

SBI CARD'S CODE OF CONDUCT FOR DIRECT SELLING & MARKETING AGENTS

1. This code will apply to all agents and their representatives involved in sales, marketing and distribution of any financial / payment product of SBI Card.
2. The Agents, Sales Executives/Business Relationship Executive and Tele Marketing Executive working for the Agencies must agree, in writing, to abide by this code prior to undertaking any direct sale or marketing operation on behalf of SBICPSL.
3. All agents and their representatives involved in sales, marketing and distribution of any financial / payment product of SBI Card must sign the attendance register for all days for which they have attended/come to office/work.
4. All agents and their representatives should always carry a valid ID Card issued by their respective Agencies. Such Employees should always be dressed in appropriate formal attire. Jeans / T-shirt and open sandals are not allowed.
5. All agents and their representatives should refrain from using inappropriate and abusive language. Intimidation or harassment of any kind, either verbal or physical is strictly prohibited.
6. All agents shall submit only valid & genuine bills / vouchers (in original, where required) for any claim for reimbursement.
7. Unless specifically permitted, mobile phones are not allowed inside the office premises. The mobile phones should be on silent mode & locked in duly assigned drawers/inside the bag during working hours (except-breaks).
8. No agent should use mobile phones for making any sales related calls unless specifically authorised.
9. 100% National Do Not Call Registry check must be done on all data called upon by agents.
10. The lead generation sales call should be made from +140 numbers only.
11. The calling data sheets must be given back to authorized persons every day, post completion of the Tele-calling process on those sheets.
12. 100% Back Check Call must be done for all applications processed as per approved script.
13. No Agent or Data Operator or sales team member to hold any application or customer documents for more than 7 days post collection of the same. No applications should be withheld during month end and all the applications should be submitted for onwards processing within designated time.
14. No documents from the customers are to be taken by any agent without customer consent and duly signed and verified. Agents must keep all the customer and company related information strictly confidential. No agent or Data Operator or sales team member record, store document or any customer or company data with him and shall not make copies of or otherwise transfer /

email such information to any third party or his / her own personal ID. Any breach of confidentiality of the Customer or company information, may lead to strict action against the concerned agent and the Agency.

- 15.No agent shall hold or maintain applications of other banks, unauthorized data, bank stamps, letterheads etc.
- 16.No Agent or Data Operator or sales team member should fudge or tamper any application form, documents, photographs etc. provided by the customers.
- 17.No Agent or Data Operator or sales team should fudge or tamper any bill.
- 18.There should be no mismatch in the information in the application form as compared with documents provided by the customer.
- 19.All Agent or Data Operator or sales team member should provide information and documents submitted by customer only.
- 20.No Agent or Data Operator or sales team member to misuse/unauthorized use of partner's data, infrastructure or system at any time.
- 21.There should be No misreporting of numbers/dispatch figures/incentive or any other relevant information.
- 22.There should be no condoning of deliberate acts of mis-selling or mis-communication by any Agent or Data Operator or sales team member during any month. Any such act should be immediately reported to the concerned authorities.
- 23.Only those prospects should be contacted who have has expressed their desire to acquire a SBICPSL product through different modes like website, reference, call center, branch etc.
- 24.Agents must help prospect understand SBICPCL products, services, documents requirements and terms and conditions in a simple manner.
- 25.Customer must normally be contacted between 7 a.m. – 7 p.m. Avoid calls at a time or at a particular place if requested by the customer.
- 26.During the call to the Customer agents to identify themselves as only agents of SBICPSL while interacting with the customers and state reason of their call.
- 27.Do not discuss the product and offer other than the prospective customer or person authorized by the customer on his behalf.
- 28.Do not mislead the prospective customer on any service /product offered, business or organization's name, or falsely represent yourself. Don't make any false /unauthorized commitment of behalf of SBICPSL for any facility/service.
- 29.No Agent or Data Operator or sales team member should accept or offer any gift(s)/ bribe in cash or kind or any other means to or from prospect to gain favor.
- 30.Always respect Customer privacy;

31. Do not enter the prospect's residence/office against his/her wishes.
32. Provide your telephone number, supervisor's name or the concerned SBICPSL officer's contact details, if asked for by the customer.
33. Any communication sent to the prospect shall be only in the mode and format approved by SBI Card.

Signature of Sales Executive: _____

Name of the Sales Executive: _____

Date: _____