

Add-on Card Terms and Conditions

- ▶ All communication for the Add-on SBI Credit cards will be sent to the primary card holder
- ▶ The Add-on card can be used for Inter-national transactions, only if International Usage is enabled on the Primary Card
- ▶ Fuel surcharge waiver limit will be shared with the Primary card
- ▶ Single shared credit limit will be set against the Primary and Add-on cards
- ▶ Primary Cardmember is liable for complete responsibility of the Add-on Card, including all transactions, usage and payments related to the Add-on Card
- ▶ Mailing address of Add-on applicant will be the same as that of Primary Applicant's mailing address
- ▶ Add-on Card and any related communication will be sent on the registered Address, Email and Mobile Number of the Primary Cardholder
- ▶ Add-on Cardholder will also be bound by the Terms & Conditions of the Cardmember Agreement earlier executed between Primary Cardholder and SBICPL
- ▶ Primary Cardholder will be liable for payment towards all the charges against issuance of the Add-on Card(s) issued on the Account
- ▶ There is no issuance (joining / renewal) fee for the Add-on Card
- ▶ Maximum of three Add-on Cards can be issued for every eligible Primary Card
- ▶ The Reward Points earned on Add-on Card spends will be added to credit card account of Primary Cardholder
- ▶ The Add-on Cardholder will be eligible for Domestic Airport lounge access benefit in accordance with the product proposition applicable to the Primary Cardholder
- ▶ SBI Card reserves the right to change the features/benefits of the Add-on Card without any notice and without giving a reason whatsoever. Customer's account associated with the Primary Card should be in "regular" status for Add-on to be issued. Definition of Account's status is defined as per SBI Card's internal policies
- ▶ SBI Card reserves the right to decline the application for Add-on Card as per the Internal Policies and guidelines.
- ▶ Primary Cardholder will have to submit the following information of the Add-on applicant:
 - ▶ Details of Add-on Applicant
 - Name of Add-on applicant
 - DOB of Add-on applicant
 - Gender of Add-on applicant
 - Relationship of Add-on applicant with Primary Cardholder
 - Valid Photo of Add-on applicant
 - Aadhaar number of Add-on applicant
- ▶ Primary Cardholder will have to fill the application for an Add-on Card and complete KYC verification for the Add-on Card applicant
- ▶ Cardholders can manage Add-on SBI Card transactions using the Manage Cards section in post-login section of the SBI Card Website and SBI Card Mobile App. By default, Primary Card usage settings will be set as same for Cardholder's Add-on SBI Card(s). Cardholders can use Manage Cards section to manage Add-on Card transactions
- ▶ To know more about Add-on Card, visit:
<https://www.sbicard.com/en/personal/benefits/add-on-card.page>