

## **TERMS AND CONDITIONS: SERVICES ON WHATSAPP**

These terms and conditions (“WhatsApp Terms and Conditions” as amended from time to time) are applicable to the Customers that avail the Services provided by SBI Cards and Payment Services Limited (“SBI Card”) on the WhatsApp platform.

The WhatsApp Terms and Conditions shall be in addition to any other terms and conditions as stipulated by the SBI Card from time to time on its website ([www.sbicard.com](http://www.sbicard.com)) whether pertaining to the account or in relation to other products, services, facilities or offers provided by the SBI Card.

Any services that may be offered to the customer through the WhatsApp platform (“WhatsApp”) is at the discretion of the SBI Card and/or basis the eligibility criteria of a customer and such services are subject to certain terms and conditions. In case of conflict between any of these WhatsApp Terms and Conditions and the terms and conditions for other services provided on the WhatsApp channel, specific terms and conditions of such services shall prevail.

Further, in case of inconsistency between the WhatsApp Terms and Conditions and any specific terms and conditions pertaining to a specific variant of the account or any specific service/product/offer, the specific terms and conditions of that particular service/product/offer shall prevail.

By subscribing to SBI Card’s services on WhatsApp, User agrees and understands the subscription to Whatsapp service is purely discretionary and involves use of third party application, which is not owned or controlled by the SBI Card.

Prior User/ Customer consents shall be required to provide Whatsapp services including:

To receive notifications via WhatsApp including account information, transaction details, Reward Points, etc. Feature addition and removal on WhatsApp is sole discretion of SBI Card.

To receive notifications including offers, new product features, any other important notification sent by SBI Card time to time etc. on User registered mobile number via WhatsApp.

Any other services which is currently available through other modes, including SMS.

User agrees that WhatsApp channel cannot be used for grievance redressal or reporting fraud as of now, SBI Card will have no liability on reporting of such incidents at WhatsApp channel.

The interaction between the User and SBI Card on the WhatsApp is dependent upon certain parameters and algorithms which are designed to perform in a certain way. The SBI Card may not be responsible for satisfactory resolution of User queries. The User shall be solely responsible for all the communication exchanged with SBI Card while logging into this service and/or to adopt alternate communication mechanism to ensure query resolution.

User can call 1800 180 1290 or visit <https://www.sbicard.com> for reporting their grievances.

User is solely responsible for ensuring safety and security of User’s WhatsApp account linked with the registered mobile number with the SBI Card., and SBI Card shall not be liable, in any way whatsoever, for any loss, damage, claim, action, liability etc. arising out of any default of User to ensure safety and security of its Whatsapp account as mentioned above.

User understands that using WhatsApp application, platform and channel may carry additional cost and risks and the interface may not be secured. Further any message and information exchanged is subject to the risk of being read, interrupted, intercepted, or defrauded by third party or otherwise subject to manipulation by third party or may result in delayed or failed transmission. SBI Card shall not be responsible or liable to User or any third party for the consequences arising out of or in connection with using of this service.

User understands that mobile phones and Whatsapp account may be vulnerable to the threats such as, but not limited to, unauthorized

- Access by intruders to the data /information

- Identity theft
- Privacy violations Planting of stealth software and viruses
- Disablement or distortion of operations
- Interception of the transmission of encrypted data/message etc.

User shall immediately notify SBI Card in writing if User discovers/ suspects any unauthorized access.

SBI Card does not make any representation or warranty that the service will be available at all times without any interruption and further that SBI Card shall not be responsible for any variation, reduction or imposition of the terms of use and operation of Whatsapp application or the User's inability to use mobile applications.

User is aware that authenticated technologies and strict security measures are required for using mobile applications. User undertakes to ensure that the password is not revealed to any third party including SBI Card officials or any other person.

Under no circumstances shall SBI Card, or its agents, officials, affiliated companies, officers, directors, employees, and contractors be liable for any direct, indirect, punitive, incidental, special, or consequential damages that result from the use of, or inability to use, this service.

User agrees that the present service is an add-on service only and User shall not have any claim against SBI Card on account of any suspension, interruption, non-availability or malfunctioning of the service due to any link/mobile/system failure at SBI Card's end for any reason thereof. Receipt of messages by User shall be subject to the data network connection and SBI Card shall not be held responsible for any delay or non-receipt of the responses at WhatsApp channel.

User shall not submit or transmit any content through this service that is:

Obscene, Vulgar, or Pornographic

Encourages the commission of a crime or violation of any law

Violates any state or federal law in India and/or the jurisdiction in which User resides

Infringes the intellectual or copyrights of a third party.

SBI Card reserves the right to remove or otherwise delete any content or submission made by User that violates the rules or which is inappropriate, as per SBI Card's sole discretion, without any liability or giving intimation to User.

These terms and conditions are in addition to the terms and conditions that may be stipulated by Whatsapp for use of their platform/ account.