

## Terms & Conditions

Swiggy Voucher worth Rs. 500 with every new Add-on Card

**Offer: Get Swiggy Voucher worth Rs.500 with every new Add-on Card. Cardholder to apply for an Add-on Card against his/her Primary Card. Spend Rs.1500 or more using their Add-on Card applied during the offer within 45 days of Add-on card issuance to avail the offer. The offer is only for existing cardholders applying for Add-on Card using Digital Channels like Mobile App & Website**

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 Add-on Cards applied through SBI Card Website and Mobile App, applied during the offer period. The customer should already have a primary card. This is not applicable with Add-on card sourced along with the new primary card application.
3. Offer Period: 1<sup>st</sup> September 2025 – 31<sup>st</sup> October 2025 (Both dates inclusive)
4. To be eligible for the Offer, spend Rs. **Rs.1500** or more using the Add-on Card within 45 days of Add-on Card issuance (hereinafter referred to as the “Eligible Period”). The said transaction can take place at Point-of-Sale (POS) terminal or at e-commerce websites/mobile apps. The following types of transactions shall not be considered for offer eligibility: Cash Withdrawals, Balance Transfer, Balance Transfer on EMI, Encash spends.
5. The total spends (net of reversal) of **Rs.1500** should not include any transactions which has been reversed/credited back to the card during the eligible period.
6. Offer is not applicable to TATA and Corporate Cards.

7. Cardholder will not be eligible for the voucher if the card has been closed during the fulfillment.
8. The offer is valid for new Add-on Card issuance only and is not applicable on Card upgrade, Card reissue, Card replacement or Card renewal.
9. The eligible Primary Cardholder will receive an e-code to activate the Swiggy Voucher on their registered Mobile number. The e-code will be sent via SMS within 60 days of the end of the 'Eligible period' on their registered mobile number.
10. Primary Cardholder can apply for a maximum of 3 Add-on Cards against every credit card account. Primary Cardholder will receive 1 Swiggy Voucher with every Add-on Card upon meeting offer eligibility criterion. (a maximum of 3 vouchers worth up to INR 1500 per card account can be earned)
11. Primary Cardholder to ensure that their registered mobile number is not on DNCR (Do no call registration) and DNS (Do not SMS) list to receive the e-code for Swiggy Voucher.
12. Primary Cardholder to ensure and update their latest mobile number and e-mail ID to receive periodic communication related to this offer. SBICPSL shall not be responsible for non-communication of the voucher code in case the eligible Cardholder does not have a valid registered mobile number and/or email address with SBICPSL.
13. The Swiggy Voucher will be fulfilled only to the primary Cardholders who are eligible as part of this program. All decisions of SBICPSL about eligibility of Cardholders for benefits under this Program are final, absolute, and binding on all Cardholders.
14. In case of any query regarding offer fulfilment, please contact SBI Card Helpline (18601801290 / 39020202- prefix local STD Code) by 31<sup>st</sup> March 2026. No queries regarding offer fulfilment will be entertained by SBICPSL post this period.
15. This Offer is a stand-alone 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.
16. 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. Existence of a dispute, if any, shall not constitute a claim against SBICPSL.

17. 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”.
18. The usage of Swiggy Voucher to be governed by the Terms & Conditions as laid down by Swiggy.
19. 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.
20. SBICPSL reserves the right to modify or change any of the terms and conditions applicable to the Offer at any time without prior notice.

## **Swiggy Voucher Terms and Conditions**

To redeem the benefit, the money has to be loaded to the Swiggy account

1. Swiggy Money can be used to pay for all Swiggy orders (Food, Instamart and Dineout)
2. Swiggy Money carries a validity of 1 year from the date of credit on Swiggy
3. Any balance in Swiggy Money account cannot be transferred to a bank account or to another Swiggy Money account as per RBI guidelines
4. Any balance in Swiggy Money account cannot be used to purchase any gift vouchers
5. Swiggy Money is powered by underlying prepaid instrument (PPI) Gift cards by Razorpay

### **Steps to add Swiggy Money:**

Swiggy App > Accounts > Swiggy Money > Redeem Now > Enter 16 digit code and 6 digit PIN