

SBI CARD FACTSHEET

An Overview

A Leading Issuer of Credit Cards in India, SBI Cards, is a joint venture between State Bank of India, the country's oldest and largest bank, and GE Capital. It offers Indian consumers access to a wide range of world-class, value-added payment products and services. GECBPMSL manages the servicing, technology and processing needs for SBI Card across India while SBICPSL focuses on customer acquisition, marketing and risk management of SBI Card.

With a current customer base of over 2.8 million, SBI Cards operates through a footprint of 63 cities in India (not including the reach of their remittances, delivery and collections infrastructure).

Our Brand Promise - Make Life Simple

The SBI Card Brand is based on the value proposition of 'Make Life Simple'. The proposition stands testimony to SBI Cards' continuous efforts of simplifying the lives of their customers, employees and other important stakeholders which impact business in multiple ways. SBI Cards' innovative products and services along with their responsible corporate citizenship practices form the framework of delivering on this promise, time and again. Customer centricity is core to SBI Cards' scale of operations. Many pro-customer initiatives support this belief. SBI Cards is among the players with the lowest customer complaints received from the Banking Ombudsman, bearing testimony to their continuous efforts to 'Make Life Simple' for their customers.

Awards and Recognitions

At SBI Card, it is our constant endeavor to 'Make life simple' for our customers. Our efforts and expertise in the areas of customer services and customer engagement have been recognized and appreciated nationally. Some of the awards to our credit are:

- Award for 'Excellence in Customer Services' 2012-13 by Asia BPO Summit
- 'Best Issuing Institution across India & South Asia' 2012, for fraud management by Visa Inc.
- 'Most Trusted Brand' by Reader's Digest Awards'2013, third time in a succession.
- 'Best use of Social Media in Marketing', 4th CMO Asia Award.
- 'Excellence in Customer Service' at the Asia Outsourcing Excellence Awards organized by CMO Asia, 2014.

Some of the important benefits that SBI Cards offers its cardholders -

1. A wide range of credit cards catering to the needs of diverse customer segments. This includes Premium cards, Travel and Shopping cards, Classic cards, Exclusive co-branded cards as well as corporate cards.
2. 14 payment options - The only Company in India to offer 14 different modes of payment to SBI Cardholders. This includes SBI Account holders who can direct their remittances through Onlinesbi.com, National Electronic Fund Transfer (NEFT) and Over the Counter (OTC) (at SBI Branches).
3. One of the first few companies to have migrated to the Europay, MasterCard and Visa (EMV) platform. SBI Cards uses this cutting-edge technology for its wide spectrum of Credit Cards.
4. Comprehensive real-time SMS alerts system with more than 60 types of useful and critical alerts for cardholders
5. Sbicard.com allows cardholders to discover the power of convenience & manage their SBI Card account 24*7.

6. A cutting-edge IVR (Interactive Voice Response) system, which is truly customer-friendly and has a host of services for the customers
7. The SMS channel for grievance redressal wherein cardholders can simply SMS the word "Problem" to < 9212500888> and get their concerns addressed.
8. Simply SMS-Get your account information, instantly, with just an SMS.
9. The SBI Corporate Card Program empowers employees with global acceptance and attractive usage benefits to meet their corporate expenses.
10. The brand SBI Card is also highly active on Twitter & Facebook, the Social Media Channel thus enabling a 360 degree approach to reach out to customers & in turn giving them various ways to contact us.

An Extensive Products Basket

SBI Card has a wide portfolio catering to both the individual and corporate segments. SBI Card offers a number of cards under each of the following categories:

- Premium Cards
- Classic Cards
- Travel & Shopping Cards
- Exclusive Cards
- Corporate Cards

SBI Signature Card

The SBI Signature Card offers an array of thoughtfully designed privileges and rewards to simplify the cardholder's life including accelerated reward points, complimentary air tickets and gift vouchers, complimentary airport lounge access, exclusive domestic and international travel benefits and complimentary movie tickets every month. Another distinct benefit offered with the SBI Signature Card is the 'Signature Book of Rewards' wherein cardholders receive a wide-range of premium rewards to choose from depending on their lifestyle.

SBI Platinum Card

The SBI Platinum Card comes with the promise of True Lifestyle benefits. SBI Platinum Cardholders earn a whopping 10 Cash Points for every Rs.100 spent on Dining, Departmental Store & International Spends. On crossing certain milestone spend levels one is eligible for airline tickets or apparel gift vouchers. Additionally, one gets access to over 200 Golf Courses across the world and complimentary access to Airport Lounges in India & Abroad under the Visa Airport Lounge Access Program.

SBI Gold & More Card

The SBI Gold & More Card brings unmatched value to our cardholders. This Card is meant for the Smart Shopper and provides 2.5% Value back on all Grocery & Departmental Store spends along with Fuel Surcharge Waiver across all petrol pumps

SBI Advantage Plus Card

This Card is a first-of-its-kind in the industry, which provides consumers without a financial / credit history, the opportunity to own a credit card. Also, it helps them develop a habit of savings and create wealth for self.

SBI Corporate Cards

SBI Signature Corporate Card

The Signature Corporate Card has been especially designed keeping in mind the needs & preferences of a frequent business traveler. The Signature Corporate Card therefore promises a new sense of convenience and exclusivity, apart from the many industry first privileges.

The Complimentary Airport Lounge Access Program as well as the Complimentary Priority Pass membership are both aimed to make your travel experience more comfortable and pleasurable. For the organization, the SBI Signature Corporate Credit Card makes the entire process of Spend Management incredibly simple. It is an invaluable tool that helps keep a close tab on spends, evaluate spending patterns and forecast future spends. In addition to the host of benefits that are already a part of the SBI Corporate Card Program, the SBI Signature Corporate Card also offers Complimentary Concierge Services and a Complimentary Air Accident Insurance of Rs.1 Crore. Moreover, to help underline your signature, the SBI Signature Corporate Card's look itself has been crafted to give an appearance & design that is commensurate with its exclusive benefits!

SBI Platinum Corporate Card

The SBI Platinum Corporate Card is a unique offering from SBI Card to Corporates in India. With the increasing demand for Corporate Credit Cards, the SBI Platinum Corporate Card is ideally poised to become the new currency for India Inc! The card provides a robust expense management solution, convenience for the employees, and substantial savings for the organization! In line with SBI Card's mission of being an innovation leader, the SBI Platinum Corporate Card is a best in class product that carries industry-first features such as spend controls, daily spend limits, corporate level statements, dedicated corporate servicing, travel insurance, lounge access, healthcare offers, and much more. The organization can benefit from its flexible and intuitive features which help monitor spending patterns better, increase control over spends and identify opportunities for savings.

The product also enjoys exclusive offers from leading International Airlines, Hotel Chains, Car Rental Services, and other Travel partners. Powered by a world class technology & servicing platform, the SBI Platinum Corporate Card has also recently won a Visa Global Service Quality Award for the highest international transaction

approval rate.

Co-Branded Credit Cards

IRCTC SBI Card

The IRCTC SBI Card is the only loyalty-cum-credit travel card in association with the IRCTC, one of Asia's largest e-commerce travel portal. The cardholder's get up to 10% value back on railway bookings and also get offers on retail spends. The redemption option is very convenient, as the Cardholder can redeem points online against free tickets booked on the IRCTC website.

Tata Cards

Tata Cards combine the convenience of a powerful Credit Card with a rewarding membership to the Empower program. The Credit Card allows customers to earn points and the Empower program, India's first multi-brand loyalty program, offers them the advantage of redeeming these points across several loyalty partners such as Croma, Taj, Ginger, Titan, Star Bazaar, Tata Motors etc. The Card offers up to 5% value back at major Tata outlets with hassle-free instant redemption at point of sale.

SpiceJet SBI Card

SpiceJet is India's most preferred budget airline. The SpiceJet SBI Card is the only Credit Card programme with a low cost carrier, offering instant cash backs to customers along with a host of never before benefits on economy airlines.

Yatra SBI Card

Yatra.com is India's leading company in the online travel space. Yatra SBI Card provides unmatched travel, holiday and shopping options. Customers can now avail discounts across Yatra.com travel and holiday packages, exclusive previews to Yatra.com's best deals, attractive benefits including accelerated rewards on their purchases, EMI offers and much more.

Maruti SBI Card

The Maruti SBI Card is a loyalty-cum-credit card programme, offering cardholders 4% value back on all spends at Maruti and a host of other benefits on the Maruti network. The cardholders can redeem all points instantly at Maruti Dealerships for car servicing, repair and purchase of accessories.

Exclusive Bank Co-brands

SBI Card has exclusive co-brands partnerships with major banks like Oriental Bank of Commerce, Karur Vyasaya Bank & Bank of Maharashtra. The bank partnerships provide access to relevant customers across all locations. These exclusive Cards extend both in secured and un-secured formats offering both Platinum and Gold variants.


