



Terms and 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 SBICPSL on a Card Account and which entitles a Cardholder to use the Card Account.

'Cardholder' is an individual who holds a Card under this Agreement and shall mean a Primary Cardholder and, where appropriate the Additional Cardholder.

'Card Account' shall mean an account opened and maintained by SBICPSL for the purpose of usage of the Card, under this Agreement.

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

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

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

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

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

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

2. The Card

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

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

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

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

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

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

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

3. Use of the Card

3.1 The Card is valid for use in India and internationally as per usage restrictions, entitlements and other conditions stipulated by Reserve Bank of India ("RBI") or any other Government authority from time to time.

3.2 The Card is not valid for payment in foreign exchange in Nepal and Bhutan. The currency of transaction on the Card in Nepal and Bhutan shall be the local currency or Indian Rupee.

3.3 The Cardholder (including the Additional Cardholder) shall strictly comply with all requirements of the foreign exchange control/management regulations issued by RBI from time to time and in the event of non-

compliance, the Cardholder will be liable for action under the applicable exchange control/ management regulations. Moreover, the Cardholder may be debarred from holding the Card at the instance of RBI or SBICPSL.

3.4 Use of the Card at Merchant Establishments will be limited by the credit limit assigned to each Card Account by SBICPSL from time to time. In case of Additional Cards issued by SBICPSL, the extent of use of all Cards so issued will be limited by the Card Account's credit limit. The Outstanding on the Card Account must not exceed the credit limit at any time. In the event of breach of this provision, the Cardholder will be charged an over limit fee at the prevailing rate. The Cardholder must repay the excess immediately. The over limit fee is subject to change at the discretion of SBICPSL. The credit limit may be revised from time to time at the discretion of SBICPSL.

3.5 SBICPSL may, at any time without prior notice, refuse authorisation for a Charge incurred at a Merchant Establishment, and/or restrict or defer the Cardholder's ability to use the Card and/or suspend or cancel the Card and/or repossess (directly or through a Merchant Establishment or any other third party) the Card if it reasonably believes that it is necessary to do so for proper management of credit or business risk or if the Card or the Card Account is being or likely to be misused or if the Cardholder is in violation of the exchange control/management regulations or any other applicable law or regulation.

3.6 The Card may be used for personal purposes and for bona fide business expenses.

3.7 The Cardholder shall ensure that he/she maintains a detailed record of his/her transactions on the Internet. SBICPSL is not obliged to make any independent verification with regard to order details provided by the Cardholder and shall be entitled to rely on the details submitted by the Cardholder on the Internet.

3.8 Some transactions may attract a service charge, in addition to the amount of the Charge, at certain Merchant Establishments. SBICPSL may also levy charges for collection of cheques, maintenance of the Card Accounts, and for other services that may be rendered to the Cardholder from time to time.

3.9 The Cardholder must sign and collect the Chargeslip, Cash Advance Slip or Mail Order Coupon at the time of incurring the Charge. Failure to sign a chargeslip will not avoid liability for the Charges. The Cardholder must retain his/her own copy of the chargeslips. Copies of chargeslips will not normally be provided by SBICPSL. However, at its discretion, and upon customer request, SBICPSL may provide copies thereof subject to an additional charge.

3.10 In relation to Charges on account of mail order or telephone or electronic commerce (e.g. on the Internet) where a chargeslip or voucher may not be available for signature, the Cardholder accepts that in the event of any dispute regarding the authenticity or validity of such a Charge, the Cardholder will first clear his/her Outstanding on the Card and then endeavour to resolve the dispute directly with the concerned Merchant Establishment.

3.11 Any chargeslip or other payment requisition (electronic or otherwise) received from a Merchant Establishment or any intermediary by SBICPSL for payment shall be conclusive proof that the amount recorded on such chargeslip or other requisition was properly incurred by the use of the Card by the Cardholder. Should the Cardholder choose to disagree with a Charge indicated in the monthly statement of account, the same should be communicated to SBICPSL within 10 (ten) days of the statement date, failing which it would be construed that all Charges and the monthly statement of account are entirely in order.

3.12 You agree that an electronic record or printout of an electronic record or a copy produced from a microfilm or a scanned /digital image of any document or Charge relating to your Card / Card Account with SBICPSL or produced from data received by SBICPSL electronically from the Merchant Establishment or from you or any intermediary, shall be conclusive evidence of that document or Charge for any purpose.

3.13 SBICPSL will not be responsible if any Merchant Establishment refuses to accept the Card or is unable to transact on the Card or levies a surcharge on the Card. However, the Cardholder should notify SBICPSL of this complaint. SBICPSL is not responsible or liable for any defect or deficiency in respect of goods and services charged to the Card. Any dispute should be settled directly by the Cardholder with the Merchant Establishment and failure to do so will not relieve the Cardholder of any obligations to SBICPSL. The existence of a claim or dispute shall not relieve the Cardholder of his/her obligation to pay all Charges and the Cardholder agrees to pay promptly such Charges, notwithstanding any dispute or claim whatsoever. No claim by the Cardholder against a Merchant Establishment will be the subject of a set-off or counterclaim against SBICPSL.

3.14 SBICPSL may, at its sole discretion, permit from time to time, its Cardholder to transfer his/her Outstanding balances ("Balance Transfer/s") on other credit cards and credit facilities availed by him / her from other companies and financial institutions. Balance Transfers will not be accepted from overdue status accounts or where the credit limit has been exceeded or which are greater than the Outstanding balances on such other credit cards and will be limited to such percentage of the available credit limit on the Card as may be determined by SBICPSL. Balance Transfer requests will also not be accepted from other SBI card accounts. By choosing to avail of the Balance Transfer facility, the Cardholder authorizes SBICPSL to make payments to companies / financial institutions so designated. SBICPSL, however, reserves its absolute right to refuse any Balance Transfer request. The Cardholder must continue to meet his / her obligations in respect of his / her existing credit facilities, balances of which are the subject of Transfer hereunder, until he/she has received a written intimation from SBICPSL that the Balance Transfer request has been accepted and payments have been made to the companies/financial institutions so designated. SBICPSL will not be liable for any new charges, overdue payments or interests incurred on other credit cards/facilities. SBICPSL may, in its discretion, stipulate additional 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. Non-compliance with the regulations shall not be a ground for the Cardholder to delay or refuse the amounts payable to SBICPSL. In case the Card is suspended/cancelled, whether on account of non-compliance with exchange control/management regulations or otherwise, SBICPSL will not be responsible for any attempted usage of the Card, whether in India or abroad, resulting in the Card being dishonoured and the concerned Merchant Establishment would be entitled to pick up the Card on presentation.

4. Cash Advances

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

5. Insurance Benefits

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

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

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

6. Billing & Settlement

6.1 The monthly statements of account shall be sent to the Cardholder by mail unless the Cardholder specifically opts for such statements to be sent by e-mail, in which case they shall be sent at the e-mail address specified by him/her in the application or by a separate intimation. Additionally, the Cardholder may also access his/her Card Account on the Internet, as and when so enabled by SBICPSL, at its website by using his/her PIN to check his/her statement of account. If the Cardholder experiences any difficulty in accessing the electronically delivered statement of account, he/she shall promptly inform SBICPSL. The Cardholder agrees to access his/her aforesaid e-mail account at regular intervals of time. The Cardholder will not hold SBICPSL responsible for his/her not having access, for any reason whatsoever, to the information and statements of account sent to him/her via e-mail. Failure on the part of the Cardholder to receive the statement of account electronically (by e-mail or through access to the Card Account on the Internet) will not avoid his/her liability for the Charges incurred on the Card and the Cardholder shall be liable to make payment for the Charges within 30 days of incurring the Charge on the basis of his/her own record of the transaction or earlier if requested by SBICPSL.

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

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

6.4 (a) Unless the interest-free period applies as set out below, SBICPSL will levy a finance charge on any new purchase (and any related debited charge) from the day on which it is debited to the Card Account. The interest-free period for a purchase (and any related debited charge) in any statement period will apply if the Outstanding balance on the Card Account for the previous statement period (if any) is paid in full by its due date. If the Outstanding balance on the Card Account is not paid in full by its due date, a finance charge will be levied on any new purchase (and any related debited charge) from the day on which the purchase (and any related debited charge) is debited to the Card Account and on the Outstanding account balance on the Card Account from the first day of the last statement period. SBICPSL will charge interest on a Cash Advance from the day on which the Cash Advance is debited to the Card Account.

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

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

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

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

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

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

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

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

(i) In repayment of unpaid fees;

(ii) In repayment of service charges;

(iii) In repayment of membership fee (Joining/Annual);

(iv) In repayment of late payment fee;

(v) In repayment of cheque dishonoured fee;

(vi) In repayment of collection expenses;

(vii) In repayment of over limit fee;

(viii) In repayment of interest debited to the Card Account;

(ix) In repayment of Charges;

(x) In repayment of any Charges incurred but not yet billed, and thereafter at the discretion of SBICPSL.

(e) All payments made by cheque/draft are subject to realisation. Outstation cheques/drafts are subject to a collection charge at the prevailing rate, which is subject to change at the discretion of SBICPSL.

(f) Should any payment instrument be subsequently dishonoured, a fee will be charged respect of a dishonoured instrument. SBICPSL also reserves the right to initiate all appropriate legal action(s). Please refer to MITC for the exact fees for cheque dishonour 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 "SBI Cards may, at its sole discretion and in accordance to its internal policy and procedures or on request from the Card Holder may waive / reverse interest, fees or other charges which had been charged or levied by it to the Card Holder"

6.9 "Notwithstanding anything inconsistent contained in any other clause of the Cardholder Agreement / Most Important Terms & Conditions ("MITC"), it is further stipulated that if the cardholder does not pay the minimum amount due for a period of 180 days, then the credit card services being provided by SBI Cards 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 SBI Cards 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.

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 hereinbefore 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 entitled to recover the same in accordance with the relevant laws in force.

9. Miscellaneous

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

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

9.3 The Cardholder expressly recognizes and accepts that SBICPSL shall be absolutely entitled to sell, assign or transfer in any manner (including through the drawing of a negotiable instrument or otherwise) in whole or in part and on such terms as SBICPSL may decide (including reserving a right to SBICPSL to proceed against the Cardholder on behalf of any purchaser, assignee or transferee) the Outstanding and dues of a Cardholder to any third party of SBICPSL's choice without reference to or without written intimation by SBICPSL to the Cardholder and any such sale, assignment or transfer shall bind the Cardholder to accept such third party as a creditor exclusively or as a joint creditor with SBICPSL, but with the right to SBICPSL to continue to exercise all powers hereunder on behalf of such third party and to pay over such Outstanding and dues to such third party or to appropriate the same, as SBICPSL may decide. Any costs incurred by SBICPSL towards enforcement of its rights and recovery of Outstanding and dues shall be debited to the account of the Cardholder.

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

9.5 The total Outstanding on the Card Account, together with the amount of any Charges effected but not yet charged to the Card Account, will become immediately due and payable in full to SBICPSL on bankruptcy or death of the Primary Cardholder and the Card Account shall immediately stand cancelled.

The Primary Cardholder's estate will be responsible for settling any Outstanding on the Card Account and should keep SBICPSL indemnified against all costs including legal fees and expenses incurred in recovering such Outstanding. Pending such repayment, SBICPSL will be entitled to continue to levy finance charges at its prevailing rate.

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

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

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

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

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

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

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

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

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

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

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

(a) any defect or deficiency in any goods and services purchased on the Card or availed as a benefit, privilege or facility attached to the Card;

(b) refusal by or inability of a Merchant Establishment to honour or accept the Card;

(c) non or malfunctioning of any Terminal Device, Website, Server Client machine;

(d) handing over of the Card by the Cardholder to any unauthorised person;

(e) any statement made by any person requesting return of the Card or any act performed by any person in conjunction therewith;

(f) any injury to the credit, character and reputation of the Cardholder alleged to have been caused by the repossession of the Card and/or request for its return;

(g) SBICPSL complying with any request made by the Additional Cardholder in relation to the Card Account;

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

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

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

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

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

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

11.1 Cash Back Program

a). SBICPSL will, offer Cash back on the SBI Gold & More Credit Card where the Card Account is not delinquent.

b). "Cash back "means a credit entry, subject to certain limits mentioned below, providedexecuted by SBICPSL on the Card Account based on Eligible Transactions.

c). "Cash back Percentage" means the percentage of the eligible transaction amount that would be given as "Cash back" and is subject to change as per the discretion of SBICPSL. However any such change would be informed to the Cardholder by communicating through communication of the same in the monthly Card billing statement at least 30 days before any such change.

d) "Eligible Transaction" means a transaction (not being cash withdrawal, cash advance, loan or any other category of transactions as may be decided from time to time by SBICPSL at its sole discretion) belonging to Promoted Category successfully entered into using the Card and not charged back.

e). "Promoted Category" means a category of transactions promoted from time to time by and/ or subject to sole discretion of SBICPSL.

f). The promoted categories and the respective Cashback percentages for the SBI Gold & More unless otherwise intimated are: Departmental Stores 2% Cashback, Groceries 2% Cashback, . Spends made on any other category (as defined by Merchant Category Code MCC) using SBI Gold & More Card and would not be entitled for any cash back. g) The promoted 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 Promoted Category, in order for the transaction to be eligible for the Cashback.

h) The sub categories and their respective MCCs under each of Promoted categories include the following:

Departmental Stores & Groceries (Effective 15th March, 2017, accelerated reward points will not be applicable on transactions at following merchants: Metro Cash & Carry , Walmart & Reliance Market. Normal Reward Point accrual will still be applicable on transactions done at afore-mentioned merchants.)

i. Departmental Stores: 5311

ii. Grocery Stores & Supermarkets: 5411

iii Misc. Food Stores- Convenience Stores and Specialty Markets: 5499

(Only for Platinum and Signature Cards)

Dining

i. Eating Places and Restaurants: 5812

ii. Drinking Places: 5813

iii. Fast Food Restaurants: 5814

Movies

i. Motion Picture Theaters : 7832

j). The category of purchase will be decided on the basis of the Merchant Category Code (MCC) for the merchant establishment where the purchase is made. SBICPSL reserves the sole right to decide on whether a purchase meets the eligibility criteria as listed above.

k). The category of purchase (as listed in card guide) have been mapped to Merchant category Code (MCC) based on VISA / MasterCard guidelines and standards. SBICPSL is NOT liable for any disputes that arise due to differences in merchant category code mapping maintained by acquiring banks. l). Cardholder is requested to validate Merchant Category Code (MCC) from the merchant before making swipe on his card. Only the above listed MCCs shall entitle the cardholder for cash back on his card.

m). Cashback will be subject to a maximum of Rs. 500 per Calendar month i.e.Rs 6000 p.a. - the cardholder will not earn any cash back for any subsequent spends and outside the maximum amount as set forth herein. After completion of 12 months, the cardholder can again start earning cash back in the aforesaid manner and in accordance to any subsequent terms made applicable by SBICPSL at its sole option and discretion. n). SBICPSL will inform the Card Member / Account Holder about the Promoted Categories from time to time by indicating the same on the statement of the Card Account o). Returned purchases, disputed or unauthorized/fraudulent transactions, finance charges, card account fees and Charged back transactions would not be given a Cashback under this program.

p). The Cardholders and the Add on card Holder, by signing on the application form for the "SBI Gold & More Card expressly agree that SBICPSLs decision on eligibility and correctness of the Cashback given to be final and binding on them.

q). SBI Cards computation of cash back shall be final, conclusive and binding on cardholders and will not be liable to dispute or question at any time. r). Spend Category Specific: a. Departmental Stores & Groceries: The cardholder will get cash back in all standalone departmental stores and grocery outlets and these do not include grocery or departmental stores operating within large format stores or shopping malls.

b). SBICPSL has the right to include more Promoted Category / Merchant Category Code or exclude certain existing categories / Merchant Category Codes from the product proposition.

11.2 Reward Point Program

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

11.3 Eligibility

a. The Program is open to holders of SBI Platinum Card, SBI Gold & More Card, SBI Silver & More Card, SBI Doctors Card and SBI Employee Card ("SBI Card/s") whose accounts are valid and in good standing and any other Card so determined by SBICPSL. This program is not open to SBI Advantage Gold Card, SBI NRI Platinum Card, SBI CSB Card - Silver and SBI Dena Bank Secured Card.

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

11.4 Enrolment

a. Participation in the Program is voluntary.

b. The Cardholder may opt out of the Program by sending intimation (telephonic or written) to SBICPSL.

c. The Cardholder may continue to use his/her SBI Card as he/she normally does.

d. The Annual Fee for participation in the Program may be as determined by SBICPSL from time to time.

e. Enrolment Date - shall mean the date of launch of the Program for the existing Cardholders and the account set up date by SBICPSL for the new Cardholders.

f. Enrolment Year - shall mean "any twelve-month period" commencing on the Enrolment Date.

11.5 Points

a. The Cardholder shall earn 1 (one) Point for every eligible Rs. 100 charged to his/her SBI Silver & More Card, SBI Doctors Card and SBI Employee Card. The Cardholder shall earn 1 (one) Point for every eligible Rs. 50 charged to his/her SBI Platinum Card for Domestic as well international transactions. The Cardholder shall earn 1 (one) Point for every eligible Rs. 75 charged to his/her SBI Gold & More Card for Domestic as well international transactions.

For SBI SpiceJet Cardholders: The Cardholders will earn 5 (Five) Reward Points on every Rs. 100 spent to buy SpiceJet tickets on www.spicejet.com with SBI SpiceJet Card. The cardholder will also earn 1 reward point for every Rs. 100 spent on other retail purchases. The Reward Point Program can be changed /modified without prior notice. Reward Points are not applicable on Cash Withdrawals, Balance Transfers, Flexipay and Petrol spends. SBI Card and SpiceJet contribute reward points on SBI SpiceJet Card jointly as per the ratio decided and SBICPSL is not liable for the reward points offered by the partner.

For SBI Vishal Mega Mart Cardholders: The Cardholders shall earn 5 (Five) Reward Points on every eligible Rs. 100 spend on his/her SBI Vishal Mega Mart Card inside Vishal Mega Mart stores. On incremental spends above Rs. 7500/- at Vishal Mega Mart stores, cardholders will earn 8 Reward Points for every Rs. 100 spend. On other retail transactions (excluding VMM stores) cardholder's will earn 1 Reward Point on every eligible Rs. 100 spend on his SBI Vishal Mega Mart Card. The Reward Point Program can be changed /modified without prior notice. Reward Points are not applicable on Cash Withdrawals, Balance Transfers, Flexipay and Petrol spends. SBI Card and Vishal Mega Mart contribute the reward points on SBI Vishal Mega Mart Card jointly as per the ratio decided and SBICPSL is not liable for the reward points offered by the partner.

b. For SBI Silver & More Card, SBI Doctors Card and SBI Employee Card All spending charged to the SBI Card under the Program will be eligible to earn Points except the following -

- balance transfers
- cash advances
- financial charges (e.g., late payment fee, dishonouredcheque charges, service fee, transaction charges)
- disputed transactions
- any purchases at petrol pumps/ service stations

c. For SBI Platinum Card All spending charged to the SBI Card under the Program will be eligible to earn Points except the following

- balance transfers
- financial charges (e.g., late payment fee, dishonouredcheque charges, service fee, transaction charges)
- disputed transactions
- cash advances
- any purchases at petrol pumps/ service stations

d. For SBI Gold & More Card All spending charged to the SBI Card under the Program will be eligible to earn Points except the following

- balance transfers
- financial charges (e.g., late payment fee, dishonouredcheque charges, service fee, transaction charges)
- disputed transactions
- transactions on the departmental stores and groceries MCCs i.e 5309, 5310, 5311, 5411, 5422, 5451, 5300, 5441

- cash advances
- any purchases at petrol pumps / service stations

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

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

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

h. The Points accrued do not have cash or any monetary value.

i. Adjustments will be made to the Points if there are any credits, including those arising from returned goods or services or billing disputes. If a disputed transaction is resolved in favour of the Cardholder or where a transaction is reversed, proportionate Points will also be reversed and credited to the Cardholder. On redemption, the Points would automatically be subtracted from the Points accumulated in the Cardholder's account.

j. Points accumulated that are not redeemed by the Cardholder for rewards within 12 months of his / her Enrolment Date can be carried over for another Enrolment Year. Any Points not used by the end of second such year after Enrolment shall lapse and be forfeited.

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

l. In the event the SBI Card is voluntarily closed by the Cardholder, the Points accumulated on his/her SBI Card can be redeemed within 6 months of closure, otherwise these will automatically lapse. In the event of cancellation of the SBI Card for any other reason, all the Points accumulated will stand forfeited. If the SBI Card is blocked or suspended by SBICPSL for any reason whatsoever, then the Points accumulated shall stand forfeited but may be reinstated at the discretion of SBICPSL if use of SBI Card is reinstated.

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

11.6 Redemption

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

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

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

For SBI SpiceJet Cardholders: Reward points are redeemable only against SpiceJet ticket vouchers as per terms and conditions of SpiceJet limited. Minimums of 1000 reward points are required for redemption. SpiceJet Voucher of Rs. 500 value would be given against every 1000 reward point redeemed. For SBI Vishal Mega Mart Cardholders: Reward points are redeemable only at Vishal Mega Mart Stores as per the terms and conditions of the stores. A minimum of 500 Reward Points is required for redemption in lieu of Rs. 250 VMM Gift Voucher. The Reward Point Program can be changed /modified without prior notice.

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

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

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

g. Redeemed rewards are not exchangeable for other rewards, or refundable, replaceable, or transferable for cash or credit under any circumstances, nor can these be re-converted back to Points. Once exchanged for another partner loyalty program, if any, Points cannot be transferred back.

h. All rewards are subject to availability and certain restrictions may apply. The redemption procedure and the additional terms and conditions for each reward are set forth in the redemption certificates/vouchers issued to the Cardholder.

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

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

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

11.7 General

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

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

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

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

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

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

g. The Program does not in any way amend the Cardholder Agreement between SBICPSL and the Cardholder, and any term referenced but not defined herein may be interpreted in accordance with the Cardholder Agreement.

h. SBICPSL acts in good faith in response to any oral or electronic instruction or inquiry by the Cardholder in respect of any matter in relation to this Program and fulfillment of any reward, 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 shall indemnify and hold SBICPSL harmless in respect thereof.

i. All queries in relation to the Program may be addressed to -

The Manager - Customer Services

SBI Cards & Payment Services Private Limited

P.O.Bag 28-GPO, New Delhi - 110 001

Welcome Gift Terms & Conditions

1. This offering is from SBI Cards and Payment Services Private Limited ("SBICPSL") as a product offer for its Platinum variant of Credit Cardholders ("Cardholder") as may be communicated by SBICPSL via various medium chosen by it.
By availing this offer and by conducting a financial transaction, the Cardholder provides consent to all terms and conditions herein including for sharing of all personal, Transactional and other related information for the purpose of this Offer.
2. As part of the product feature, a Cardholder may become eligible for a welcome gift after paying the membership fee for the eligible year.
3. For the purposes of this Offer, an eligible year is defined as the year in which the fee is paid for by the Cardholder. Example: In case a card account is opened on 1st June 2012, the period for the eligible year would be 1st June 2012 to 31st May 2013.
4. All eligible SBI Platinum cardholders will be able to choose any one Gift from any of the following Electronic Gift Voucher (EGV) Options worth Rs.3000 as Welcome Gift:
Yatra, Hush Puppies / Bata, Marks and Spencer, Westside and Shoppers Stop.
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 Platinum Cardholder would be sent an SMS to his/her registered mobile number confirming the eligibility for the Gift. The options available to the Cardholder for redemption of Electronic Gift Voucher (EGV) would be detailed in this SMS. On receipt of this SMS, Cardholder can either call the SBI CARD call center or send an SMS for the chosen option as directed in the SMS within 6 months of receipt of the SMS. Once the choice is communicated by the Cardholder, the opted EGV will be sent via an SMS to his/her registered mobile number.

- i. Notwithstanding anything to the contrary, it is stipulated that the Cardholder's account should be in good standing (i.e. the credit card should not be suspended, blocked, inactive for any reason whatsoever) 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 and SBICPSL has no liability towards quality of goods and or services received by the Cardholder redeeming the vouchers.

Terms & Conditions - Yatra.com

The detailed booking process and terms and conditions are listed below:

The procedure for redeeming the EGV is as follows:

1. Go to www.Yatra.com

2. Select your desired flight/hotel/holiday/bus and proceed to the payment section.
3. In the Payment section please enter the EGV code in the "Enter Promo Code" section and click on Apply.
4. The total amount to be paid will get reduced according to the EGV value.
5. The rest of the payment for the transaction has to be done using SBI Platinum Card

Customer Terms and Conditions:

1. These EGVs are valid for 6 months from the date of issue. (Validity will be mentioned)
2. These EGVs are valid for booking on - Flights (Domestic/International), Hotels (Domestic), 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/ Hotels (Domestic) individually
6. EGVs for Buses (domestic) can be redeemed online only
7. 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. 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 (offline mode of redemption).
16. 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.

17. 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.

18. No change or cash can be taken in exchange of this EGV.

19. 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

20. All the terms and conditions of 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 and the terms and conditions of the respective airline/ hotel /resort/other service provider shall be applicable on the Customer.

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

Terms & Conditions – Hush Puppies / Bata

The detailed booking process and terms & conditions are listed below.

The procedure for redeeming this voucher is as follows:

1. The holder of the Instant Gift Voucher is deemed to be the beneficiary
2. Beneficiary should announce the intent of using the Instant Gift Voucher before making a purchase
3. Only valid Instant Gift Voucher at the sole discretion of BATA shall be accepted for redemption
4. Maximum of "three" Instant Gift Vouchers can be used against one bill
5. Partial redemption is allowed but no refund or credit note would be issued against an unused or partially used Instant Gift Voucher
6. Instant Gift Voucher cannot be revalidated once expired
7. BATA or its affiliates are not responsible on account of the beneficiary sharing the Instant Gift Voucher number and the Voucher getting redeemed on that account
8. The Brand may ask for a valid Government identity proof at the time of redeeming the Instant Gift Voucher
9. Instant Gift Vouchers will be accepted across all outlets mentioned, but BATA at its sole discretion may add or remove an outlet from the list without giving any prior notice
10. BATA makes full efforts to accept all Instant Gift Vouchers but on account of technical / administrative reasons, an outlet may refuse to accept vouchers
11. This Instant Gift Voucher cannot be redeemed on specific block out dates, BATA may add or delete any date on its sole discretion
12. BATA or any of its partners would not be liable for any form of compensation etc on account of an outlet not being able to accept Instant Gift Voucher. The customer would be liable to settle the bill
13. If an Instant Gift Voucher gets blocked on account of technical issue, it would get activated in 72 hours
14. Any dispute should be referred to the company from where the Instant Gift Voucher has been received, decision of the company shall be final
15. Please contact Shop Manager for any acceptance issue and if issue is still not resolved, you can call SBI Card helpline.

Terms and Conditions: Marks and Spencer

The procedure for redeeming the EGV is as follows:

1. Walk into any Marks and Spencer 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. Electronic Gift Voucher is redeemable for merchandise at Marks & Spencer stores across India.
2. Electronic Gift Voucher is not a cash voucher. This voucher is not redeemable for cash and credit.
3. Marks and Spencer Reliance India Private Limited will not replace/reimburse the value of your Electronic Gift Voucher if lost, stolen, damage or expired.
4. Electronic Gift Voucher will expire in 6 months from the date of Issue.
5. All returns/refund are subject to Marks & Spencer exchange and return policy
6. Marks and Spencer Reliance India Private Limited reserves the right to amend the terms and conditions of Electronic Gift Voucher at any time and to take appropriate action, including the cancellation of the Electronic Gift Voucher, at its discretion, it deem such as action necessary. This does not affect your legal standing.

Terms and Conditions: Westside

The procedure for redeeming the EGV is as follows:

1. Walk into any Westside store within India
2. Show the SMS containing the EGV code to the cashier at the time of payment to avail discount.
3. The last 6 digits of the EGV is the authorization PIN.

Customer Terms and Conditions:

E-Gift Voucher is combination of 16-digit Card number and 6-digit PIN

1. Protect the E-Gift card number and PIN to avoid misuse
2. E-Gift Voucher is received by customers through Email or SMS
3. E-Gift Voucher is ONE-TIME Redeem only
4. E-Gift Voucher cannot be reloaded
5. Validity – 6 months from issue date.
6. Valid at all outlets of Westside in India

7. Valid on all merchandise
8. Valid also on Diamond Jewelry
9. Redeemable during all Sales & Promotional Pricing Offers.
10. Valid for redemption during End of Season Sales.
11. Valid at Gourmet West – "Food Section" in Westside.
12. If bill value exceeds E-GC value, balance can also be paid by Club West points.
13. In case the Bill value is lower than E- Gift card value the difference cannot be refunded/ No credit note
14. Trent shall not assume any liability in case the E-GC PIN gets stolen/ compromised; Trent shall neither replace the E-GC nor refund cash.
15. Any disputes/s shall be subject to the jurisdiction of the courts in Mumbai
16. This E-Gift Card is the property of Trent Limited.
17. To check balance SMS- WS card number to 09094774499 or log onto <http://westside.giftbig.com/westside/balenq>.
18. Once the E-Gift card is issued, Trent will not entertain any request for cancellation.
19. The Company reserves the right to add, alter, modify, change or vary any of the terms and conditions at any point of time without assigning any reason or any intimation whatsoever.
20. The decision of the Company will be final and binding

Terms and Conditions: Shoppers Stop

The procedure for redeeming the EGV is as follows:

1. Walk into any Westside store within India
2. Show the SMS containing the EGV code to the cashier at the time of payment to avail discount.
3. The last 6 digits of the EGV is the authorization PIN.

Customer Terms and Conditions:

1. Walk into any Westside store within India
2. Show the SMS containing the EGV code to the cashier at the time of payment to avail discount.
3. The last 6 digits of the EGV is the authorization PIN.

Customer Terms and Conditions:

1. E-Gift voucher is redeemable for merchandise at website www.shoppersstop.com, Shoppers Stop, Shoppers Stop Airport Stores, HomeStop&Mothercare* (*Operated by Shoppers Stop Limited) within India.
2. Purchase of Mobiles, Mobile Phone Accessories, Cameras, mp3 players, laptops, 22K & 24K Gold Jewelry & Gold Coins of any Jewelry brand is not allowed through this E Gift Voucher.
3. E-Gift Voucher is not redeemable for cash or credit nor can be exchanged for a gift voucher/Gift card.
4. E-Gift Voucher cannot be reloaded.
5. E-Gift Voucher is valid for a period of 1 year from its date of issue.
6. If the E Gift Voucher is lost or stolen, neither will a new E-Gift Voucher will be issued nor will the money be reimbursed in any manner.
7. Shoppers Stop Limited shall not be liable and responsible for any unauthorized and/or fraudulent purchase/s made using this E Gift Voucher. The holder of this E Gift Voucher shall be solely responsible for the safe custody of the E Gift Voucher and the credentials mentioned on it.
8. No duplicate E-Gift Voucher will be issued.
9. E-Gift Voucher is property of Shoppers Stop Limited to whom it should be returned on request.
10. Shoppers Stop reserves the right to amend the terms & conditions at its discretion without prior notice.
11. Dispute/s subject to Mumbai jurisdiction.

SBI Credit Card Protection

Your Platinum/ Signature/ Air India SBI credit card is protected against unauthorised charges in case it is lost or stolen or even if your credit card is still in your possession and unauthorized charges are made using your SBI credit card information, you will have to call the 24 – hour SBI Card Customer Helpline Number in India to report the loss, accordingly we can block your card immediately. The Platinum/ Signature/ Air India SBI credit card are covered up to Rs 1, 00, 000 of financial loss incurred due to fraudulent usage of your credit card. This protects you against the misuse of your credit card for up to 48 hours prior to your first reporting the event and 7 days post reporting of the event to us. In case of loss / damage of your Platinum/ Signature/ Air India SBI credit card you will have to apply for a replacement card and pay the fee as applicable at that time.

This protection is insured by Tata AIG General Insurance Company Ltd. SBI Card 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 Tata AIG's actions or decisions. SBI Card holds no warranty & makes no representation about claims processing. Tata AIG is liable for claims processing as per the terms and conditions of this policy. Conditions apply.

Key Exclusions:

1. Unauthorized ATM withdrawals that were made more than 48 hours prior to your first reporting of the event to SBI Card and 7 days post reporting of the event to SBI Card.
2. Unauthorized charges made on your credit card if your credit card has not been lost or the object of theft more than 48 hours to your first reporting the event to SBI Card and 7 days post reporting of the event to SBI Card.
3. Cash advances made with your lost or stolen SBI credit card
4. Charges incurred by a resident of your household, or by a person entrusted with your SBI credit card.

5. Losses that you have intentionally caused;
6. Losses that result from the intentional actions of a relative, or actions that a relative knew of or planned;

Claims Procedure: In the event of a loss,

1. File a police report "FIR" within 24 hours of discovering unauthorized charges or ATM withdrawals.
2. Report the theft or loss of your credit card, unauthorized charges made when Credit card is in your possession to SBI Card within 24 hours of discovering such theft or loss;
3. Call us at 1800 266 7780 or provide written intimation to make a claim and obtain the claim forms and instructions on what to do within 24 hours from discovering a loss.
4. Fill up, sign and return the claim form to us with all the following documents, within 3 days of making the original claim:
 - a. Documentation from the SBI Card verifying the unauthorized charges for which you are held responsible;
 - b. An official police report regarding the loss; and
 - c. All other relevant documents we may ask you to provide;

Address:

Tata AIG General Insurance Co. Ltd
Peninsula Business Park,
Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai - 400 013

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.

Downdgrade may be initiated by a customer only within a period of 90 days post upgrading the existing SBI Card.

All new Credit Cards issued are "Domestic" usage cards. These cards can be used for purchases at merchant outlets in India or online transactions on Indian websites or at ATMs in India only.

In case you wish to avail credit card with International usage, your due consent is required.



Most Important Terms & Conditions

SBI Cards - Most Important Terms & Conditions

1. FEES AND CHARGES

A. Annual Fees & Renewal Fees

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

B. Cash Advance Fees

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

C. Cash Payment fees

The Cardholder can walk into select SBI Bank branches or SBI Associate Bank branches and pay SBI Card dues by mentioning the Credit Card number & Amount in the pay-in slip and depositing the same at the branch counter. An instant payment acknowledgment receipt will be provided after paying your bill. This service is available at Rs.100 + all applicable taxes.

D. Charges

i. Charges and fees, as may be applicable from time to time, are payable by Cardholders for specific services provided by SBICPSL to the Cardholder or for defaults committed by the Cardholder with reference to his Card account

ii SBICPSL retains the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, with due intimation to cardholders.

E. Interest Free Grace Period

The interest free credit period could range from 20 to 50 days subject to submission of claims by the merchant. However, this is not applicable if the previous month's balance has not been cleared in full or if the Cardholder has availed of cash from any ATM.

F. Finance Charges (Service Charges)

Finance Charges are payable at the monthly interest rate on all transactions including unpaid EMI installments from the date of transaction in the event of the

Cardholder choosing not to pay his balance in full, and on all cash advances taken by the Cardholder, till they are paid back. Card Interest Rate is dynamic and will be based on the Cardholder's usage and payment patterns and is subject to periodic review. The current rate of finance charges is upto 3.35% per month [40.2% per annum] from the transaction date and is subject to change at the discretion of SBI Cards & Payment Services Private Limited (SBICPSL). Finance charges, if payable, are subject to levy of applicable taxes and are debited to the Cardholder's account till the outstanding on the card is paid in full.

a. Finance charges on cash advances are applicable from the date of transaction until the payment is made in full.

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

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

1. Retail Purchase of Rs. 5000 – On 20th June'15
2. Cash Withdrawal of Rs. 7000 – On 10th July'15

Assuming No Previous Balance carried forward from the 15th June 2015 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 2015, i.e. 20 days from the Statement Date, for anything between the entire amount or Minimum Amount Due. Please note that any payment made against your Credit card outstanding, would first be cleared against your Minimum Amount Due (which is inclusive of all applicable taxes, EMI on Loan plans+5% of Total outstanding), fees and other charges (if any) followed by Balance Transfer balance (if any), retail balance (if any) and would be adjusted against your Cash Balance (if any) last. Finance charges will be levied from the previous statement date unless in the case of non-interest levied outstanding retail balance, where the finance charge is levied from the date of the transaction.

In case the statement outstanding has no cash balance and has not been carried forward from a previous statement and the retail balance outstanding on the statement date is paid in full by the payment due date, No Finance Charges are levied on such balances.

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

Transaction done between 3rd Jan'15 – 2nd Feb'15

1. Retail Purchase of Rs. 10000 – On 5th Jan'15
2. Online Purchase of Rs. 30000 – On 15th Jan'15

Assuming no previous balance carried

forward from the 2nd Jan 2015 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 2015, 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 '15 – 2nd April '15

1. Annual fee of Rs. 500 – On 5th March '15
2. Applicable taxes of Rs. 72.50 – On 5th March '15
3. Online Purchase of Rs. 6000 – On 15th March '15

Assuming no previous balance carried forward from the 2nd March 2015 statement, the cardholder will get his 2nd April statement showing Rs. 6,572.50 transactions, Total amount due rounded off to Rs. 6573. The cardholder needs to make payment against the outstanding by 22nd April 2015, i.e. 20 days from the Statement Date, for anything between the entire amount or Minimum Amount Due.

Assuming the cardholder makes the payment of Minimum Amount Due of Rs. 398, (5% of Total outstanding) + applicable taxes on 22nd April 2015, rounded off to nearest decimal point, finance charges would be levied at the effective rate and added to the total outstanding. Considering the effective rate of 3.35% p.m., finance charge calculation will be done as follows:

On the balance of Rs. 500 (5th March to 22nd April) for 49 days:

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

On the applicable taxes of Rs. 72.5 (5th March to 22nd April) for 49 days:

$$(3.35*12)*(49/365)*72.50/100= \text{Rs. } 3.91$$

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

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

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

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

Total Interest charged = Rs. 356.61

Sum of Outstanding purchase amount, Interest charges, Fees and Charges, if any, and applicable taxes would reflect as the Total amount due in the statement dated 2nd May assuming the card holder does not

make any transactions between 3rd April '15 – 2nd May '15.

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

G. Late Payment Charges

Late Payment charges will be applicable if Minimum Amount Due is not paid by the payment due date.

NIL for Total Amount due from Rs.0- Rs.200;

Rs.100 for Total Amount due greater than Rs.200 & up to Rs.500;

Rs.400 for Total Amount due greater than Rs.500 & up to Rs.1000;

Rs.500 for Total Amount due greater than Rs.1000 & up to Rs.10,000;

Rs.750 for Total Amount due greater than Rs.10,000;

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

Transaction done between 3rd Jan'15– 2nd Feb'15

1. Retail Purchase of Rs. 5000 – On 5th Jan'15
2. Online Purchase of Rs. 5000 – On 15th Jan'15

Assuming no previous balance carried forward from the 2nd Jan 2015 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 2015, 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 2015, he would be charged a Late Payment Charge of Rs. 500 (Rs. 500 for greater than Rs.1000 & up to Rs.10,000).

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

Transaction done between 3rd Feb'15 – 2nd Mar'15

1. Retail Purchase of Rs. 2000 – On 8th Feb'15
2. Online Purchase of Rs. 2500 – On 19th Feb'15

Assuming no previous balance carried forward from the 2nd Feb 2015 statement, the cardholder will get his 2nd March statement showing Rs. 4500 transactions. The cardholder needs to make payment against the outstanding by 22nd March 2015, 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 2015, he would be charged a Late Payment Charge of Rs. 500 (Rs. 500 for greater than Rs.1000 & up to Rs.10,000)

H. Overlimit fees

As a service gesture SBI Card may approve certain transactions attempted by the cardholder which are over and above the

credit limit, Please note that if the outstanding amount exceeds the credit limit, an over-limit fee of 2.5 % of the over-limit amount or Rs. 500, whichever is higher will be levied. Over-limit status may also be applied because of fees and/or interest charges

I. Payment Dishonor fees

In case of a Payment Dishonor, cardholder will be charged payment dishonor fee of 2% of Payment Amount subject to minimum charges of Rs. 350

J. Other charges:

- Card Replacement Fee: Rs. 100 - Rs. 250
- Charge slip Retrieval Fee: Rs 225/-
- Cheque Pick Up Fee: Rs.90/-
- Statement Retrieval Fee: Rs 100/- per statement for statements more than 2 months old
- Foreign Currency Transaction fee: 3.5%.

The exchange rate used to convert Foreign Currency transaction into INR will be determined by VISA/MasterCard, as the case may be, basis the exchange rates governed by them on the date the transaction is settled with SBI Card, which may not be the same date on which the transaction was made. The Foreign currency transaction fee of 3.5% will be applied on the INR converted amount shared by VISA/MasterCard.

2. LIMITS

Credit Limit and Cash Limit are assigned to Cardholders based on internal SBICPSL credit criteria (Add-On cardholders share the same limits as that of the Primary

Account Holder). These limits are communicated to the cardholder at the time of card delivery. The Credit Limit and Cash Limits are communicated to the Cardholder in every statement. The Available Credit Limit (i.e. the Credit Limit available for use) at the time of the statement generation is provided as a part of the statement. SBICPSL will review the Cardholder account periodically, and increase or decrease the Cardholder credit limit based on internal criteria. Cardholders seeking to have their credit limit increased can do so by writing to SBICPSL and providing financial documents declaring their income. SBICPSL, at its sole discretion and based on such new documents provided, may increase the Credit Limit of the Cardholder.

3. BILLING AND STATEMENT

- a) SBICPSL will send the Cardholder a monthly statement showing the payments credited and the transactions debited to the Cardholder's Account since the last statement, provided the card has been active during the said period. SBICPSL will either mail a statement of transactions in the card account to the mailing address it has on record, or send a statement through email to the email id on record, on a pre-determined date.
- b) Credit Cards offer the Cardholder a revolving credit facility. The Cardholder may choose to pay only the Minimum Amount Due printed on the statement and such payment should be sent before the Payment Due Date, which is also printed on your statement. The balance outstanding

can be carried forward to subsequent statements. The Cardholder can also choose to pay the Total Amount Due or any part of the amount above the Minimum Amount Due. Any unpaid Minimum Amount Due of the previous statements will be added to the Cardholders current Minimum Amount due in addition to the outstanding exceeding the Cardholders Credit Limit.

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

- c) Payments made towards the card outstanding are acknowledged in subsequent statements.
- d) Payments received against the Cardholder's card outstanding will be adjusted against all Minimum Amount Due (which is inclusive of all applicable taxes + EMI on Loan plans + 5% of Total Outstanding), Fees & Other Charges, Interest charges, Balance Transfer Outstanding, Purchase Outstanding and Cash Advance in that order.
- e) Payments towards the Card account may be made in any of the following ways:
 - By logging onto www.sbicard.com and using Paynet option to make payment through netbanking or your SBI ATM cum debit card.
 - By mailing a Cheque or draft to the mailing address provided in the reverse of the statement.

By dropping a Cheque or draft into any of the SBI Card drop boxes placed in your city or in designated State Bank of India branches.

The Cheque/draft should be made payable to "SBI Card Number xxxx xxxx xxxx xxxx".

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

- f) SBI Card Offers various mode of making payments of bill outstanding, the same is illustrated at the back of the monthly statement and SBI card website
- g) Billing Disputes: All contents of statements will be deemed to be correct and accepted by the Cardholder unless within 30 days of the Statement Date the Cardholder informs SBICPSL of any discrepancies, and these discrepancies are found to be true by SBICPSL. On receipt of such information, SBICPSL may reverse the charge on temporary basis. If on completion of subsequent investigations, the liability of such charges is to the Cardholder's account, the charge will be reinstated in a subsequent statement, along with Charge slip Retrieval charges of Rs. 225 per charge slip.
- h) Customer Grievance Redressal: All grievance escalations should be marked to the Nodal Officer, at PO Bag 28 - GPO, New Delhi - 110001 or e-mail at Nodalofficer@sbicard.com
- i) Contact Particulars:
From All Phones : 39 02 02 02 (Prefix STD code of your city while calling from mobile)
or 1860 180 1290/1800 180 1290

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

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

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

4. DEFAULT

In the event of default, the Cardholder will be sent reminders from time to time for settlement of any outstanding on the card account, by post, fax, telephone, e-mail, SMS messaging 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.

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/REVOCAION OF THE CARDHOLDERSHIP

- a) The Cardholder may end the Agreement at any time by writing to SBICPSL or calling in to the SBI Card Helpline, and by cutting the card(s) diagonally. All the cards including the add-on cards will be terminated basis the written request. Termination will be effective after payment of all amounts outstanding on the card account. No annual, joining or renewal fees shall be refunded on a pro-rata basis.
- b) SBICPSL may also restrict, terminate or suspend the use of The Cardholder Account at any time without prior notice if SBICPSL reasonably believe it necessary for business or security reasons and/ Or at the request of any law enforcement agency, and/or any government authority and/or under the laws & regulations which apply to SBICPSL & its customer.
SBICPSL can suspend the facility on the Credit Card, if the Cardholder defaults on the payment due or exceeds the credit limit extended. The Card must not be used after the Agreement ends or while use of Card Account is suspended.
- c) In such a situation, the Cardholder must (subject to any default or other notice required by law) immediately pay SBICPSL the total outstanding Balance on the

Account. This includes all amounts due to SBICPSL under the Agreement, including all transactions and other amounts not yet charged to the Account. The Cardholder Account will not be considered as closed until the Cardholder has paid all such due amounts.

6. LOSS/THEFT/MISUSE OF CARD

a) The Cardholder should contact SBICPSL as soon as possible at the SBI Card Helpline if the Primary or any Additional credit card is misplaced, lost, stolen, mutilated, not received when due or if he/she suspects that the credit card is being used without the Cardholder's permission. Once a card is reported lost, it should not, under any circumstance be used if found by the Cardholder subsequently, and the Cardholder should cut the card diagonally in half.

· The Cardholder can also block the card instantly either on IVR or our website www.sbicard.com or through SMS based service.

To block your lost/stolen card through SMS, just SMS BLOCK XXXX to 5676791 from your registered mobile number. (XXXX = Last 4 digits of your Card number). If you do not receive a confirmation SMS within 5 minutes of your request, please do not consider the card to have been blocked. Please call up the help line to get your card blocked immediately and to avoid any misuse.

b) SBICPSL is not liable or responsible for any transactions incurred on the card account

prior to the time of reporting of the loss of the card to SBICPSL and the Cardholder will be wholly liable for the same. In addition to notifying SBICPSL about the loss or theft of the Card, the Cardholder must report any theft of the Credit Card(s) to the Police and lodge an FIR. The Cardholder will, however, be liable for all losses when someone obtains and misuses the Card or PIN with the Cardholder's consent, or the consent of an Additional Cardholder.

- c) 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.
- d) 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.
- e) 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.

7. DISCLOSURE

The Cardholder acknowledges that SBICPSL is authorized to share Cardholder information with any existing or future credit bureaus without any notice to this intent to

the Cardholder, and such information may pertain to positive or negative Performance/default by the Cardholder. Such update may take 45-60 days to reflect in credit bureau report.

The Credit Bureaus are 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 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

8. SCHEDULE OF CHARGES

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

International ATMs	Rs. 300) 3.0% of transaction amount (subject to a minimum of Min. Rs. 300)
Other Charges & Fees	
Cash Payment fee	Rs.100
Cheque Pickup	Rs. 90
Payment Dishonor fee	2% of Payment amount(subject to a minimum of Rs. 350)
Statement Retrieval	Rs. 100 per Statement (>2 months old)
Charge slip Retrieval	Rs. 225 per Charge slip
Late Payment	NIL for Total Amount due from Rs.0-Rs.200; Rs.100 for Total Amount due greater than Rs.200 & up to Rs.500; Rs.400 for Total Amount due greater than Rs.500 & up to Rs.1000; Rs.500 for Total Amount due greater than Rs.1000 & up to Rs.10,000; Rs.750 for Total Amount due greater than Rs.10,000;
Overlimit	2.5% of Overlimit Amount (subject to a minimum of Rs. 500)
Card Replacement	Rs. 100 - Rs. 250
Emergency Card Replacement (When Abroad)	Actual cost (subject to a minimum of \$175)
Foreign Currency Transaction	Conversion mark up: 3.5%

Rewards Redemption Fee	Rs. 99
Surcharge	
Railway Tickets - Railway Counters	Rs. 30 + 2.5% of transaction amount
Railway Tickets - www.irctc.co.in	1.8% of transaction amount + all applicable taxes
Petrol & all products/ services sold at petrol pumps	2.5% of transaction value or Rs. 10 whichever is higher
	2.5% surcharge waiver (excluding all applicable taxes wherever applicable + other charges) for single transaction spends between Rs.500 and Rs.4000 for Signature & Platinum Cards; Rs.500 and Rs.3000 for all other cards.
	Maximum surcharge waiver of Rs. Rs.250 per statement cycle per credit card account for Signature & Platinum Cards; Rs.100 per credit card account for all other cards
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 means Service tax (ST) @ 14%, Swachh Bharat Cess (SBC) @ 0.5% and Krishi Kalyan Cess (KKC) @ 0.5%

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

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

All information in this communication is correct as per JAN 2017 and is subject to change at the discretion of SBICPSL. SBI Card Most Important Terms and Conditions are also available at www.sbicard.com

SBI Cards & Payment Services Pvt. Ltd.
P.O. Bag No. 28, New Delhi - 110 001
Please visit our website at : www.sbicard.com