

Terms & Conditions

First Year Free pre-approved *SimplySAVE* UPI SBI Card

Offer: Cardholder to apply for a pre-approved *SimplySAVE* UPI SBI card during the offer period and get the first-year Annual fee waived off

1. The SBI Card Offer (“Offer”) from SBI Cards & Payment Services Ltd. (“SBICPSL”) is open to select residents of India holding a valid and current SBI Credit Card (“Card”) i.e., with no outstanding of more than 30 days (“Cardholder”).
2. Offer is applicable only on the new pre-approved *SimplySAVE* UPI SBI Card issued to select Cardholders during the offer period.
3. Offer Period: 1st January 2024 – 4th September 2024 (Both dates inclusive)
4. Offer will be communicated to existing cardholders of SBI Card via offer-specific SMS or Emailers etc. To be eligible for the Offer, Cardholder needs to apply for a pre-approved *SimplySAVE* UPI SBI Card via these communication channels only.
5. Offer is applicable only on pre-approved *SimplySAVE* UPI SBI Card and not on other credit cards issued via any other channels.
6. No annual fee will be levied for the first year. Renewal fee of Rs. 499+ GST will be applicable from second year onwards. It is the responsibility of the cardholders to ensure timely payment of renewal fees to enjoy the card benefits.
7. Renewal fee will be reversed on reaching spends of more than Rs. 1 Lakh in the preceding year.
8. The offer is valid on new card issuance only and is not applicable on card upgrade, card reissue, card replacement or card renewal.
9. Cardholder to ensure that their registered mobile number is not on NCPR (National Customer Preference Register)/DND list to receive periodic communication related to the Offer.
10. Primary Cardholder to ensure and update their latest mobile number and email ID to receive periodic communication related to the Offer. SBICPSL shall not be responsible for non-communication of the e-code in case the eligible Cardholder does not have a valid registered mobile number and/or email address with SBICPSL.
11. All decisions of SBICPSL about eligibility of Cardholders for benefits under this campaign are final, absolute, and binding on all Cardholders.

12. In case of any query regarding offer, please contact SBI Card Helpline (18601801290 / 39020202- prefix local STD Code) by 31st Jan 2024. No queries regarding offer will be entertained by SBICPSL post this period.
13. This Offer is a stand-alone Offer and the benefits provided 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.
14. Any disputes arising out of this Offer shall be subject to arbitration under the Indian Arbitration and Conciliation Act, 1996 including any statutory amendments carried thereof. Arbitration shall be conducted by a sole arbitrator appointed by SBICPSL for this purpose and the award of the arbitrator shall be final and binding on the cardholder and SBICPSL. The place of arbitration shall be New Delhi and the language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against SBICPSL.
15. Cardholders are not bound in any way to participate in the Offer. Any such participation is voluntary and the same is being made purely on a “best effort basis”.
16. 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.
17. SBICPSL reserves the right to modify or change any of the terms and conditions applicable to the Offer at any time without prior notice.