

Terms and Conditions

IRCTC SBI Card Reward Point Program

Eligibility

- a) The Program is open to holders of IRCTC SBI Card ("SBI Card/s") whose accounts are valid and in good standing and any other Card so determined by SBICPSL.
- b) The IRCTC SBI Card must not be overdue, suspended, blocked, cancelled or terminated by SBICPSL at the time of accrual of Reward Points.
- c) The Points earned by an Additional Cardholder will accrue to the account of the Primary Cardholder.

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.

Reward Points

To be eligible for a Reward Point Program, the cardholder needs to spend as per the communication by SBICPSL. All the cumulative purchases may also be clubbed together to avail this offer from SBICPSL. The qualifying spends and transactions shall accordingly be as per the details mentioned in the various communications sent to the Cardholders by SBICPSL chosen by SBICPSL at its sole instance.

- a) The cardholder shall earn 1(one) Point for every eligible Rs. 125 charged to your IRCTC SBI Card for Domestic as well as International Transactions.

All spending charged to the IRCTC SBI Card under the Program will be eligible to earn Points except the following:

- Balance transfers
- Encash
- Cash advances
- Financial charges (e.g. late payment fee, dishonored cheque charges, service fee, transaction charges)

The Reward Points earned on Non-Fuel Retail Purchases are transferred from IRCTC SBI Card account to customer's IRCTC loyalty account by 15th of every month. The SBI Card Reward Point balance will stand zero post transfer of points.

• Disputed transactions

- b) Points accumulated by a Cardholder on IRCTC 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.
- c) 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.
- d) The Points accrued do not have cash or any monetary value.
- e) 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.
- f) 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.
- g) In the event the IRCTC 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 IRCTC SBI Card is reinstated.

- h) In the event a customer holding any other credit card offered by SBICPSL desires to convert his credit card to the Co-branded Credit Card, all the existing reward points accumulated on the existing credit card shall be unconditionally transferred to the Co-branded credit card. It is clarified that such cardholder will not be permitted to redeem the transferred reward points earned on the existing credit card for voucher and gifts as per the Shop and Smile program but not for the payment of annual fees or purchase of railway tickets through IRCTC website.
- i) SBICPSL's decision on computation of points will be final, conclusive and binding on the cardholder.

Value Back on Railway Ticket booking

- a) Get upto 10% value back on 1st Class AC, 2nd Class AC, Executive Chair Car and AC Chair Car as Reward points for your ticket purchases at www.irctc.co.in
- b) Reward Points are only awarded for full-fare tickets and are not awarded on concessional tickets or transactions involving vouchers.
- c) You must be one of the passengers on the ticket to earn Reward Points. Also, Reward Points will be awarded only on your individual fare.
- d) Reward Points shall accrue to your account 5 days after the date of your journey, provided your ticket has not been cancelled.
- e) Reward Points will be valid for a period of 3 years from the date of member's registration.

Additional Terms & Conditions for Unique Reward Membership For Membership

- a) All approved IRCTC SBI Cardholders would be given a unique Reward membership number allocated by IRCTC on behalf of SBICPSL to the cardholder. The Unique Reward Membership Number will be embossed /indented / printed on the IRCTC SBI Card along with the regular credit card details.
- b) The IRCTC SBI Cardholder is the only person who may use the SBI Cards Reward Membership Number for any purpose whatsoever. The SBI Cards Reward membership number is not transferable.
- c) A cardholder must quote his/her SBI Cards Reward Membership number and name as mentioned on his/her card when booking on www.irctc.co.in . If a cardholder fails to provide the required reward membership information accurately along with valid, unblocked IRCTC SBI Card details while making such booking or availing such services and this may result in the applicable SBI Card Travel Reward points not being credited to the cardholder's account and SBICPSL or IRCTC or its program partners will not be responsible in the regard.
- d) SBI Card Unique Reward Memberships are open only to individuals, who are above the age of 18 year and below 60 year it is clarified that senior citizens or other customers who purchase discount tickets (or tickets issued against vouchers) (for example students, handicapped military personnel) will not be permitted to enroll and become a member
- e) Currently membership fee is Rs. 500 with an annual renewal fee of Rs. 300, exclusive of applicable taxes. Both the membership fee and renewal fee are subject to change at the discretion of SBICPSL . There shall be a grace period of ninety days from the date of expiry of Reward membership for payment of renewal fee. During the period though accrual of reward points shall be permitted. Redemption of Reward points can be availed. After the expiry of the grace period of the non-payment of renewal fees. The account expires. Reward points will be obliterated and these cannot be reinstated.
- f) A person may be enrolled to only one Reward membership account. In the event that more than one account number is assigned to the same individual (duplicate accounts), SBICPSL & IRCTC reserves the right to merge the two accounts.
- g) Misuse of Reward membership cards or programme benefits may result in termination of membership or withdrawal of benefits at the discretion of SBICPSL
- h) SBICPSL reserves the right at any time in its absolute discretion and without giving notice to such member to refuse membership or to revoke membership.
- i) Only the member is eligible to obtain information from IRCTC relating to such membership data including but not limited to travel data, Reward points accumulated and class of travel.

- j) SBICPSL & IRCTC may at any time, without giving notice, change the points structure by revising the Reward Points required to attain a particular complimentary ticket, stipulate a specified period during which Reward points cannot be redeemed, limit the number of seats available for the redemption of Reward points to any or all destinations or on certain specified routes, alter the number or types of journeys required to obtain a particular complimentary ticket, change or withdraw programme partners' affiliations, change the parties from which a complimentary ticket may be obtained/redeemed, change the length of time after being awarded within which Reward points must be redeemed, impose a time limit upon the validity for redemption of any Reward points issued by SBICPSL or any Programme partners, introduce and or review membership fees: and modify the procedures and rules relating to ticketing on redemption of reward points or other aspects of the membership programme.
- k) SBICPSL reserves the right to terminate at any time, without giving any notice the right of any or all members to earn or redeem Reward points.
- l) SBICPSL shall not be liable for any loss or damage, whether direct or indirect, resulting from termination or change of the membership programme or any of the facilities, benefits or arrangements which are made available to members, including, without limitation, programme partners' withdrawal or the withdrawal or limiting of any such services, benefits or facilities.

Accrual of SBI Cards Travel Reward Points:

Travel Reward Points are earned on railway ticket bookings at www.irctc.co.in with IRCTC SBI Card only:

- a) To ensure credit of SBI Cards Travel Reward Points, the cardholder must make all his bookings in the same name as printed on the IRCTC SBI Card.
- b) To earn SBI Cards Travel Reward points, the cardholder will have to mandatorily be one of the travelers listed on the railway ticket. The cardholder must quote his/her unique SBI Cards Reward membership number at the time of making the booking.
- c) Failure to give complete/correct information may result in the SBI Cards Travel Reward points due for that activity not being credited to the cardholder's account and the cardholder not receiving certain service benefits.
- d) SBI Cards Travel Reward Points will not be awarded where the train for which the ticket is booked is cancelled due to any reason beyond the control of IRCTC and due to force majeure situations.
- e) The responsibility to check that SBI Cards Travel Reward Points and activities have been properly credited lies with the Cardholder.
- f) All activities that are not tracked automatically at the time of travel may be credited later at SBI Cards discretion provided that the claim is made within 2 months from the date of travel.
- g) In case of dispute about entitlement to point's credit, SBICPSL & IRCTC may require proof of travel on the relevant sector including the ticket and passenger receipts for the sector claimed to have been travelled. Claims must be lodged within 2 months from the date of travel. Altered or illegible documents will not be accepted for the purpose of crediting /debiting of SBI Cards Travel Reward Points as the case may be.
- h) SBI Card Travel Reward points are credited to the account only 5 days after the date of travel. These points shall be credited to Reward account, when cardholder travels on a ticket booked through IRCTC website. Cardholder needs to be the member of the SBI Cards Reward program during ticket booking date and on date of travel.

Transfer of SBI Card Travel Reward Points

- a) Reward Points are not transferable and cannot be combined with the points/points of any other account
- b) At no time may Reward points be credited to or complimentary tickets be purchased by any person other than the member. Any such Reward Points or complimentary tickets are void if transferred for cash or other consideration. Any person who commits such acts is liable for damages, litigation and related costs to SBICPSL who reserves the right to terminate membership of such persons. Reward points can, however be redeemed for complimentary tickets for the member or his family or any person duly authorized by the member.
- c) Use of complimentary tickets that have been acquired by purchase or for any other consideration may result in the complimentary tickets being confiscated in such cases if a trip has already commenced, the remaining portion of the travel will not be eligible for the benefits of the complimentary tickets and such travel will be at passenger's expense on a full-fare basis.

SBI Card Travel Reward Point Calculation

- a) SBI Cards Travel Reward Points will be credited to the cardholder's account based on his/her class and sector of travel. SBI Cards Travel Reward Points shall accrue only on 1st class AC, AC2 Tier, EXECUTIVE Chair Card and AC Chair Car travel. No SBI Cards Travel Reward Points shall accrue on tickets booked through Mobile Phone. These SBI Cards Travel Reward Points are accrued on basis of a particular ratio which is subject to change at the discretion of SBICPSL.
- 4% value back on travel spends made between 01 April & 14 July or between 16 September & 14 January in any year. 10% value back on travel spends made between 15 January & 31 March or between 15 July & 15 September in any year. The value back will be credited to cardholder's IRCTC loyalty account in the form of Travel Reward Points. This is subject to change at the discretion of SBICPSL. SBI Cards Travel Reward Points shall always be rounded off to the lower integer.
- b) Points can be accumulated only once per rail journey per cardholder regardless of the number of seats purchased. Points shall be calculated as per the cardholder's individual fare and not on the fare of the entire ticket, in case the ticket has more than one passenger. Points will be credited only to the cardholder who has traveled on the train, on the relevant sector, and not to any third party irrespective of who has paid for the seat/berth.
- c) SBI Cards Travel Reward Points credit for the cardholder's travel on IRCTC shall be based on the railway fare between the cities where the cardholder's travel begins and ends.
- d) Railway Ticket Fares are subject to change at the discretion of Ministry of Railways, India
- e) SBI Cards Travel Reward Points credit will be awarded according to the class of travel booked, regardless of the class of travel journeyed.
- f) For travel booked on discounted/ concessional IRCTC fares i.e. senior citizen etc., No SBI Cards Travel Reward Points may be credited.
- g) Points credit is not applicable for the following:
- Refunded, forfeited and unused tickets including non-refundable tickets
 - Travel agents, tour conductors and/or other persons traveling on non-revenue basis or travel industry/cargo customer discount fares.
 - Free tickets of any kind
 - Tickets booked through mobile phone
- h) Validity of SBI Cards Travel Reward Points
- SBI Card Travel Reward Points will lapse after the expiry of three years from the date of registration of the member. For example: If account year for membership no 123456789 lies from 05.09.06 to 04.09.07 and points accrued during 05.09.06 to 04.09.07 is 1050, the expiry date for the points accrued during 05.09.06 to 04.09.07 would be 05.09.09 i.e. three years from the date of registration.
 - If the cardholder has redeemed 1000 points before 05.09.09 then the system shall expire the balance of 50 points from the membership account on 05.09.09. However, irrespective of the three year validity period, SBI Card Reward Points will lapse if cardholder does not renew his/her membership.
 - SBI Card Travel Reward Points may be accumulated by the cardholder only during the period of the validity of the membership and any points accumulated by the cardholder must be redeemed, subject to the other terms hereof, within a period of 3 years from the date of registration of membership.

Redemption of SBI Card Travel Reward Points

- a) General Conditions
- Cardholders can redeem their SBI Card Travel Reward points for a complimentary ticket only after they have accrued a minimum of 500 SBI Card Travel Reward points in their Reward account earned through travel on tickets booked at www.irctc.co.in. Each SBI Card Travel reward point shall be equivalent to Rs 1/-. This conversion ratio is subject to change at the sole discretion of SBICPSL.
 - For redemption of SBI Card Travel Reward points for free rail travel, the following policy shall apply
 - Redemption shall be allowed only if Cardholder has accessed the IRCTC website through his own login by using his own username and password.
 - Ticket purchased with points redeemed must have Cardholder as a passenger on the ticket
 - Redemption can be made only against full fare of ticket, inclusive of fares of all the passengers on that ticket inclusive of services charges levied by IRCTC Complimentary tickets will only be issued to and from destination served by IRCTC designated at the time the ticket is issued and also at the time the ticket is used.

Redemption of SBI Card Travel Reward Points shall be permitted only on the confirmed /RAC 1st class AC, AC2 Tier, Executive Chair Card and AC Chair Car for all sectors.

- Complimentary tickets issued against redeemed SBI Card Travel Reward points are not eligible for Earning SBI Card Travel reward points credit.
 - All complimentary tickets are subject to the rules and restrictions of the appropriate governments. For additional travel conditions or restrictions, please check with IRCTC.
 - Sale, purchase or barter of SBI Card Travel Reward Points is not permitted and will be considered as illegal.
 - Complimentary tickets issued against redeemed SBI Card Travel Reward Points have no monetary refund value.
 - If the Cardholder does not have enough SBI Card Travel Reward Points to purchase his/her redeemed ticket, he/she will not be able to purchase the remaining SBI Card Travel Reward points at any time, either while booking his/her ticket or before he/she initiates the ticket booking process.
- b) Claiming a complimentary ticket by redeeming SBI Card Travel Reward points
- Request for all Complimentary tickets must be made to the IRCTC by requesting the same by logging on to www.irctc.co.in in accordance with such procedure as may be in force from time to time.
 - Such request will not be considered valid unless completed in all respects.
 - Complimentary tickets issued against redeemed SBI Card Travel Reward points will be booked and issued by IRCTC only. Travel agencies are not authorized to book and issue such complimentary tickets.
 - The passenger shall also be responsible for all other expenses and any other charges, claims or liabilities arising in relation to the use of tickets for complimentary tickets issued against redeemed SBI Card Travel Reward points.
 - While redeeming SBI Card Travel Reward points for complimentary tickets, cardholder should have enough points to cover the fare of all passengers on the ticket inclusive of service levied by IRCTC.
- c) Cancellation of Complimentary Ticket.
- Complimentary tickets will be permitted to be cancelled either on the counters or in the system (depending on whether they are i-tickets or E-tickets). In case of cancellation, the points as per the below calculation would be refunded back to the cardholder. This would be over and above the existing cancellation charges as normally levied by Indian Railway as per the Railway Commercial Rule

Example:

Ticket Base Fare = Rs. 300 and Service charges = Rs. 23 So the cardholder paid/ redeemed 323 points at the time of booking

On cancellation of ticket, the railways refunded Rs. 205

So Points refund is calculated as follows: (Paid Point at the time of booking with service tax) /Base Price of Ticket (without service tax)) X (0.5 * refund amount received from railway based on cancellation rules).

$(323/300) \times (0.5 \times 205) = 110$ approx.

- No show passengers in complimentary tickets issued for redeemed SBI Card Travel Reward points (Confirmed passengers who do not present themselves for their booked travel) will attract 100% deduction of applicable points.
 - No change of sector/name/class/date is permitted on complimentary tickets issued for redeemed SBI Card Travel reward points. The same can only be cancelled.
 - In the event of a re-credit of any SBI Card Travel Reward Rewards Points, if the re-credited SBI Card travel reward Points are past their validity, the same will automatically expire from their member's account.
- d) Lost/stolen complimentary tickets issued for redeemed SBI card travel reward points and redemption:
- If complimentary tickets issued for redeemed SBI Card travel reward points and lost or stolen, Cardholder should immediately inform IRCTC and simultaneously lodge a First Information Report (FIR) with the Local Police Station.
 - IRCTC will advise the member if and when such ticket will be reissued

Data Processing & Protection

- a) By using his /her Unique Reward membership number to IRCTC and/or any programme partners, a member consents to IRCTC creating, maintaining and updating data that is personal to the member. Such data includes membership data like name, address, telephone number, date of birth, employer, mother's name, etc., travel data (including without limitation, travels taken, Reward Points accumulated and class of travel traveled) and data concerning contacts with IRCTC (including without limitation, enquiries regarding membership) and will be

maintained and updated for the purpose of providing relevant information and services to the member. Data will also include data received from Programme Partners about Reward Points accrued as a result of using services provided by Programme Partners.

- b) Before any data relating to a member is disclosed to the member by IRCTC, the member may be asked security questions, which may require him/her to confirm his /her identity by providing information held by IRCTC or its partners.
- c) Members are responsible for the security of their online logins and passwords and IRCTC shall have no liability in the event that a member's login and/or password is disclosed by the member, whether intentionally or not, so as to allow a third person online access to the data and to make any transactions, IRCTC reserves the right to block online access to data by or through any third party website not authorized by IRCTC.
- d) In an effort to provide valuable offers to members, IRCTC develops mailing lists for use by themselves and their programme partners. These lists are based on information provided by the member at the time of enrolment. These lists are developed under strict conditions designed to safeguard the privacy of member's information. If a member does not wish to receive these offers, he/she may request in writing to have his/her name removed from the said mailing lists by contacting IRCTC.
- e) As part of providing value added services unique reward members, IRCTC in collaboration with its programme partners reserves the right to send special offers / products to the members, through Email/Postal mail/Telephone, based on his profile as recorded in his Membership Account, Such Partner Offers will be sent automatically to the members.
- f) Consent to receive such offers will be deemed as given, until such time that the member withdraws consent to receive mailers and offers from IRCTC and its various Programme Partners by opting out of the relevant preference at www.irctc.co.in. Withdrawal of consent may mean that certain services may no longer be provided to the member.

Any and all information in a member's Account may be disclosed as required by law, including disclosures to the police, immigration and customs authorities.

- Member details will be shared with SBICPSL, its affiliates, subsidiaries and/ or any third party for the purpose of administration of membership accounts and/or marketing of their own products/services through e-mail, post, telephone or personal visits.

Audit and Disqualification

- a) SBICPSL &IRCTC reserves the right to audit any and all members Accounts at any time, without prior notice to the member(s) to ensure compliance with the rules set forth in this programme handbook. In the event that the audit reveals discrepancies or violations, the processing of complimentary tickets issued for redeemed Reward points and Points summaries may be delayed until the discrepancies or violations are resolved.
- b) Violators may have their Accounts disabled /partially disabled (Eg Reward points may not be redeemed from a partially disabled account) or penalties imposed through the deduction of Reward Points from their membership accounts.

Termination of SBI Card Reward Membership:

- a) The SBI Card reward membership ceases on cancellation of the IRCTC SBI Card or due to non- renewal of SBI Card Reward Membership.
- b) If the Cardholder terminates his/her membership by closing his IRCTC SBI Card post clearance of all dues, any such termination does not relieve the Cardholder of any continuing obligations under these terms and Conditions
- c) SBICPSL reserves the right at any time in its absolute discretion to terminate the membership of any Cardholder and / or right of any member to use the SBI Card reward membership if a Cardholder commits fraud, misconduct, or if his account is blocked /disabled.
- d) Upon the death of a Cardholder, the SBI Card Reward Account will be closed. However, the Cardholder's legal heir, upon production of relevant documents can redeem the SBI Card Travel reward points available in the deceased's reward Account till such time that they are valid for redemption.

Change/termination of the Membership

- a) Membership enrolment and eligibility, earning Reward Points, complimentary travel, availability of Complimentary tickets and redemption are subject to terms and conditions of the Membership programme and are subject to any applicable laws and regulations, including applicable government regulations. SBICPSL &

IRCTC may change, add to, modify to withdraw at any time without giving notice such terms and conditions as well as any benefits provided in connection with the Membership Programme and any special offers or promotional offers made to the group of members.

- b) SBICPSL & IRCTC and its programme partner's reserve the right to change rules, regulations, point calculations and special offers at any time without notice.
- c) SBICPSL & IRCTC may terminate the membership programme at any time but will use its reasonable endeavors to give at least three months' notice to members. At the end of the period of notice, each member acknowledges that his/her right to use the services including the earning and redemption of Reward Points will cease.

Limitation of Liability

- a) SBICPSL & IRCTC and/or programme partners shall not be liable to any member or his/her nominee or companion, for any indirect or consequential loss, damage or expense of any kind whatsoever, arising out of or in connection with the Membership Programme and or the provision or the refusal to provide any benefits whether such loss, damage or expense is caused by the negligence or otherwise and whether SBICPSL, IRCTC and/or its programme partners have any control over the circumstances giving rise to the claim or not.
- b) SBICPSL & IRCTC will endeavor to ensure the availability of services provided by Programme Partners but will not be liable for any loss arising from the failure by Programme Partners to provide services.
- c) To the extent permissible by local law or regulation, these terms and conditions shall be governed by and construed in accordance with Indian law. SBICPSL, IRCTC and each member submit to the non-exclusive jurisdiction of the Indian courts to resolve disputes that may arise therefrom.

General Terms and Conditions

- 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.

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

