

OFFER TERMS AND CONDITIONS:

1. This Marketing Program ("**Program**") is offered by SBICPSL & Payment Services Ltd. ("**SBICPSL**"). It is open to all legal residents of India holding a valid and current SBI Credit Card ("**Cardholder**"). Offer not valid for Corporate Card, Cashback SBI Card, Paytm SBI Card, Tata Card, SBI Credit Cards on Rupay & Amex Networks.
2. The Validity of the Program ("**Offer Duration**") is from **16th July 2025** to **16th August 2025**, (both days included) unless extended by SBICPSL in writing for a further period "**additional term**".
3. Under this Program, cardholder can avail:
 - Step 1 - Register for Auto bill Payment for Fee payment (SI) in Education Category via SBI Card website/ Mobile App.
 - Step 2 - Pay Education Fees through Auto bill pay.
 - Step 3 - Get total Cashback of Rs 1000 on your 1st two fee payments.
 - Minimum Transaction of each fee payment: Rs 25000.
 - Offer Duration: 16th July - 16th Aug 2025 for Auto Bill Pay (SI) Registration.
 - Fee Payment Duration - 16th July - 16th Oct 2025 (both days inclusive)
 - Cashback Posting Date - 31st Dec 2025
 - Offer valid only on Billers available on SBI Card website/ mobile app ("**SBI Card platform**")
 - The Cashback is irrespective of the biller and same will be computed only on payment debit basis and not biller basis
 - Transaction of Rs 2 done during Auto Bill Pay registration during OTP validation will not be considered as first bill payment and hence will not be considered in the Cashback computation.
 - Offer is not valid on non-Autopay transactions done through SBI Card platform.
4. Process to register new Auto Bill Pay Registrations through SBI Card platforms:
 - a. **SBI Card Website (www.sbicard.com)**
Path to access Bill payments/Recharges in Website post login:
 - Login
 - Select 'E-store'
 - Click on 'Bill Pay & Recharge'
 - Read disclaimer and click on 'Proceed'
 - Click 'Add Biller'
 - Select 'Education' in category and complete Auto Bill Pay Setup
 - b. **SBI Card Mobile App**
Path to access Bill payments/Recharges in Mobile App post login:

- Login
 - Select “Pay” at the bottom of the App.
 - Click on “Bill Pay & Recharge”
 - Read disclaimer and click on ‘Proceed’
 - Click “Add Biller”
 - Select “Education” in category and complete Auto Bill Pay Setup
5. In case of full cancellation, the transaction will not qualify for the Offer under this program. If you cancel a part of your transaction, you will qualify for the Offer only on the net amount you pay subject to the offer terms & conditions.
 6. Delinquent and blocked SBI Cardholders will not qualify for this Offer.
 7. Cashback for eligible transactions would be posted by 31st Dec 2025

OTHER TERMS AND CONDITIONS:

1. The above Offer is by way of a special offer for SBI Credit Cardholders only excluding SBI Corporate Credit Card & SBI Rupay Credit Cards and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement between SBICPSL and their Cardholders. The terms of the above Program shall be in addition to and not in derogation of the terms contained in the card terms and conditions, Easy Bill Pay terms and conditions and Rewards Terms & Conditions.
2. Any query regarding the program will be entertained only till 31.01.2026. Post such date, SBICPSL will not entertain any correspondence or communication in any manner whatsoever regarding this Program from any persons.
3. As per Rewards Terms & Conditions, Reward points accrued on offer eligible transactions will be forfeited. Reward points will be forfeited for all transactions done during this offer duration and considered for Offer computation. At the time of forfeiture, in case the Cardholder has inadequate Reward Point balance, then an amount equivalent to Reward Points to be Forfeited will be debited from the Cardholder’s account.
4. SBICPSL does not endorse any of the products or brands being offered under the Program and will not accept any direct liability pertaining to the quality, merchantability, fitness, delivery or after sales service of such products which shall be at the sole liability to Biller.
5. Pictures of products shown in the communication sent to the customer either through mailers, push notifications, social media channels, statements or advertised on the website/mobile app, are

representative only and may not bear a resemblance to the actual products. None of the parties shall under any circumstances be responsible towards the same.

6. Services offered under this program are subject to availability from the respective participating Billers of Partner and accordingly SBICPSL in no circumstances shall be liable for non-availability of any of the services.
7. SBICPSL shall adhere, cater, and ensure on best effort basis to perform the agreed terms and conditions of the program.
8. Under no circumstances will the offer/cashback being offered under this Program be settled with cash in lieu by SBICPSL.
9. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer.
10. SBICPSL will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by Biller on products/services made available by it and the same shall be at the sole risk and consequences of Biller and without reference to SBICPSL.
11. All government Levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered.
12. This Offer shall be subject to all applicable laws, rules and regulations which are in existence, and which may be promulgated anytime by any statutory authority.
13. SBICPSL reserves the right to disqualify the Cardholder(s) from the benefits of the Offer, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the said Offer or otherwise by use of the Card subject to intimation to Biller of such disqualification.
14. Any person availing this Offer shall be deemed to have accepted these terms and conditions.
15. SBICPSL reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all these terms and conditions or to replace, wholly or in part, this offers by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
16. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary, and the Offer is being made purely on a best effort basis.
17. Nothing herein amounts to a commitment by SBICPSL to conduct further, similar, or other Offers.
18. Any disputes arising out of the Offer between SBICPSL, and Cardholder shall be subject to arbitration by a sole arbitrator to be appointed by SBICPSL for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of the Arbitration and Conciliation Act, 1996 and amendment thereof. The seat & venue of arbitration shall be at New Delhi, India and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against SBICPSL.

19. SBICPSL may engage, hire, use the services of agent(s) and/or any third party(ies) for the purpose of providing marketing or sales related services or any other related services in relation to its products on its behalf and the customer may be required to deal with such agents/third parties/service providers with respect to such product/services.
20. These terms & conditions shall be governed and interpreted as per the laws of India and any dispute relating to these terms & conditions shall be subjected to exclusive jurisdiction of the courts of Delhi.
21. The term "Utility Company" or "Biller" shall mean a company, organization or entity that sends a Bill, statement, or invoice, usually a request for payment for a product or service to the customer.
22. Easy Bill Pay service is available for select billers in select cities. This service is not available for Add-on cardholders.
23. SBICPSL is not responsible or liable for any service and/ or billing deficiencies or inadequacies of utility companies.
24. Payment to the registered biller will be made only when we receive the bill from the Biller. In case of failure in fetching the Bill value from Biller due to any technical reason or any reason beyond control of SBICPSL, SBICPSL won't be liable for non-payment or for customer not being able to avail the offer.
25. The cardholder shall take precautions to ensure that no double payment is made from his end for the same bill.
26. The cardholder should ensure that he/she receives confirmation of the payment made by him/her through this facility. Any non-confirmation of the transaction, SBICPSL shall not be responsible and liable and accordingly no payments shall be made to the utility company.
27. Notwithstanding any other terms, it is stipulated that processing of all the payments is subject to the availability of free, clear, and available limits in the cardholder's SBI Credit Card Account at the time of processing the transaction. In the event of credit limits not being available, cardholder will receive a payment failed report.
28. In all situations where the cardholder's services are discontinued/ disrupted due to any acts of the utility company, governmental orders, and any other related matter, SBI Card shall not be responsible and/or liable for the same and the cardholder shall be solely responsible and liable to settle such matters with its utility company and/or statutory authority.
29. The cardholder indemnifies SBICPSL from and against all actions, suits, claims, liabilities, and proceedings due to or arising out of any or all disputes between the cardholder and utility companies or because of SBI Card acting in good faith and belief.
30. SBICPSL will endeavour to effect payments/carry-out instructions received by it within bill due date. However, SBICPSL does not warrant that payment/fulfilment of instructions will not be

delayed for reasons beyond its control including any default on the part of the service provider or any technical issue. As the instructions would depend on various electronic technologies used from time to time, there could be delays in receipt of any instructions by SBICPSL from the cardholder and by the provider of utilities/services. For all such delays, the service provider of such services shall be responsible and liable for being the owner and administrator of these services.

31. No receipt will be given for bills paid through this facility. It is clarified here that a cardholder statement is adequate and conclusive proof that such payment was made to the utility company.
32. SBICPSL neither endorses the utilities/services offered, nor is it in any manner party to the contracts that may be executed between the cardholder and the providers of such utilities/services.
33. SBICPSL is not in any manner party to the contracts that may be executed between the cardholder and the providers of such utilities/services. The providers of utilities/services shall be solely responsible to the cardholder to render the utilities/services for which payment is to be made by SBICPSL and SBICPSL shall not be responsible/liable for any deficiency in the same including, but not limited to, deficient quality, delivery, quantity etc., and shall not be made party to any disputes between the cardholder and any providers of utilities/services.
34. The cardholder shall not hold SBICPSL liable for any non-service, delayed service or faulty service rendered by the provider of utilities/services and shall not contact or communicate in any manner whatsoever, inter alia, by electronic mail, phone, post, SMS or personal meetings with SBICPSL in this regard.
35. SBICPSL will not accept any cancellation request by the cardholder if the payment transaction has been authorized on his card account and payment has been accepted by the biller. Any disputes will have to be settled by the cardholder directly with the biller.
36. If SBICPSL suspects misuse of any product proposition by a cardholder, SBICPSL reserves the right to use its discretion to decide whether cashback will be provided for such cardholders. Additionally, SBICPSL may also decide to reverse the reward points credited for such transactions.