

This marketing program (“Program”) is from SBI Card & Payment Services Ltd. (“SBICPSL”) and is open to all residents of India holding a valid BPCL SBI Credit Card (“Cardholder”) and to whom a communication is sent by SBICPSL.

Welcome Benefit:

- Customer will get 2000 Activation Bonus Reward Points worth Rs. 500 on payment of joining fee.
- Reward Points will be credited after 20 days of the payment of joining fee and the same can be redeemed instantly against fuel purchase at BPCL outlets, BPCL Vouchers or at Shop n Smile.
- The above offer complies with all the existing terms & conditions of the reward points program as provided on www.sbicard.com
- 13 Reward Points per Rs.100 on BPCL Fuel spends (Max. of 1300 Reward Points per statement cycle) & Fuel Surcharge waiver on BPCL Pumps will be credited on the date of BPCL Fuel Transactions posting in SBI Card system as per the updated Merchant ID list, which shall be reviewed on monthly basis.
- In cases where the BPCL SBI Credit Cardholder has raised a concern for not receiving the Reward Points & Fuel Surcharge waiver against a Fuel Transaction, the Reward Points will be credited in Card A/c once the concern is reviewed.
- SBICPSL will not entertain any correspondence or communication regarding the validity and acceptability of the Offer.
- The offer under this Program cannot be clubbed with any other offer extended by SBICPSL.
- Pictures of products shown in the communication sent to the Cardholder either through mailers or advertised on our website, are representative only and may not bear a resemblance to the actual products. SBICPSL shall under no circumstances be responsible towards the same. SBICPSL does not endorse any of the products or brands being offered under the programme and will not accept any liability pertaining to the quality, delivery or after sales service of such products which shall be at the sole liability to Merchant.
- “SBICPSL may engage, hire, use the services of agent(s) and/or any third party(ies) for the purpose of providing marketing or sales related services or any other related services in relation to its products on its behalf and the customer may be required to deal with such agents/third parties/service providers with respect to such product/services.
- Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator appointed by SBICPSL for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at New Delhi and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against SBICPSL.
- Cardholders are not bound in any way to participate in the Program. Any such participation is voluntary and the same is being made purely on a “best effort basis”.
- SBICPSL and BPCL the right to modify or change any of the terms and conditions applicable to this Program at any time.
- The Program is for the consumption of individual retail cardholders only.
- For Most Important Terms & Conditions (MITC) please visit our website <https://www.sbicard.com/>

Value back / Fuel Freedom

- BPCL SBI Cardholders will get 4.25 % Valueback (13X reward points equivalent to 3.25% + 1% Fuel surcharge waiver on every transaction upto Rs 4,000), at any BPCL petrol pump across the country.
- Maximum surcharge waiver of Rs. 100 in a statement cycle, which is equivalent to an Annual Saving of Rs. 1200.
- Maximum limit in a month is Rs 10,000 per account.
- No minimum threshold of Reward Points for redemption. Surcharge Waiver applicable only on transactions upto Rs. 4,000/- for a max of Rs. 100/- per month.
- 4 Reward Point gives you Re 1 of free fuel. There is No minimum limit of reward points required for Instant Redemption.
- Cardholders can redeem their reward points instantly for free fuel at select 1200 authorized BPCL retail outlets across the country or through BPCL fuel vouchers.
- Cardholders can also redeem their reward points through SBI Card's exclusive Reward Point Program -Shop n Smile for exclusive products in lifestyle, leisure, and travel categories across major brands. Cardholders can either log on to www.sbicard.com or call SBI Card Helpline Number to redeem.
- The BPCL fuel voucher can be redeemed only at select BPCL outlets valid against purchase of FUEL only and is valid FOR 6 months from date of issue.
- Partial Redemption is not allowed. Minimum of 1000 points required threshold of 1000 points should be available in the Credit card account.
- Multiple vouchers can be clubbed against one transaction.
- This Fuel Voucher cannot be converted in to cash for either full value or the underutilized portion
- BPCL shall neither replace the Fuel Voucher nor refund cash in case the voucher code is deleted/ lost. Dispute if any should be referred to BPCL and decision of BPCL regarding quantity and quality of fuel sold against Fuel Voucher will be final.
- Sale of Fuel to end consumer is subject to BPCL terms and conditions
- BPCL promises to deliver fuel for valid Fuel vouchers.
- Third Party will not responsible for any loss/expense/refund or damage whatsoever caused by redemption or non-redemption of the BPCL Fuel vouchers.
- Annual Savings of 70 liters of Fuel. Fuel prices are subject to change.

Categories	Spend per Quarter (Rs.)	Cashback/ Points/Rs.100 Spend	Equivalent Rs.
Fuel	21,000	13	683
Groceries & Departmental Stores	18,000	5	225
Travel	8,000	1	20
Dining	8,000	5	100
Movies & Entertainment	4,000	5	50
Others	12,000	1	30
Total	71,000		1,108
Annual Savings	2,84,000		4,432
Total Savings			70 ltr*
*1 ltr = Rs.63			

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- SBICPSL does not endorse any of the products or brands being offered under the program and will not accept any liability pertaining to the quality, delivery or after sales service of such products which shall be at the sole liability to Merchant.
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- Cardholders are not bound in any way to participate in the Program. Any such participation is only voluntary.
- SBICPSL and BPCL reserve the right to modify or change any of the terms and conditions applicable to this Program at any time.
- The Program is for the consumption of individual retail card only.

- “SBICPSL may engage, hire, use the services of agent(s) and/or any third party(ies) for the purpose of providing marketing or sales related services or any other related services in relation to its products on its behalf and the customer may be required to deal with such agents/third parties/service providers with respect to such product/services.

Reward Points & Instant Redemption

Under This program

- Cardholder will get 5X Reward points on every Rs.100 spent at Groceries, Departmental stores, Movies & Dining and 1 Reward point for every Rs. 100 spent on non-fuel retail purchases.
- 13 Reward Points per Rs.100 on BPCL Fuel spends (Max. of 1300 Reward Points per statement cycle) & Fuel Surcharge waiver on BPCL Pumps will be credited on the date of BPCL Fuel Transaction posting in SBI Card system as per the updated Merchant ID list, which shall be reviewed on monthly basis.
- In cases where the BPCL SBI Credit Cardholder has raised a concern for not receiving the Reward Points & Fuel Surcharge waiver against a Fuel Transaction, the Reward Points will be credited in Card A/c once the concern is reviewed.
- 4 Reward Point gives you Rs. 1 of free fuel. There is No minimum limit of points required for Instant Redemption.
- No minimum threshold of Reward Points for redemption
- Cardholders can redeem their reward points instantly for free fuel at select 1200 authorized BPCL retail outlets across the country or through BPCL fuel vouchers.
- W.e.f. 01 July 2020, transactions pertaining to e-Wallet loading/recharge identified under MCCs 6540 and 6541, will not accrue Reward Points. All identification of eligible & non-eligible transactions regarding rewards by SBICPSL are on a best effort basis & may be subject to technical glitches.
- W.e.f. 01 Sep '20, cumulative 5X Reward Points accrued per Rs.100 spent on Groceries, Departmental stores, Movies & Dining with your BPCL SBI Credit Card will have a maximum cap of 5,000 Reward Points per month. Once the cap limit of 5,000 Reward Points is achieved, 1 Reward Point for every Rs.100 spent will continue to accrue, as per the card policy. SBICPSL decision on the computation of Reward Points will be final, conclusive and binding on the cardholder.
- Cardholders can also redeem their reward points through SBI Card’s exclusive Reward Point Program -Shop n Smile for exclusive products in lifestyle, leisure, and travel categories across major brands. Customers can either log on to sbicard.com or call SBI Card Helpline Number to redeem.
- The BPCL fuel voucher can be redeemed only at select BPCL outlets valid against purchase of FUEL only and is valid FOR 6 months from date of issue.
- Partial Redemption is not allowed.
- Minimum of 1000 points required threshold of 1000 points should be available in the Credit card account.
- Multiple vouchers can be clubbed against one transaction.
- This Fuel Voucher cannot be converted into cash for either full value or the underutilized portion
- BPCL shall neither replace the Fuel Voucher nor refund cash in case the voucher code is deleted/lost. Dispute if any should be referred to BPCL and decision of BPCL regarding quantity and quality of fuel sold against Fuel Voucher will be final.
- Sale of Fuel to end consumer is subject to BPCL terms and conditions
- BPCL promises to deliver fuel for valid Fuel vouchers.

- Third Party will not responsible for any loss/expense/refund or damage whatsoever caused by redemption or non-redemption of the BPCL Fuel vouchers.
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