If no reply is received from the cardholder within a period of 30 days, the card account shall be closed, subject to payment of all dues by the cardholder.

## **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](http://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.

The Card holder can contact on dedicated helpline no -18605003000 for reporting of Lost/theft/unauthorized transaction.

The Cardholder can write on dedicated email id for reporting of lost card – [lostcard@sbicard.com](mailto:lostcard@sbicard.com).

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 United India Insurance company limited or any other insurance Company as may be decided by SBI Card from time to time. United India 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](http://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](http://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 Foreign Exchange Management Act, 1999 (“FEMA”) and Regulations thereunder issued by RBI. 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 Payment 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.

Table (B): SimplySAVE Merchant SBI Card

- SimplySAVE Merchant SBI Card is a Charge card.
- This Card does not offer Cardholder a revolving credit facility. Cardholder has to pay Total Amount Due printed on the Statement.
- For the purposes of SimplySAVE Merchant SBI Card only, the Total Amount Due (TAD) will be construed to be equal to the Minimum Amount Due (MAD).

8. \*SCHEDULE OF CHARGES

| Fees                    |  |
|-------------------------|--|
| Annual Fee (one time)   | Rs. 0 - Rs. 9999   |
| Renewal Fee (p.a.)      | Rs. 0 - Rs. 9999   |
| 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 out standing balance is paid in full)   |
| Finance Charges         | Finance Charges: 3.75% p.m. (45% p.a.) for unsecured cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cards   |
| Minimum Finance Charges | Rs. 25   |
| Minimum Amount Due      | Total GST + EMI amount + 100% of Fees/Charges + 5% of [Finance Charge (if any) + Retail Spends and Cash Advance (if any)] + Overlimit Amount (if any)<br>W.e.f. 15th March 2024, In case 5% of (Finance Charge + Retail Spends and Cash Advance) is less than Finance Charges then MAD calculation will be Total GST + EMI amount + 100% of Fees/Charges + 100% of Finance Charges + Overlimit Amount (if any) |
| Cash Advance            |  |
| Cash Advance Limit      | • Up to 80% of Credit Limit (Max.15K/day) for MCC - 6011<br>• Cash Advance not available for MCC - 6010  |
| Free Credit Period      | Nil  |
| Finance Charges         | Finance Charges: 3.75% p.m. (45% p.a.) for unsecured cards; 2.75% p.m.   |



|                                       |  |
|---------------------------------------|--|
| Minimum Finance Charges               | (33% p.a.) for Shaurya, Defence Cards and Secured cards<br>The above-mentioned charges will be applicable from the date of Cash withdrawal.<br>Rs. 25  |
| <b>Cash Advance Fees</b>              |  |
| SBI ATMs/Other Domestic ATMs          | 2.5% of transaction amount (subject to a minimum of Rs. 500)   |
| International ATMs                    | 2.5% of transaction amount (subject to a minimum of Min. Rs. 500)  |
| <b>Other Charges &amp; Fees</b>       |  |
| Cash Payment fee                      | Rs. 250  |
| Payment Dishonor fee                  | 2% of Payment amount (subject to a minimum of Rs. 500)   |
| Cheque Payment Fee                    | Rs. 100  |
| <b>Late Payment</b>                   | <b>NIL for Outstanding Amount from Rs.0-Rs.500;<br/>Rs. 400 for Outstanding Amount greater Rs. 500 &amp; up to Rs. 1000;<br/>Rs. 750 for Outstanding Amount greater than Rs. 1000 &amp; up to Rs. 10,000;<br/>Rs. 950 for Outstanding Amount greater than Rs. 10,000 &amp; up to Rs. 25,000<br/>Rs. 1100 for Outstanding Amount greater than Rs. 25,000 &amp; up to Rs. 50,000<br/>Rs. 1300 for Outstanding Amount greater than Rs. 50,000</b> |
| <b>Additional Late Payment Charge</b> | <b>Rs. 100</b>   |

|   |  |
|---|--|
| Overlimit   | 2.5% of Overlimit Amount (subject to a minimum of Rs 600). Overlimit Fee will not be reversed in case of transaction reversal / cancellation / refund.   |
| Card Replacement                                  | Rs.100 - Rs.250 (Rs.1,500 for Aurum)   |
| Emergency Card Replacement (When Abroad)          | Actual cost (subject to a minimum of \$175 for VISA & \$148 for Master Card)   |
| Foreign Currency Transaction Fee                  | 3.5% (For all cards Except Elite, AURUM & SBI Card Miles. SBI Card Miles Prime and SBI Card Miles Elite), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum and SBI Card Miles Elite)           |
| Dynamic & Static Currency Conversion Markup Fee   | 3.5% (For All Cards Except Elite, Aurum & SBI Card Miles. SBI Card Miles Prime & SBI Card Miles Elite), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum and SBI Card Miles Elite)             |
| Rewards Redemption Fee                            | Rs.99. Applicable only on physical product, Statement Fee Credit & on vouchers that are sent physically as specified in the individual product Terms Markup Fee& Conditions, for all cards except AURUM.                       |
| Utility Payments Fee***                           | w.e.f. 1st Dec 2024, 1% of total amount of Utility Payments, if the total amount exceeds Rs. 50,000 in a billing cycle.  |
| Processing Fee on all Rent Payment Transactions** | Rs.199. Processing Fee will not be reversed in case of transaction reversal / cancellation / refund.   |
| Priority Pass Lounge Charges                      | All Airport Lounge visits within India through Priority Pass Program will be charged an usage fee of up to USD27 per visit + applicable taxes.<br>All Airport Lounge visits outside India through Priority Pass Program, after |

|   |   |
|---|---|
|   | exhausting the complimentary visits, will be charged with a usage fee of up to USD27 per visit+applicable taxes. For details, please visit sbicard.com”   |
| <b>Grace period</b>   |   |
| Grace period  | Grace period of 3 days is allowed from the payment due date on credit card accounts, where payments are not overdue from previous billing cycle(s). The payment due date as mentioned on the credit card statement is the date by which clear funds must be credited to the credit card, however 3 grace days are provided to accommodate for processing time of payments.  |
| <b>Surcharge</b>  |   |
| Railway Tickets<br>- Railway Counters<br>Railway Tickets<br>- www.irctc.co.in | As prescribed by IRCTC / Indian Railways  |
| Petrol & all products/services sold at petrol pumps                           | 1% of transaction amount + all applicable taxes Fuel surcharge is levied by the acquiring bank providing the terminal to the merchant.<br>The transaction value on charge slip will differ from the credit card statement since the surcharge & GST is levied by acquiring bank on the transaction value.<br>1% fuel surcharge waiver (excluding GST) shall be provided for eligible transaction value on select cards.<br>Fuel surcharge waiver terms and conditions may vary. Refer product T&Cs for details. |
| Payment of Customs duty   | 2.25% of transaction amount (subject to a minimum of Rs.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%

Payments received against the Cardholder’s card outstanding will be adjusted against GST, EMI amount, Fees/Charges, Finance charges, Retail Spends and Cash Advance in that order.

\*\*All transactions towards payment of rent through any merchant will be levied Rs.199+Applicable Taxes as processing fee. All the transactions identified under Merchant Category Code (MCC) 6513 will be considered as rent payment transactions.

\*\*\* Utility payments shall be identified under Merchant Category Code (MCC) 4900, on best effort basis. The MCCs are defined by the network partners and are subject to change basis their discretion and such changes shall be implemented basis communication from the networks without any requirement for intimation/information to the customers.

As per the RBI KYC guidelines and to ensure that documents, data or information collected under Customer Due Diligence process is kept up-to-date, the cardholder shall be required to periodically update the KYC records at specific intervals, as intimated by SBI Card from time-to-time. As per company’s internal policy, failure to provide the KYC documents during the periodic updation process may lead to temporary suspension/blocking of the credit card account. The card(s) suspended temporarily will not incur Annual Fee for the inactive period. The Annual Fee will be levied once the card account is activated, upon completion of periodic updation process.

Your continued usage of the card will be deemed as acceptance of these amendments

SBI Card Helpline: 39 02 02 02 (prefix local STD code), 1860 180 1290/1860 500 1290

All information in this communication is correct as on 1st November 2024 and is subject to change at the discretion of SBICPSL. SBI Card Most Important Terms and Conditions are also available at [www.sbicard.com](http://www.sbicard.com)

## Terms & Conditions - Usage of SBI Card on Token Requestors

Applicable to Mobile Credit Card stored in the SBI Card App/Token Requestor mobile application of your Eligible Device, for making following type of transactions, wherever applicable: (1) Tap to Pay NFC enabled POS Transactions (2) Scan & Pay Bharat QR code based Payments at online & offline merchants (3) Payments on services built within Token Requestor mobile application (4) Online Payments at several Online Merchants.

**IMPORTANT** – Before you store and use your Mobile Credit Card, please read these Terms and Conditions, MITC and the Cardholder Agreement carefully. By storing and using your Mobile Credit Card, you will be considered to have accepted these Terms and Conditions, MITC and the Cardholder Agreement and will be bound by them. The terms used in these Terms and Conditions are defined at the end.

### 1. Terms and Conditions supplement Cardholder Agreement

- (a) The Cardholder Agreement applies to your Mobile Credit Card as well. References in the Cardholder Agreement to "Card" and "Card Transactions" include your Mobile Credit Card and your Mobile Credit Card Transactions respectively.
- (b) These Terms and Conditions supplement the MITC, Cardholder Agreement and, together, they govern your Mobile Credit Card. If there is any inconsistency between the provisions of these Terms and Conditions and the provisions of the Cardholder Agreement for usage of SBI Card on token requestor/for the purpose of tokenisation, the provisions of these Terms and Conditions shall prevail.

### 2. Registering, storing and activating Mobile Credit Card

- (a) You may store a digital version of your Credit Card (i.e. Mobile Credit Card) in the Token Requestor for payment feature on your Eligible Device only if your SBI Credit Card is of a type and/or card scheme designated by us from time to time and is in good standing.
- (b) SBI Card allows the user to register for certain types of SBI Credit Cards on Token Requestor which will be defined from time-to-time. All extant instructions of RBI on safety and security of card transactions, including the mandate for Additional Factor of Authentication (AFA) shall be followed.
- (c) You should follow the instructions of Token Requestor payment feature (including installation of the latest operating system for your Eligible Device), and the registration and verification flow in order to register and store the Mobile Credit Card in your Mobile Wallet.
- (d) By registering a Mobile Credit Card on Token Requestor, you consent to us sending SMS message to you for verification and activation purpose, if applicable, based on your registered mobile phone number last recorded with us. If the phone number last recorded with us is not the phone number of your Eligible Device, the SMS message will be sent to the phone number last recorded with us but not to your Eligible Device. If we do not have record of your phone number, we cannot send SMS message to you in which event you will need first update your correct phone number with SBI Card and then follow the steps again to register, store and activate your mobile credit card.
- e) Add on cards and corporate cards are not eligible for making mobile based contactless transactions. SBI Card may allow use of these cards in future, with or without informing its customers.
- f) The Cardholder authorizes SBI Card to receive Cardholder's information (such as Billing Pin Code, Device Details – ID, IP Address, Location, Wallet ID, etc.) from Token Requestor, if applicable, to provide services in connection with operation of his/her card account.

*\*Note: Cardholders will have to switch on specific transaction level controls to make purchases. However, registration requests for any token requestor/wallets will be allowed even if transaction level controls are switched off at the time of making a registration request.*

### 3. Card holder's responsibility

- (a) Please take appropriate security measures including the following to avoid any risk which may arise from or in connection with your mobile credit card. SBI Card is not liable for any such loss.
  - i. Safeguard your Eligible Device and Token Requestor and keep them under your personal control at all times
  - ii. DO NOT allow anyone else to use or log on to your Eligible Device and Token Requestor
  - iii. DO NOT store anyone else's fingerprint or biometric credentials in your Eligible Device for the purpose of operation of mobile credit card.
  - iv. DO NOT choose obvious numbers as Device Passcode (such as date of birth, telephone number, number with same digits or other that can be easily guessed or identified by shoulder surfing) or tell anyone else your Device Passcode or write down or keep your Device Passcode close to your Eligible Device
  - v. DO NOT install or launch SBI Card App in a smartphone or other device with any pirated, hacked, fake or unauthorised application or where the software lockdown has been overridden (such as a "jailbroken" or "rooted" smartphone or device)
  - vi. Change the Device Passcode regularly and use alphanumeric code for Device Passcode
  - vii. Remove the Mobile Credit Card from the SBI Card App upon termination of your Mobile Credit Card
- (b) You are fully responsible for any disclosure of your SBI Credit Card Details, Device Passcode or other security details relating to your Eligible Device, Token Requestor and Mobile Credit Card to any other person, even if such disclosure is accidental or unauthorised. You are required to bear all risks and consequences of your Token Requestor and Mobile Credit Card being used by unauthorised persons or for unauthorised purposes.
- (c) You have to use an Eligible Device of a type or model specified by Token Requestor from time to time to register, store and use Mobile Credit Card in your Mobile Wallet. Token Requestor have the right to vary the type or model or withdraw an existing type or model of Eligible Device at any time without prior notice.
- (d) You require Internet connection, compatible telecommunications equipment and mobile phone service plan (if applicable) in order to register, store and use your Mobile Credit Card.

### 4. Card Account and credit limit

- (a) SBI Credit Card in its plastic card form and in its digital version (i.e. Mobile Credit Card) constitute one and the same Card and share the same Card Account.
- (b) All Mobile Credit Card Transactions will be billed to card statement of the SBI Credit Card. There will not be a separate statement for your Mobile Credit Card.
- (c) Your SBI Credit Card in plastic card form and your Mobile Credit Card share the credit limit of the same Card Account. There will not be a separate credit limit for your Mobile Credit Card.

### 5. Transaction Limits

- (a) Cardholder can manage the following transaction limits for payment feature on Token Requestor using 'Manage Payments' section on SBI Card Website and SBI Card Mobile App for transactions like NFC, Bharat QR, In-app, MST, etc.: (1) Daily count of tokenized transactions, (2) Per tokenized transaction spend limit.
- (b) Daily counter of tokenized transaction will be refreshed as per Indian Standard Time between mid-night to early morning.
- (c) To use the Token Requestor you must turn on the POS usage on your SBI Credit Card using the 'Manage Payments' section on SBI Card Website and SBI Card Mobile App.



#### 6. Mobile Credit Card Transactions, ATM Transactions & Cash Advance Details

- (a) You may make Mobile Credit Card Transactions where Token Requestor's payment feature is accepted for payment. We will not be responsible if any retailer refuses to accept your Mobile Credit Card.
- (b) You cannot use your Mobile Credit Card for cash withdrawals or cash advance at ATM or over the counter. Your Mobile Credit Card may also be subject to certain transaction limits (for example, payment amount) imposed by regulator, retailers or payment terminals.
- (c) Your Mobile Wallet may not be accepted at all places where your SBI Credit Card is accepted.

#### 7. Limitation of our liability

- (a) The limitation of our liability for mobile credit card is governed by the Cardholder agreement, Most Important terms and Conditions (MITC) document and SBI Card Grievance Redressal policy.
- (b) We are not liable to refund you for any unauthorised transactions where you fail to take appropriate security measures including those provided in Clause 3(a), Clause 7(a) and Clause 10.
- (c) SBI Card shall not be liable in any manner for any loss caused to the customers for the actions, omissions and negligence of a Token Requestor.

#### 8. Loss, theft or misuse

Report promptly

- (a) You must tell SBI Card straight away using the telephone numbers on the back of your SBI Credit Card, on designated SBI Card helpline numbers if you notice or suspect any loss, theft, unauthorised possession, control or use of your Mobile Credit Card or Eligible Device, or if you believe someone else has used your Mobile Credit Card or Eligible Device, or has discovered the security details of your Eligible Device, Token Requestor or Mobile Credit Card or the security of your SBI Credit Card, Mobile Credit Card, Token Requestor or Eligible Device has been compromised in any other manner.

Your liability for unauthorised transactions shall be governed by SBI Card Grievance Redressal Policy which covers liability of the customers in unauthorised credit card transactions.

However, please note that the limit DOES NOT APPLY (and you will be liable for the full amount) if:

- i. You have knowingly (whether or not voluntarily) permitted any other person to use your SBI Card App or Mobile Credit Card or Eligible Device; or
- ii. You have acted fraudulently or with gross negligence in using or safeguarding your SBI Card App, Mobile Credit Card or Eligible Device. Your failure to follow any of the security measures recommended by us from time to time regarding the use or safekeeping of your Token Requestor, Mobile Credit Card or Eligible Device may be treated as your gross negligence.

#### 9. Fees and charges

- (a) All applicable interest, fees and charges that apply to your SBI Credit Card will also apply to the Mobile Credit Card.
- (b) You will bear all fees, charges and expenses imposed by any mobile phone service provider, telecommunications provider, retailer or for making transactions using your Mobile Wallet and the Mobile Credit Card.

#### 10. Termination of Mobile Credit Card

- (a) You shall follow the instructions of the Token Requestor to remove your Mobile Credit Card from the Token Requestor payment feature should you wish to terminate the Mobile Credit Card. Termination of the Mobile Credit Card will not terminate the SBI Credit Card in plastic card form

unless you also terminate it in accordance with the Cardholder Agreement.

- (b) We have the rights to suspend, restrict or terminate your SBI Credit Card under the Cardholder Agreement. These rights will be extended to your Mobile Credit Card. Your Mobile Credit Card will be suspended, restricted or terminated at the same time if your SBI Credit Card is suspended, restricted or terminated under the Cardholder Agreement.
- (c) We will also have the right to suspend, restrict or terminate the use of a Mobile Credit Card if your Mobile Wallet has been suspended, restricted or terminated by the Mobile Wallet Provider for any reason, or if you have made a report to us under Clause 7(a).
- (d) Upon termination of physical Credit Card whether by you or by us, you must remove the Mobile Credit Card from your SBI Card App/Token Requestor App based on the instructions provided. You should contact SBI Card if you have any question on how to remove the SBI Card App or the SBI Card App from your Eligible Device.
- (e) You are responsible for all Mobile Credit Card Transactions whether or not authorised by you unless and until you have removed the Mobile Credit Card from your SBI Card App and Eligible Device upon termination.

#### 11. Variation of these T&Cs

We have the right to vary these Terms and Conditions from time to time with or without notice. You will be bound by a variation unless your Mobile Credit Card is terminated by you and removed from the Token Requestor/SBI Card app and Eligible Device in accordance with Clause 10 before the date on which that variation takes effect.

#### 12. Governing law, jurisdiction and version

- (a) These Terms and Conditions are governed by and will be construed according to laws of India.
- (b) You submit to the non-exclusive jurisdiction of the Delhi courts.

#### 13. Questions/ complaints

If you have any questions or complaints about your SBI Credit Card, then please contact us at the telephone number on the back of your Card, available on SBI Card Website.

#### Definitions

- **Token Requestor** or **Mobile Wallet** is a mobile software application which works on the tokenization technology. It allows the Mobile Credit Card to be registered and stored to make payments using Eligible Device in several ways such as (1) Tap to Pay NFC enabled POS Transactions (2) Scan & Pay Bharat QR code based Payments at online & offline merchants (3) Payments on services built within Token Requestor mobile application (4) Online Payments at several Online Merchants. Token Requestor may or may not support all types of payment use cases as mention. Examples where SBI Card is live on Token Requestors include Samsung Pay, SBI Card Mobile App, and Google Pay.
- **Tokenization** refers to replacement of actual card details with an unique alternate code called the “token”, which shall be unique for a combination of card, token requestor and device.
- **Card Account** means the Card Account referred to in the Cardholder Agreement.
- **Cardholder Agreement** means the cardholder agreement governing the supply and use of SBI Credit Card.
- **Device Passcode** means the access passcode of your Eligible Device and SBI Card App.
- **Eligible Device** means such model of smartphone, tablet or other device (such as laptop, desktop, watch etc.) with in which a Mobile Credit Card can be registered and stored, as designated by us from time to time.
- **Mobile Credit Card** means a digital version of your SBI Credit Card which you store in the Token Requestor on your Eligible Device.
- **Mobile Credit Card Transaction** means any transaction effected by using your Mobile Credit Card.

