

# SAVE SMART LIVE SMART

Get the power of Cash Points



# SBI

## Student Plus Advantage Card



Welcome to the world of SBI Student Plus Advantage Card which helps you save as you spend. Welcome to the Smart Life.



### SPEND SMART

**Smart is getting something back every time you spend.**

Whenever you use your SBI Student Plus Advantage Card, you earn Cash Points which you can use to pay your outstanding balance or exchange for exciting gifts from the Rewards Catalogue (Read more about Cash Points on the last page). You will earn 1 Cash Point for every Rs. 100 spent. Now truly earn cash every time you spend on your SBI Student Plus Advantage Card.

### SHOP SMART

# 2.5%

**Smart is getting rewarded with 2.5% value back on daily shopping.**

With Accelerated Cash Points get upto 2.5% of value back (10 Cash Points on every Rs. 100 spent) every time you make departmental store and grocery purchases with your SBI Student Plus Advantage Card.



\*Fuel, Cash and Balance Transfer transactions are not included under the Cash Points program.



## SAVE SMART

### Smart is never, ever paying fuel surcharge.

Get the freedom from paying 2.5% fuel surcharge\* across all petrol pumps. Now save money every time you tank up.

\*Fuel surcharge waiver is valid for transaction amount ranging from Rs.500-Rs.3,000. Maximum surcharge waiver of Rs.100 p.m. per credit card account

## E - SMART



### Smart is having more power in your hands.

• Experience the power to do more with [www.sbicard.com](http://www.sbicard.com) that allows you to manage your card online:

- Instant Card account summary
- Analyze your card spends through the spends analyzer
- Hotlist stolen/lost cards
- Request for duplicate card statement
- No postal delays, no lost statements - just the convenience of getting your monthly **e-statement** delivered to your inbox.



- No matter where you are, we will keep you informed. **SBI Card Alerts** enable you to receive information regarding your credit card as an SMS on your mobile phone.



## SECURE SMART

### Smart is being in safe hands.

Get enhanced security for online transactions made with your SBI Student Plus Advantage Card with Verified by Visa and MasterCard Securecode.

### Smart is having the enhanced security of the Smart Chip

EMV chip card transactions improve security against fraud compared to magnetic stripe card transactions. The Chip Card processes your transaction data with enhanced security and is difficult to tamper with. It also protects your card against counterfeiting and skimming.

# CASH POINTS MADE SIMPLE

## ▶ What is a Cash Point?

A Cash Point is a point you earn whenever you use your SBI Student Plus Advantage Card.

## ▶ How is a Cash Point different from a Reward Point?

Traditionally Reward Points refer to points you can redeem only on items in a Rewards Catalogue. Cash Points can be redeemed to pay the outstanding balance on your credit card account and also exchanged for attractive gifts from the Rewards Catalogue.

## ▶ How much do I need to spend to earn Cash Points?

You will earn 1 Cash Point for every Rs. 100 spent on your SBI Student Plus Advantage Card.

## ▶ How much is a Cash Point worth?

If you have 2000 Cash Points in your account you can use them to pay Rs. 500 from your credit card balance.

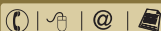
## ▶ How do I encash my Cash Points?

To encash your Cash Points just call the helpline numbers given below and ask the Customer Service Executive to credit your Cash Points. It's as simple as that.

## ▶ What are the minimum Cash Points needed to encash?

You can start encashing your Cash Points after you have earned 2000 Cash Points.

### KNOW US BETTER



Call us: 39 02 02 02 or 1860 180 1290 (BSNL/MTNL Lines)

E-Mail: [feedback@sbicard.com](mailto:feedback@sbicard.com)

Visit: [www.sbicard.com](http://www.sbicard.com)

Write to us: SBICPSL, Post Bag No.28, GPO, New Delhi-110001

"Please note that SBI Cards and Payment Services Private Limited ("SBICPSL") is incorporated as a private limited company under the provisions of the Indian Companies Act, 1956. SBICPSL is accordingly a distinct legal entity from the State Bank of India. SBICPSL is constituted in consequent to and by virtue of a joint venture agreement between the State Bank of India and General Electric Capital Corporation (a corporation incorporated in accordance to laws of the United States of America). SBICPSL is responsible for issuance of SBI Credit cards and for providing such related financial services and accordingly SBICPSL along with its direct affiliate(s) are alone responsible for resolving all disputes and differences in relation to SBI credit cards without reference to the State Bank of India."