Terms & Conditions for Shop & Earn Cashback Offer



Offer details:

- SBI Credit Cardholders can earn Rs 500 on achieving the spends criteria during the offer period.
- Spends criteria to become eligible for the offer will be communicated via SMS and Email.
- The Offer is eligible for only those customers who have received formal communication from SBICPSL.
- Any qualifying transaction does not include spends on Balance Transfer, Encash products of SBICPSL
- Cashback for eligible cardholders will be credited within 90 Days from Offer End Date.

Offer period: 15 Sep 2026 to 14 Oct 2026

General Disclaimers

1. This Offer ('Offer') from SBI Cards and Payment Services Limited (hereinafter referred to as 'SBICPSL') is open to SELECT cardholders holding a valid and current SBI Credit Card ('Cardholder'), excluding corporate card & Paytm card ('Card').
2. The Offer is applicable on customers who comply or fulfill criterion as determined by SBICPSL.
3. Under this offer, to be eligible for the cashback, the cardholder needs to spend and/or do asked number of transactions within the offer period ('Campaign Duration') in accordance with the instructions/specifications provided in the communication sent through SMS/Email by SBICPSL.
4. If the offer is based on online transactions and/or spends, customers who do any ONLINE credit card transactions like travel booking, bill payments, movie ticketing or any other online transactions will qualify for the offer subject to spending to target amount as communicated in the emailer and/or SMS. All the cumulative online purchases within the offer period may also be clubbed together to avail the offer.
5. If the offer is based on POS (point of sale terminals) transactions and/or spends, customers who do POS credit card transactions will qualify for the offer subject to spending to target amount as

communicated in the emailer and/or SMS. All the cumulative POS purchases within the offer period may also be clubbed together to avail the offer.

6. Any qualifying transaction does not include spends on Balance Transfer, Encash products of SBICPSL
7. Returned purchases/reversals (for all transactions done during or before the offer period), disputed and/or unauthorized/fraudulent transactions, EMI's and fees/charges will not be considered for this offer.
8. Cashback for eligible cardholders will be credited within 90 Days from Offer End Date.
9. SBICPSL reserves the right to revise/change/modify/discard offers and target construct at any point during the campaign period

Segmented offer - Terms & Conditions

1. Spends on multiple cards cannot be clubbed by the Cardholder for the said offer.
2. Delinquent and blocked Cardholders will not qualify for this Offer.
3. Cashback for eligible cardholders will be credited within 90 Days from Offer End Date.
4. SBICPSL will not be responsible for email bounces, non-delivery of SMSs, wrong email id/mobile number updation or incomplete email id/mobile number updation in the system etc. Email/SMS will be sent to the email id and mobile number as updated in SBICPSL's system.

Standard Terms & Conditions

1. SBICPSL shall not be liable in any manner whatsoever or howsoever for any loss or damage or claims that may arise out of or otherwise howsoever from any refusal by vendor to honor this offer for any reason whatsoever.
2. SBICPSL does not hold out any warranty or make any representation of the delivery, quality, merchantability, suitability etc., of the products and/or services offered by vendor and SBICPSL shall not entertain any correspondence in this regard.
3. The products & services offered under this offer are at the sole responsibility of the participating Merchants and at their exclusive costs and consequences. SBICPSL does not endorse, nor recommends the quality, merchantability, fitness for a particular purpose(s), after sale services, warranties etc., of the products and/or services being made available under this offer.
4. Pictures of products shown in the communication sent to the customer either through mailers or advertised on the website are representative only and may not bear an exact resemblance to the actual products. SBICPSL shall under no circumstances be responsible towards the same.
5. Under no circumstance will the offer/discount being offered under this Program be settled with cash in lieu by SBICPSL or by the Vendor.
6. All government Levies like GST, TDS, any Local Tax, etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered.
7. Any person availing this offer shall be deemed to have accepted these Terms and Conditions
8. Any query regarding the Offer or any matter related thereof will be entertained only till 60 days post offer end date. SBICPSL will not entertain any correspondence or communication regarding this offer thereafter.

9. This Offer is a standalone Offer and the benefits offered under this Offer cannot be clubbed together and/or in any way be cumulated with any other offer of SBICPSL in any manner or form.
10. Any dispute arising out of or in connection with these Terms and conditions shall be governed by the Arbitration provisions contained in the Cardholder Agreement
11. In case of any dispute, decision of SBICPSL shall be final and binding.
12. If any term of this offer is held by a court of competent jurisdiction to be invalid or unenforceable, then this offer, including all of the remaining terms, will remain in full force and effect as if such invalid or unenforceable term had never been included.
13. Cardholders are not bound in any way to participate in the Offer. Any such participation is voluntary and the same is being made available purely on a 'best effort basis'.
14. 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.
15. 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.