

## **Flexipay Flipkart Segmented Offer Terms and Conditions**

**Offer Duration: 22-May-2026 to 31-May-2026 (both dates included)**

1. This offer is on Flexipay EMI facility and is open only to those SBI Credit Cardholders ("Cardholders") who have received the offer from SBI Cards and Payment Services Ltd. ("SBICPSL" or "SBI Card") through an appropriate communication medium decided by SBICPSL for the account selected for this offer.
2. The Offer is not available to a delinquent, or any other ineligible Cardholders determined as per the internal policy of SBICPSL. Accordingly, the approval of Flexipay EMI facility is at the sole and absolute discretion of SBICPSL.
3. This offer is valid only for Flexipay EMI Service Request raised between 22-May-26 and 31-May-26, both days inclusive ("Offer Term"). Any Flexipay EMI service request raised after 31-May-26 will not be eligible for Flipkart Gift Card.
4. Cardholders will be eligible for Flipkart Gift Cards of denomination INR 500 or Flipkart Gift Cards of denomination INR 750 or Flipkart Gift Cards of denomination INR 1000 on achieving communicated Flexipay booking target. Both Gift card denomination and Flexipay booking target will be communicated through appropriate communication channels.
5. In case the Cardholder does more than one booking on one account, he / she will still be offered only one Flipkart Gift Cards based on the cumulative Flexipay EMI amount booked on the account. Also, if a Cardholder has two primary cards (like BPCL SBI Card and SBI Card ELITE) and if he does Flexipay EMI booking of more than the communicated target on each card account, he will be eligible for 2 vouchers, subject to both accounts being part of offer base.
6. Please note that the Flipkart Gift Cards will be shared with the eligible Cardholders via SMS on their Registered Mobile Number on 90<sup>th</sup> day from the date of Offer Term Expiry.
7. Any booking that is cancelled, foreclosed at the time of data extraction done post cancelation window of 30 days from offer expiry will not be eligible for Flipkart Gift Cards.
8. Eligible Cardholders will be communicated Flexipay EMI booking target basis which Flipkart Gift Cards code denomination will be sent post achievement of the target.
9. Flipkart Gift Cards code is valid till the date communicated on the SMS from date of issue to eligible Cardholders by SBICPSL.
10. Cardholders should ensure that the redemption of the Flipkart Gift Cards is done before Expiry Date. Extension of codes will not be granted under any circumstance.
11. In case the Flipkart Gift Cards s received is incorrect / incomplete, the Cardholder should get in touch with SBI Card Customer Care at 18001801295

or 39021212 (prefix local STD code) or E-mail us at [customercare@sbicard.com](mailto:customercare@sbicard.com) within 02 days of receipt of the same.

12. In case the Cardholder fails to inform issue related to the offer within 30 days from offer fulfilment date, SBICPSL shall have the right to not entertain such grievances from the Cardholder.
13. SBICPSL will not be responsible if the SMS is not delivered, mobile number is not updated, or the incomplete mobile number is updated in the system, etc. SMS will be sent to mobile number as updated in SBICPSL's system.
14. SBICPSL will not be responsible for non-delivery of Flipkart Gift Cards code to redeem gift in case the mobile number is on NCPR (National Customer Preference Register) / DND as per applicable regulation.
15. In case of any dispute, the decision of SBICPSL shall be final and binding.
16. SBICPSL reserves the right to modify or change any of the terms and conditions applicable to the Offer or cancel the partial or entire offer at its sole discretion without prior notice.
17. Under no circumstances will the offer being offered under this Program be settled with cash in lieu by SBICPSL.

#### Flipkart Voucher redemption governing Terms and Conditions

1. Flipkart Gift Cards are issued by Pine Labs Pvt. Ltd which is a private limited company incorporated under the laws of India and is authorized by the Reserve Bank of India ("RBI") to issue such Gift Cards.
2. Gift Cards can be redeemed by selecting the payment mode as Gift Card. The Gift Card payment option is available for single orders with multiple sellers.
3. Gift Cards cannot be used to purchase other Flipkart Gift Cards or Flipkart First subscriptions.
4. Gift Cards cannot be used to make bulk purchases on the Platform.
5. If the order value exceeds the Gift Card amount, the balance must be paid by Credit/Debit Card/Internet Banking. COD payment option cannot be used to pay the balance amount.
6. If the order value is less than the amount of the Gift Card, the outstanding balance (after deduction of order value) will reflect under the same Gift Card and can be used for subsequent transactions.
7. The cardholder may request for revalidation of the expired Gift Card. Upon receipt of such request the Gift Card may be revalidated after due verification and maybe subject to additional T&C.
8. Gift Cards cannot be redeemed for Cash or Credit.
9. Gift Cards issued to you on account of damaged, defective, or missing products must not be transferred to any other account. Pine Labs/Flipkart reserves the right to cancel such Gift Cards if the same have been found to be transferred to

any other account. You are solely responsible for the safety and security of the Gift Cards.

10. Flipkart.com/Pine Labs are not responsible for any acts of omission or commission if Gift Card is lost, stolen or used without permission.
11. Once the Gift Card has been sent to you, you are bound to protect the Gift Card PIN or Gift Card number as confidential. In the event of any misuse of the Gift Card due to loss of any such confidential details due to the fault of the purchaser, Flipkart/ Pine Labs Pvt. Ltd. shall not be responsible for the same and no refund will be issued.
12. You can combine a maximum of 15 Gift Cards in a single order at the time of checkout. In case you wish to redeem more than 15 Gift Cards on a single order, please add the Gift Cards to your Wallet.
13. Flipkart.com/Pine Labs assume no responsibility for the products purchased using the Gift Cards and any liability thereof is expressly disclaimed.
14. Gift Cards once purchased, cannot be cancelled by the Purchaser. Any cancellations shall be at the sole discretion of Flipkart/Pine Labs.
15. Pine Labs/Flipkart reserves the right to cancel Gift Cards if the same have been found to be purchased using fraudulent means. In such cases, the funds shall be credited back to the same source from where these were received.
16. In the event that the beneficiary/Know Your Customer ("KYC") details as per RBI Guidelines are found to be incorrect/insufficient, Flipkart.com/Pine Labs retain the right to cancel the Gift Card issued.
17. You agree and understand that Gift Cards are a pre-paid payment instrument subjected to regulations by the RBI under the RBI guidelines. Flipkart/ Pine Labs Pvt. Ltd. may be required to share KYC details of the purchaser/ redeemer of the Gift Card and/or any other information with relation to the purchase of the Gift Cards and/or transaction undertaken using the Gift Card with RBI or such statutory authorities. Flipkart/ Pine Labs Pvt. Ltd. may contact the purchaser/redeemer of the Gift Card for any such information.
18. There is no fee or other charges associated with Gift Card purchase.
19. Gift Cards cannot be reloaded or resold.
20. For Dispute and Liability - Please refer the Customer Grievance policy for dispute resolution, unauthorized transactions and liability related aspects at [www.flipkart.com/helpcentre](http://www.flipkart.com/helpcentre)
21. E-Gift Cards are normally delivered instantly. But sometimes due to system issues, the delivery can be delayed up-to 48-72 hours.
22. No returns and no refunds on gift cards. Please check the refund policy at [www.flipkart.com/helpcentre](http://www.flipkart.com/helpcentre)

**The steps to redeem the voucher are as follows:**

1. Visit: <https://www.flipkart.com/>
2. Select Saved cards & wallets option.
3. Click on Add Flipkart Gift Card. Enter Gift Card Code & PIN.
4. Gift Card Successfully Added to account.

**Flexipay Detailed Terms and Conditions**

- The Flexipay facility is an offer from SBI Cards and Payment Services Limited (SBICPSL) which is open to the residents of India holding a valid and subsisting primary retail SBI Credit Card only. This facility is not available to the delinquent or any other ineligible SBI Credit Cardholders, determined as per the internal policy of SBICPSL.
- The Offer shall be communicated through the appropriate medium as decided by SBICPSL at its sole option and discretion.
- The Flexipay facility may be availed by the SBI Credit Cardholder by way of telephone and/or by online booking made via sbicard.com, SBI Card Mobile App, SBI Card Chatbot ILA & SBI Card WhatsApp service.
- As part of the Flexipay facility, the cardholder is allowed to convert only Retail transactions of Rs. 200/- and above into instalments. More than one retail transaction of Rs. 200/- and above can be clubbed together to avail of the offer. The minimum booking amount is Rs. 2500. Cash transactions, Interest levied, Fees and Charges, GST and any other charges levied on the card cannot be converted into installments. No request from Add-on SBI Credit Cardholder will be entertained for transfer of retail purchases to Flexipay. This may vary in the case of specific offers.
- The Flexipay facility from SBICPSL is available over different tenures of 3, 6, 9, 12, 18, 24, and 36 months, subject to the option exercised by the SBI Credit Cardholders. The tenure option of 36 months is only available for booking amount greater than or equal to INR 30,000. The minimum amount eligibility for 36 months tenure may be changed by SBICPSL at its sole option and discretion.
- The SBI Credit Cardholder can call up SBI Card Helpline within 30 days of making any purchase and ask for conversion of the said retail transaction amount into Flexipay. Alternatively, customers can request Flexipay by way of online booking made via sbicard.com, Mobile App, ILA & WhatsApp.

- Interest Rate Methodology: The interest rate charged for Flexipay is linked to Minimum Benchmark Yield Rate calculated based on the following factors:
  - Marginal Cost of borrowings
  - Cost of Equity
  - Negative Carry cost on LCR (Liquidity Coverage Ratio)
  - Operating expenses
  - Tenor premium/discount

Appropriate spread will be added over and above the Minimum Benchmark Yield Rate to arrive at the maximum rate chargeable to the customer. This spread will be based on Credit Risk Premium (CRP) and appropriate Business Margin. Rate of interest for Flexipay will be higher than the Benchmark rate (Minimum Indicative yield)

- Changes in the factors mentioned above may result in upward or downward revision of the interest applicable on the Flexipay facility from time to time / from offer to offer at the sole discretion of SBI Card. This offer is based on the Bureau score of the cardholder at the time of launching the offer. His / her current Bureau score may or may not be the same as it was when this offer was launched. All fees / charges applicable to the facility may or may not be dynamic and are subject to modifications based on SBI Card periodic internal review.
- With effect from 27 February 2026, interest rate applicable on Flexipay ranges from 9.50% – 25.00% Rate range applicable for various segments for Flexipay are as below :

#### **Rate of Interest**

- Bureau score <=700 = 22.00% to 25.00% p.a.
- Bureau score between 701 and 780 = 17.00% to 20.00% p.a.
- Bureau score > 780 = 9.50% to 16.00% p.a.

#### **One Time Processing Fees**

- As a promotional offer, the Processing Fee will be waived off for all Flexipay bookings service request raised for tenures of 24 months & 36 months during the Offer Period between 27 February 2026 and 25 June 2026 (both dates inclusive). The offer is applicable at the time of booking for all Flexipay Offer eligible customers. The Processing Fee charged may be changed by SBICPSL at its sole option and discretion. For all other tenures the Processing Fee of 1% of the booking amount or Rs 2,000 whichever is less will be applicable
- The transfer of retail purchase transaction(s) to Flexipay will only be allowed if the Current Balance Amount (Billed and Unbilled) + Processing Fee and GST is less than the Credit Limit available at the time of transfer to Flexipay.

- Upon Flexipay approval, the SBI Credit Cardholder's Credit Limit shall be blocked up to Flexipay Principal Amount + Processing Fee + GST. The Credit limit gets adjusted as and when the Flexipay installment payments are made by the SBI Credit Cardholder.
- A SBI Credit Cardholder can take multiple Flexipay subject to the available Credit Limit on his SBI Credit Card account. In case a customer has opted for an auto debit facility on account, he should convert the eligible transactions into Flexipay before the billing cycle.
- Flexipay monthly installment schedule will begin from the SBI Credit Cardholder's next billing statement and continue over the Flexipay tenure. The Flexipay monthly installment(s) shall be included in the MAD of the Statement of account in the duration of the Flexipay tenure. First EMI will be billed in the next statement cycle (after the date of Flexipay booking) and interest will be charged.
- For the offers booked till 27th November 2024, the interest amount charged in the first EMI is based on a 30-day period.
  - With effect from booking done from 29th April 2024 till 27th November 2024 if the period between Plan Open Date and Payment Due Date (credit period) is less than 30 days, the excess interest levied will be credited back to the cardholder's account in the subsequent statement(s). From 2nd EMI onwards, interest will be levied for a 30-day period, from one PDD to the next PDD. Amount Credited will be posted in Retail balance and will be visible to customers in the statement it is credited
  - With effect from the booking from 15th July 2024 till 27th November 2024, if the period between Plan Open Date and Payment Due Date (credit period) is more than 30 days, the remaining interest (chargeable on the days beyond 30 days) will be debited in the subsequent statement(s). From 2nd EMI onwards, interest will be levied for a 30-day period, from one PDD to the next PDD. Amount Debited will be posted in EMI plan and added to the EMI value of the last month of the tenure, while the payment of this additional debit amount will be part of MAD & TAD in next statement after last billed EMI.
  - Interest computation for all bookings done from 29th April'24 onward will be from Payment Due Date to Payment Due Date for 2nd EMI. However, the first EMI will be from Plan Open Date to First Bill Payment Due Date.

**Example for 1st EMI Credit scenario applicable for booking done between 29th April'24 and 27th November'24**

Cardholders will be credited a portion of the computed interest amount if the credit period is lesser than the period for which interest has been charged in the first EMI i.e. the period between Plan Open Date and the Payment Due Date of first EMI is less than 30 days

**Calculation for crediting back excess interest:**

Interest charged in first EMI -  $\{(1\text{st EMI Interest Amount} \div 30 \text{ Days}) \times (\text{Period between Plan Open Date \& Payment Due Date})\}$  Example:

Interest charged in first EMI (for a 30-day period) = Rs. 900

Period between the Plan Open Date and Payment Due Date = 22 days

Then the amount that will be credited back to the cardholder's account in the subsequent statement(s) will be:  $900 - \{(900 \div 30) \times (22)\} = \text{Rs. } 240$

**Example for 1st EMI Debit scenario applicable for booking done between 15th July'24 and 27th November'24**

Cardholders will be debited a portion of the computed interest amount if the credit period is more than the period for which interest has been charged in the first EMI i.e. the period between the Plan Open Date and the Payment Due Date of first EMI is more than 30 days

**Calculation for debiting remaining interest:**

$\{(1\text{st EMI Interest Amount} \div 30 \text{ Days}) \times (\text{Period between Plan Open Date \& Payment Due Date})\} - \text{Interest charged in first EMI}$  Example:

Interest charged in first EMI (for a 30-day period) = Rs. 900

Period between the Plan Open Date and Payment Due Date = 42 days

Then the amount that will be debited to the cardholder's account in the subsequent statement(s) will be:  $\{(900 \div 30) \times (42)\} - 900 = \text{Rs. } 360$

- For the offers booked from 28th November 2024 onwards, the interest amount chargeable in the 1st EMI will be calculated for the period between Plan Open Date and the Payment Due Date (PDD), as per the credit card statement cycle. From 2nd EMI onwards, interest will be levied for a 30-day period, from one PDD to the next PDD. Hence, the 1st EMI amount may be different from subsequent EMIs.
  - Difference between Plan Open Date and the first bill Payment Due Date as per the credit card statement cycle >30 days: 1st EMI amount will be more than other EMI.

- Difference between Plan Open Date and the first bill Payment Due Date as per the credit card statement cycle = 30 days: 1st EMI amount will be equal to other EMI.
- Difference between Plan Open Date and the first bill Payment Due Date as per the credit card statement cycle <30 days: 1st EMI amount will be less than other EMI.
- At any given month the portion of the monthly repayment amount applied towards interest is determined by multiplying the reducing interest rate with the principal outstanding after the deduction of the previous month's repayment amount. In other words, the reducing rate of interest is the rate which when charged brings the outstanding principal to zero at the end of the tenor, where the interest charged is calculated on a reducing principal balance. Illustrative example of amortization scheduled given in the last clause in this document.
- For the purposes of booking Flexipay, the period of 30 days from the date of the retail transaction is the defined term ("Term").
- Any retail transaction listed in the previous statement that has been converted into Flexipay EMI after the statement generation date will not be deducted from the Total Amount Due (TAD) as provided in the previous statement. The Cardholder is required to pay the complete TAD amount on or before the Payment Due Date (PDD). The amount converted into Flexipay and paid under TAD will be credited in retail balance & adjusted against the next generated statement. In case of cancellation of Flexipay EMI booked from previous statement transaction, the transaction amount will be added to the balance. Any balance amount (post PDD) would be treated as an unpaid balance from the previous statement and would be liable for charges as per MITC.
- For Minimum Amount Due charges and Order of Payment Settlement, please refer to the MITC: <https://www.sbicard.com/en/most-important-terms-and-conditions.page>.
- The monthly EMI amount of Flexipay EMI facility will be part of Minimum Amount Due (MAD) and non-payment of MAD will attract Late Payment Fees and a standard Finance Charge as per Cardholders MITC. <https://www.sbicard.com/en/most-important-terms-and-conditions.page>
- In the event of non-payment / short payment of the Minimum Amount Due for more than three successive months, the Flexipay facility shall be closed/withdrawn and the principal outstanding along with the outstanding interest accrued till the date of such closure shall be debited to the Credit Card Account and appear in the subsequent monthly statement. SBI Card shall be

entitled to demand immediate repayment of such consolidated outstanding amounts. As a part of the Credit Card Account, this balance will attract all applicable charges as per Cardholders MITC. (link for MITC)<https://www.sbicard.com/en/most-important-terms-and-conditions.page>

- It is stipulated, if the SBI Credit Cardholder is revolving at the time of request for transfer of retail purchase to Flexipay, he will continue to be charged the standard credit card charge as per MITC on his revolving balance till the time the transfer to Flexipay actually takes place within the Term defined hereinabove.
- The accrued reward points for transactions converted to Flexipay EMI would be forfeited w.e.f. 20th Nov'20. In the event of foreclosure of Flexipay EMI booking, Reward Points will not be credited back to the cardholder account.
- The cancellation window for Flexipay bookings is 30 days. For all cancellation requests raised within 30 days window all fees and charges will be reversed. Cardholders intending to cancel Flexipay can do so by calling our Helpline Number within 30 days from the date of the booking and get the cancellation request raised. After 30 days, Flexipay booking can only be foreclosed.
- Effective 27th February 2023 till 27th November 2024, for all Flexipay foreclosures, interest accrued during the period between the last Statement Date & the Foreclosure Service Request Date will also be added to the Foreclosure Charges. If the first EMI is not billed at the time of foreclosure, then interest accrued between Flexipay Booking Date and Foreclosure Service Request Date shall be considered as accrued interest. This interest will be over & above the Foreclosure Fee of 3% on the principal outstanding on a pro-rata basis, plus applicable taxes. Foreclosure requests placed on statement generation date may attract extra interest. For successful closure of the Foreclosure Service Request, the complete foreclosure amount needs to be paid within the communicated timeline.
- Effective 28th November 2024, for all Flexipay foreclosures,
  - Plans opened prior to 29th April 2024, interest accrued (along with GST) during the period between the last Statement Date & the Foreclosure Service Request Date will be added to the Foreclosure Charges. This interest will be over & above the Foreclosure Fee of 3% on the principal outstanding on a pro-rata basis, plus applicable taxes. Foreclosure requests placed on statement generation date may attract extra interest. For successful closure of the Foreclosure Service Request, the complete foreclosure amount needs to be paid within the communicated timeline.

- Plans that are opened on or after 29th April 2024, Interest will either be debited/Credited basis the foreclosure request date, Billing date, Plan Open date, payment due date and will be adjusted to the Foreclosure Charges.

## Glossary

POD: Plan Open Date

FRD: Foreclosure Request Date

B1: 1st Bill Date (containing the first EMI billing)

PDD 1: First Bill Payment Due Date

B2: 2nd Bill Date (containing the second EMI billing)

PDD 2: Second Bill Payment Due Date

- Foreclosure Request Date (FRD) is before First Bill Date (B1)
  - Cardholders will be debited interest amount for the days between Plan Open Date (POD) & The Foreclosure Request Date (FRD)
  - The interest amount will be calculated as  $\{1\text{st EMI Interest} / (\text{PDD1} - \text{POD})\} \times (\text{FRD} - \text{POD})$
- Foreclosure Request Date is after First Bill Date (B1) & before First Bill Payment Due Date (PDD1)
  - Cardholders will be credited a portion of billed interest amount for the days between the Plan Open Date (POD) & the 1st Bill Payment Due Date (PDD 1)
  - Interest credited will be calculated as  $\{1\text{st EMI Interest} / (\text{PDD 1} - \text{POD})\} \times (\text{PDD 1} - \text{FRD})$
- Foreclosure Request Date is after First Payment Due Date (PDD 1) & before 2nd Bill Date (B2)
  - Cardholders will be debited interest amount for the days between the Foreclosure Request Date (FRD) and 1st Bill Payment Due Date (PDD 1)
  - Interest debited will be calculated as  $\{2\text{nd EMI Interest} / (\text{PDD 2} - \text{PDD 1})\} \times (\text{FRD} - \text{PDD1})$
  - Cardholders will be credited a portion of billed interest amount for the days between 1st Bill Payment Due Date (PDD 1) and 2nd Bill Payment Due Date (PDD 2)

- Interest credited will be calculated as  $\{2\text{nd EMI Interest} / (\text{PDD } 2 - \text{PDD } 1)\} \times (\text{PDD } 2 - \text{FRD})$
- While the above points refer to EMIs billed in 1st & 2nd Bill dates, the interest computation logic applies to EMIs billed in subsequent billing dates as well. The interest computations in the above scenarios will be over & above the Foreclosure Fee of 3% on the principal outstanding on a pro-rata basis, plus applicable taxes. Foreclosure requests placed on statement generation date may attract extra interest. For successful closure of the Foreclosure Service Request, the complete foreclosure amount needs to be paid within the timeline communicated at the time of placing foreclosure request.
- At the time of cancellation/foreclosure of Flexipay, if the SBI Credit Cardholder's account is revolving, then the amount (Flexipay Principal amount + Foreclosure fee if applicable) will be added to the revolving balance and will attract standard credit card interest charges as per MITC.
- Booking a Flexipay will be deemed as acceptance of the terms and conditions of this program as set forth on [www.sbicard.com](http://www.sbicard.com) and/or any other medium chosen by SBICPSL.
- Transfer from one Flexipay to another Flexipay booking is not permissible.
- The terms and conditions of Flexipay bookings may be altered, amended or changed by SBICPSL at its sole option and discretion at any time without affecting the Flexipay bookings already done.
- SBI Credit Cardholders are not bound in any way to participate in this program. Any such participation is voluntary. Flexipay is offered by SBICPSL on the best effort basis.
- Applicable Taxes (GST)" means:
  - for the cardholders having State of residence in the records of SBI Card on the statement date as "Haryana" - Central Tax @ 9% and State Tax @ 9%
  - for the cardholders having State of residence in the records of SBI Card on the statement date as other than "Haryana" - Integrated Tax @ 18%
- All and any disputes or differences arising from the Offer shall be subject to arbitration within the meaning of the Indian Arbitration and Conciliation Act, 1996 and amendment thereof. A sole arbitrator appointed by SBICPSL for this purpose shall carry out arbitration of all such disputes and/or differences. The award of the arbitrator shall be final and binding on the disputing parties. The place of arbitration shall be New Delhi, and the language of arbitration shall be

English. The existence of a difference /dispute shall not constitute a claim against SBICPSL

- Illustrative example of amortization schedule:

<b>Principal Amount</b>	Rs. 10,000
<b>MRA (2nd EMI onwards)</b>	Rs. 1765.23
<b>R. O. I. (^)</b>	20.00% p.a.
<b>Tenure</b>	6 Months
<b>Plan Open Date</b>	09-Dec-24
<b>First Billing Date</b>	22-Dec-24
<b>First Payment Due Date</b>	11-Jan-25**

\*\*34 days from the date of Plan Open Date

<b>Tenure (Months)</b>	<b>MRA Billing Date*</b>	<b>MRA(Rs)^^</b>	<b>Interest (Rs.)</b>	<b>Principal (Rs.)</b>	<b>Outstanding Balance (Rs.)</b>	<b>Applicable taxes (Rs.) #</b>
1	22/12/2024	1787.45	188.89	1598.56	8401.44	34.00
2	22/01/2025	1765.23	140.02	1,625.21	6,776.23	25.20
3	22/02/2025	1765.23	112.94	1,652.29	5,123.94	20.33
4	22/03/2025	1765.23	85.40	1,679.83	3,444.11	15.37
5	22/04/2025	1765.23	57.40	1,707.83	1,736.28	10.33
6	22/05/2025	1765.23	28.94	1,736.29	0.00	5.21

The above is an illustrative example of amortization schedule and the actual amortization schedule will be part of the email sent to the Cardholder.

\*MRA (Monthly Repayment Amount) Billing Date is the monthly statement date. For payment due date, please refer to your monthly statement.

^^MRA(Rs) Excluding Applicable Taxes.

^This rate of interest is used to calculate the monthly repayment amount.

"Applicable Taxes (GST)" means:

a) for the cardholders having State of residence in the records of SBI Card on the statement date as "Haryana" - Central Tax @ 9% and State Tax @ 9%

b) for the cardholders having State of residence in the records of SBI Card on the statement date as other than "Haryana" - Integrated Tax @ 18%