

SimplyCLICK SBI Card
Terms & Conditions

Terms & Conditions: Reward Point

- a. 10X Reward Points are applicable only when payment is done in INR (Indian Rupee) using *SimplyCLICK* SBI Card.
- b. e-Wallet loading transactions done using *SimplyCLICK* SBI Card on any partner brand website/app identified under MCCs 6540 and 6541 (on best effort basis) will not accrue Reward Points.
- c. Utility Bill Payments done using *SimplyCLICK* SBI Card on SBI Card website/mobile app will not accrue 5X Reward Points.
- d. Redeem your Credit Card Reward Points against e-Gift Vouchers from the *SimplyCLICK* Partners, in the Rewards Catalogue.
- e. Cash Advance, Balance Transfer, Encash, Flexipay and Offline Fuel transaction (5172, 5541, 5983, 5542) are not included in Reward Points program.
- f. Transactions done on Partner brands using *SimplyCLICK* SBI Card will start accruing 10X Reward Points from effective date, as stated below.
- g. 5X Reward Points are applicable for all online spends made other than on exclusive partner brands and will be capped at 10,000 Reward Points per calendar month. Post that, every Rs.100 spent will accrue 1 Reward Point. However, identification of eligible & non-eligible transactions for the purpose of Rewards in certain cases shall be done by SBICPSL on a best effort basis.
- h. Cleartrip transactions done from affiliate channels will not be eligible for 10X Reward Points.
- i. Crediting of 10X reward points on exclusive partner transactions is dependent on merchant network acceptability and on Merchant Identifiers (MIDs) which is to be provided by exclusive partner brand to SBI Card (i.e., 'Issuer'). If the exclusive partner fails to provide updated list of eligible MIDs to SBI Card by the time a transaction is done using the *SimplyCLICK* SBI Card, then rewards due to customer may be deferred till such date that correct MIDs are duly approved & provided by partner brand to SBI Card.
- j. Eligible online transactions are dependent on acquirers providing the correct online flag/identifier to the Issuer (SBI Card), which is laid out as per the rules defined by the network (VISA, MasterCard etc.). If the acquirer sends an incorrect identifier/flag for online transactions, then Issuer will not be held liable to give accelerated Reward Points for such transactions on *SimplyCLICK* card.

- k. Transactions done on Partner brands using *SimplyCLICK* SBI Card will start accruing 10X Reward Points from effective date, as stated below. However, identification of eligible & non-eligible transactions for the purpose of Rewards in certain cases shall be done by SBICPSL on a best effort basis.
- l. Yatra transactions done from affiliate channels will not be eligible for 10X Reward Points.
- m. W.e.f. 01 Apr 2024, accrual of Reward Points on Rent Payment transactions with *SimplyCLICK* will be discontinued. Rent Payment transactions shall be identified under Merchant Category Code (MCC) 6513, on best effort basis.
- n. W.e.f. 01 Jun 2024, accrual of Reward Points on Govt Related transactions with *SimplyCLICK* will be discontinued. Government related transactions shall be identified under Merchant Category Codes (MCC) 9399 and 9311, on best effort basis.

Exclusive Online Partner	Effective Date
	6th August, 2021
	15th September, 2015
	15th September, 2015
	1st August, 2023
	1st August, 2023
	11th March, 2019
	1st December, 2023
	1st August, 2023