

## **OFFER TERMS AND CONDITIONS:**

1. This Marketing Program (“Offer”) is offered by SBI Card & Payment Services Ltd. (“SBICPSL”) under an arrangement with NBSL (“BHIM”/Partner)
2. It is open to all legal residents of India holding a valid and current Rupay SBI Credit Card excluding Corporate Credit Card (“Cardholder”)
3. Offer is valid (“Offer Term”) from 01<sup>st</sup> Feb 2025 to 31<sup>st</sup> March 2025, unless extended by SBICPSL and Partner by mutual consent in writing for a further period “additional term”.
4. Under this Offer, cardholder can:
  - a. Link Rupay SBI Credit card with BHIM UPI app and get Flat Rs 50 Cashback on the 1<sup>st</sup> UPI transactions done on BHIM App.
  - b. Minimum Eligible Transaction Value: Rs.500
  - c. Offer can be availed once per Rupay SBI Credit Card only.
  - d. Offer applicable for all users who link their SBI RuPay Credit Card on the BHIM app during the offer period for the first time.

### **Steps to link SBI Rupay Credit Card on BHIM App**

- a. Click on the profile, available on the upper left on BHIM App
- b. Under "OTHER ACCOUNTS" Click on " Link RuPay Credit Card Pay with UPI"
- c. Select "SBI Credit Card"
- d. The screen will show the SBI Credit Card along with the Masked Credit Card Number
- e. Select the Card and Click on Confirm
- f. Set the UPI PIN
- g. Click on the profile, available on the top left
- h. Click on "MY LINKED BANK ACCOUNT"
- i. Click on SBI Credit Card
- j. Click on "MAKE P2M DEFAULT"
- k. Now enjoy Seamless Credit Card on UPI Payments on the BHIM App

### **Steps to receive the Cashback**

- a. All cashback amounts will be credited within 15 days from the date of the transaction (i.e. If the transaction was done on the 1<sup>st</sup> of Feb 2025, then the cashback will be processed by 15<sup>th</sup> Feb 2025)
- b. NBSL will try to credit the cashback amount to the winner’s UPI account twice and if the transaction declines, the Offer will be withdrawn for the User.
- c. All cashback amounts will be credited to the CASA (Current or Saving) account linked to the Users’ vpa used for making payments.

Cardholders who have linked or made a transaction using RuPay SBI Credit Card on BHIM UPI App, prior to the offer start date, will not be eligible for this offer.

## **OTHER TERMS AND CONDITIONS OF BHIM:**

1. Participation in the Offer is entirely voluntary, and it is agreed and understood by the Users that participation shall be deemed to have been made on a voluntary basis.
2. NBSL reserves the right to change, amend, add, or delete the terms and conditions associated with the Offer without assigning any reasons or without any prior intimation whatsoever. NBSL also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever.
3. In all matters relating to the Offer, the decision of NBSL shall be final and binding in all respects.
4. In case of any fraudulent/ suspicious transaction, NBSL reserves the right to remove the User from the eligibility of the Offer.
5. NBSL shall not be obliged to make any public announcements of the results of the Offer.
6. All disputes related to the Offer are subject to the exclusive jurisdiction of the competent courts of Mumbai.
7. The terms and conditions of the Offer shall be in addition to and not in substitution/derogation to the BHIM terms and conditions and terms and condition issued by the respective Issuer Bank for the respective Rupay Credit Card on UPI (“RuPay CC on UPI Terms”). All capitalised terms used but not defined herein shall have the respective meanings ascribed to it in the BHIM terms and conditions and Rupay CC on UPI Terms.

**OTHER TERMS AND CONDITIONS OF SBI Card:**

1. The above Offer is by way of a special offer for SBI/Tata Credit Cardholders only excluding SBI/Tata Corporate Credit Cardholders and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement between SBICPSL and their Cardholders. The terms of the above Program shall be in addition to and not in derogation of the terms contained in the card member agreement, Merchant EMI Terms and Conditions and Rewards Terms & Conditions.
2. Any query regarding the program will be entertained only till 30 days of transaction date. Post such date, SBICPSL & Partner will not entertain any correspondence or communication in any manner whatsoever regarding this Program from any persons.
3. SBICPSL does not endorse any of the products or brands being offered under the Program and will not accept any direct liability pertaining to the quality, merchantability, fitness, delivery or after sales service of such products which shall be at the sole liability of the Partner.
4. All the existing offers, discounts etc. on select/all products or services that are being offered by Partner can be availed by the Cardholders as part of this offer as mentioned in this communication.
5. Pictures of products shown in the communication sent to the customer either through mailers, push notifications, social media channels, statements or advertised on the website/mobile app, are representative only and may not bear a resemblance to the actual products. None of the parties shall under any circumstances be responsible towards the same.

6. Products/services offered under this program are subject to availability from the respective participating merchants/sellers of Partner and accordingly SBICPSL in no circumstances shall be liable for non-availability of any of the products/services.
7. SBICPSL shall adhere, cater and ensure on best effort basis to perform the agreed terms and conditions of the program.
8. SBICPSL will not be liable for any technical or any offer configuration related issue at Partner platform on account of which cardholder is unable to avail the offer. All such concerns need to be taken up directly with the Partner by cardholder for resolution
9. Under no circumstances will the offer/cashback being offered under this Program be settled with cash in lieu by SBICPSL or by Partner.
10. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer.
11. SBICPSL will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by Partner/Partner's sellers on products/services made available by it and the same shall be at the sole risk and consequences of Partner/Partner's sellers and without reference to SBICPSL.
12. All government Levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Offer was offered.
13. This Offer shall be subject to all applicable laws, rules and regulations which are in existence, and which may be promulgated anytime by any statutory authority.
14. SBICPSL reserves the right to disqualify the Cardholder(s) from the benefits of the Offer, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the said Offer or otherwise by use of the Card subject to intimation to Partner of such disqualification.
15. Any person availing this Offer shall be deemed to have accepted these terms and conditions.
16. SBICPSL and Partner reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all or some of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
17. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary, and the Offer is being made purely on a best effort basis.
18. Nothing herein amounts to a commitment by SBICPSL to conduct further, similar, or other Offers.
19. Any disputes arising out of the Offer between SBICPSL and Cardholder shall be subject to arbitration by a sole arbitrator to be appointed by SBICPSL for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996 and amendment thereof. The Seat & Venue of arbitration shall be at New Delhi, India and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against SBICPSL or Partner or any of its affiliates.

20. 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.
21. These terms & conditions shall be governed and interpreted as per the laws of India and any dispute relating to these terms & conditions shall be subjected to exclusive jurisdiction of the courts of Delhi.