

Terms & Conditions

SBI Card Online Referral Program Terms and Conditions

**SBI Card holder who is referring his/her friends will now be termed as “Referrer”
Person getting referred for SBI Credit Card will now be termed as “Referee”**

1. The offer of voucher worth Rs 500 would be extended to referrer upon issuance of a new SBI credit card to his/ her referee. The referee will receive the voucher worth Rs 500 on meeting spends criteria. The referee should have made a payment of Rs 500 & above within 90 days of account open to be eligible for the offer. The voucher of Rs 500 will be credited within 90 days of account open for such customers on best effort basis. The time line provided for effecting credit is only indicative of expected period and may vary from the actual date of credit -
2. The referrer would get a voucher worth Rs 500 from 60 days of SBI credit card issuance to the referee.
3. Voucher for the referrer is capped at for upto 50 referrals per individual in a calendar year
4. The existing customer who refers (referrer) will be eligible for this offer only if the person (referee) he/she has referred applies for the credit card directly from the automated referral mail received by the referee
5. Any existing customer who refers outside of this SBI Card’s Credit Cards Online Referral Program will not be eligible for this benefit
6. If customers have referred people whom they had already referred under a previous referral campaign, that automatically makes their previous referrals void. Only the referral under the current campaign will be considered
7. This Offer cannot be combined with any other offer. The Offer cannot be transferred or assigned to any other person
8. Issuance of Credit Cards shall be at the sole discretion of SBI Card and is subject to internal processing
9. SBI Card reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel this Offer, with or without any reason
10. SBI Card has the sole discretion to change, suspend or modify the Offer or these terms and conditions at any time without prior notice, at its sole discretion

11. The entrants/customers shall not hold SBI Card, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which an entrant/customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and/or on account of the offer

12. All referrers hereby declare that they have obtained due consent from referees to refer their contact details to SBI Card N.A., and that SBI Card may contact them to offer its range of banking services and products. The Referrer shall be solely liable and responsible for the correctness of all information/details pertaining to the Referee. The Referrer acknowledges that SBI Card, N.A. shall not be in a position to ascertain/ verify such information regarding the Referee and shall not be responsible in any way to any third party for any loss or damage suffered due to such incorrect details. Referrers shall be responsible to SBI Card, N.A. for any losses or claims that may be occasioned upon the Bank in the event that this declaration is found to be untrue and on any claims or demands by third parties

13. Nothing contained in these terms and conditions, nor the running of this Offer to which they apply, shall be construed as an obligation on SBI Card to continue the Offer up to, on or after the time the Offer Period ends

14. Nothing mentioned herein amounts to a commitment or representation from SBI Card to conduct further such offers in future

15. All entrants/customers must agree to the Terms and Conditions at the time they apply for the Credit Card. The terms & conditions of this Offer shall be in addition, and not in substitution/ derogation to, the Rules & Regulations governing the use of the SBI Card Credit Card and/or the SBI Card websites & App. By applying for credit cards through this offer, the Customers shall be deemed to have agreed to be bound by the terms and conditions contained therein

16. The Terms & Conditions shall be governed by the Laws of India

17. Any disputes arising out of the Offer between the Cardholder and SBICPSL 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 and amendment thereof. 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. Award passed by Arbitrator shall be final and binding on both the parties.

Detailed Terms & Conditions

Credit Card Referral Campaign Invitation Terms & Conditions:

SBI Card's Credit Cards Online Referral Program invitation Terms & Conditions applies to persons who refer people to SBI Card Credit Cards (Referrer) as well as persons who agree to be referred to SBI Card Credit Card (Referee).

Who May Participate?

Any SBI Card customer ("Referrer") may participate in the SBI Card's Credit Cards Online/ through SBI Card Referral ("Campaign") by responding to a SBI Card's Credit Cards Online Referral Program invitation which may be sent via email or by visiting www.SBI Card.com or SBI Card App /India or a

participating website/App banners or wedges. Referring Customers may choose to refer their friends, family and coworkers (“Referee”) where the Referrer has a genuine belief that the Referee would desire to be referred to SBI Card Credit Card.

SBI Card Credit Card:

'Credit/ Charge Card' or 'Card' or 'International Card' shall mean a MasterCard/Visa Card or Diners Club Card or any Co-branded or Affinity Card issued by SBI Card to its customers and includes any Agency Card issued by SBI Card for and on behalf of any banking or financial services entity.

To send a Referral Invitation:

Referring Customers must visit the Invitation landing page or website banners/SBI Card App or wedges and complete the SBI Card's Credit Cards Online Referral Program referral Form ("Referral Form") to invite their friends or family. Each card booking through the Invitation earns Referring Customers

- i. The application will be processed basis SBI Card internal credit policy
- ii. Post the application is qualified basis SBI Card process, KYC, address documents & Consent form are to be submitted by the applicant

The Referrer will be eligible for voucher of RS 500 only upon final credit card issuance for the referee. Please note that the Referee should apply for the credit card with the same e-mail address that was used to refer him & the card should be booked before the end of the campaign. The referee will be eligible for the voucher of Rs 500 only upon meeting the spends criteria of Rs. 500 on all transactions put together within 90 days of account open.

Issuance of the Credit Card is at the sole discretion of SBI Card and is subject to SBI Card's approval criteria. If in case an application is not approved, the requisite information will be shared with the applicant and referrer can check status of the same on the SBI Card online referral Dashboard. Login credentials of the dashboard will be shared with referrer by a separate mail to be sent by SBI Card to referrer.

IMPORTANT Sharing of Personal Information between Referrer and Referee:

As part of the Referrer being able to receive voucher for successful Invitations, the Referee acknowledges, understands and agrees that when he accepts the Invitation and successfully gets a card, the referrer will know that the Referee has got a card. If the Referee desires to avoid disclosing this Personal Information, the referee may choose to apply independently and not respond to an Invitation. Likewise, by sending an Invitation, the referrer acknowledges, understands and agrees that the Referee will know that the Referring Customer has invited

and stands a chance to get vouchered. If the Referrer does not desire to disclose this information, he should not make an Invitation.

All the communication related to the card approval or reject reasons will be communicated to the applicant only and will not be sent to the referring customer. Referrer can only check the status of their reference by proactively logging to the SBI Card online referral Dashboard. Only a successful referral will trigger a communication to the referrer along with the voucher redemption details.

Other:

1. SBI Card Credit Card is available through the URLs www.SBI Card.com/india. The detailed Terms & Conditions of the SBI Card Credit Card service can be viewed at <https://www.online.SBI Card.co.in/portal/newgen/cards/cardmember.pdf>

2. Referring Customers and Invitees must be resident of India

3. The Referring Customer, by making this Invitation to others, agrees to be bound by these Terms & Conditions

4. The Invitee, by responding to an Invitation agrees to be bound by these Terms & Conditions

5. The Invitee should apply for a SBI Card Credit Card with the same e-mail ID & mobile no. as referred by the referring Customer. If the Invitee registers for SBI Card Credit Card with an email ID other than the email ID referred by the Referring Customer, SBI Card cannot track this referral and referee will not get the mentioned voucher

6. For every successful card booking, SBI Card will give voucher worth Rs 500 to the referrer within 60 days of the new card issuance on best effort basis. The time line provided for effecting credit is only indicative of expected period and may vary from the actual date of credit

7. For every successful card booking and meeting the spends criteria of Rs. 500 on all transactions put together within 60 days of the receipt of the credit card, SBI Card will give voucher worth Rs 500 within 90 days of account open for such customers/ referees on best effort basis. The time line provided for effecting credit is only indicative of expected period and may vary from the actual date of credit

8. When more than one Referrer (referring customer) refers the same Referee (Invitee), and the Referee accepts more than one invitation, then the Referring Customer whose invitation was sent first to the common Referee, will be sent the voucher

9. ("SBI Card") may change, suspend or modify the Invitation or these terms and conditions at any time without prior notice, at its sole discretion

10. SBI Card reserves the right to, without liability or prejudices to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel this Invitation, with or without any reason

11. Nothing contained in these terms and conditions, nor the running of this Invitation to which they apply, shall be construed as an obligation on SBI Card to continue the Invitation up to, on or after the time the Invitation ends

12. Referrers (referring customers) and Referees (Invitees) agree not to hold SBI Card, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which an Entrant/Customers claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and /or on account of the Invitation. SBI Card India makes no warranties or representations, and assumes no liability or responsibility, for products and services provided by third parties as part of Invitations or promotions. SBI Card India's liability for financial or other loss or damage which may be incurred directly or indirectly, or as a consequence of any deficiency of quantity, quality, delivery, products, services or advice, is limited to replacement of the special Invitation or promotion

13. Any disputes arising out of the Offer between the Cardholder and SBICPSL 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 and amendment thereof. 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. Award passed by Arbitrator shall be final and binding on both the parties.

14. Nothing mentioned herein amounts to a commitment or representation from SBI Card to conduct further such Invitations

15. If the Invitation and/or anything to be done by SBI Card or any other entity in respect of the Invitation is prevented or delayed by causes, circumstances or events beyond the control of SBI Card or any other entity, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of SBI Card or the other entity/ies, then SBI Card and/or the other entity/ies shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequential damages

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