

Add-on Card Terms and Conditions

1. Add-on cards are issued on the same network as the Primary Card.
2. All communication related to the Add-on SBI Credit card(s) will be sent to the registered email ID and mobile number of the Primary Cardholder via email & SMS.
3. The Add-on card can be used for Domestic, International, Online & UPI (for cards issued on the RuPay Network) transactions, however the respective Usage switch should be enabled on the Add-on Card.
4. A single, shared credit limit will be applicable for both the Primary and Add-on Card(s).
5. The fuel surcharge waiver limit will be shared between the Primary and Add-on Card(s).
6. The Primary Cardholder is completely liable for the responsible usage of Add-on Card, including but not limited to all transactions, usage and payments on the Add-on Card.
7. The Mailing address of the Add-on Card Applicant will be considered the same as that of Primary cardholders. The physical Add-on Card and any related communication will be sent to the said registered Address, email ID, and /or on the registered Mobile Number of the Primary Cardholder.
8. The Add-on Cardholder is bound by the Terms & Conditions of the Cardholder Agreement, previously executed between Primary Cardholder and SBICPL.
9. The Primary Cardholder is solely liable for all payments towards charges or spends made using the Add-on Card(s) issued on the Account
10. No issuance (Annual / Renewal) fee is levied on the Add-on Card
11. A maximum of three Add-on Cards can be issued against every eligible Primary Card
12. Reward Points earned on Add-on Card spends will be added to the reward points accrued by the Primary Cardholder
13. The Add-on Cardholder will be eligible for Domestic Airport lounge access benefits as per the product proposition applicable to the Primary Cardholder
14. SBI Card reserves the right to change the features or benefits of the Add-on Card with or without any notice or explanation whatsoever as applicable.

15. To be eligible for an Add-on Card to be issued, the Primary cardholder's account must be in "regular" status. Definition of Account's status is defined as per SBI Card's internal policies.
16. SBI Card reserves the right to decline any Add-on Card application as per the Internal Policies and guidelines.
17. The Primary Cardholder must provide the following details of the Add-on card applicant during the application process:
 - a. Name of Add-on Card applicant
 - b. DOB of Add-on Card applicant
 - c. Gender of Add-on Card applicant
 - d. Mobile Number of the Add-on Card applicant (Optional)
 - e. Relationship of Add-on Card applicant with Primary Cardholder
 - f. E-Mail ID of the Add-on Card applicant
 - g. Valid Photo of Add-on Card applicant
 - h. Aadhaar number of Add-on Card applicant
18. The Primary Cardholder must complete the application process and KYC verification for the Add-on Card applicant. This will solely be the responsibility of the Primary Cardholder.
19. The Primary Cardholder can manage the Card Controls for the Add-on Card by visiting the 'Manage Card' section in the SBI Card App or Website.
20. Credit Card on UPI functionality is available for all Add-on cards issued on RuPay Network
21. To link your Add-on credit card on UPI, please ensure it is registered with a mobile number different from the one used for the primary card or any other Add-on cards, if any.

For E.g.- If a Primary cardholder has 3 Add-on Cards, to register the Add-on Credit Card on UPI, each of the registered mobile numbers of Add-on Cardholder should neither be registered for Primary Cardholder or for any of the other Add-on cardholder(s). To update the mobile number for Add-on Card, simply visit the SBI Card App or contact our customer care helpline.
22. In case of an Add-on card being reissued, the Mobile Number for the Add-on Card must be updated again in the system to enable linking the Add-on cards on UPI platform.

23. In case of Add-on card re-issuance, the mobile number for the Add-on card need to be updated again on the SBI Card App before linking the Card on UPI

24. To know more about the Add-on Credit

Card,visit: <https://www.sbicard.com/en/personal/benefits/add-on-card.page>