

## Terms & Conditions- Welcome Offer

(Get 2000 Bonus Points on spends of Rs.2000 within 60 days of receiving card)

1. The SBI Card Offer ("Offer") from SBI Cards & Payment Services Private Ltd. ("SBICPSL") is open to select residents of India holding a valid and current SBI Credit Card ("Card") i.e., with no outstanding of more than 30 days ("Cardholder")
2. Offer is valid on total purchase of Rs.2000 or more done within 60 days of receiving the card. Offer is not valid on Cash Withdrawals, Balance Transfer and Easy Money Draft spends.
3. This offer is valid only for Mumbai Metro SBI Card with Year 1 Joining Fee of Rs.499.
4. Offer is valid for new SBI Cards only and is not applicable for Upgraded, Re-Issued, Replaced and Renewed Cards.
5. Bonus Points will be credited to the SBI Card account within 60 days of eligible transaction(s)
6. Maximum 2000 Points can be availed per SBI Card account as a part of this offer.
7. Bonus Points are given only to the Cardholders who are eligible as part of this Program on their SBI Credit Card. All decisions of SBICPSL about eligibility of cardholders for benefits under this Program are final, absolute and binding on all Cardholders.
8. There is a separate Reward Redemption fee made applicable on every redemption request and the same may be communicated to the Cardholder at the time of redemption, if and when the occasion arises.
9. This Offer is a stand-alone Offer and the benefits offered under this Offer cannot be clubbed together and/or in any way be cumulated with any other offer of SBICPSL in any manner, or form.
10. Any disputes arising out of this Offer shall be subject to arbitration under the Indian Arbitration and Conciliation Act, 1996 including any statutory amendments carried thereof. Arbitration shall be conducted by a sole arbitrator appointed by SBICPSL for this purpose and the award of the arbitrator shall be final and binding on the cardholder and SBICPSL. The place of arbitration shall be New Delhi and the language of arbitration shall be English. Existence of a dispute, if any, shall not constitute a claim against SBICPSL.
11. Cardholders are not bound in anyway to participate in the Offer. Any such participation is voluntary and the same is being made purely on a "best effort basis".
12. SBICPSL reserves the right to modify or change any of the terms and conditions applicable to the Offer at any time without prior notice

