

## SBI CARD

### An Overview

A leading issuer of credit cards in India, SBI Card is a joint venture between State Bank of India, the country's oldest and largest bank, and The Carlyle Group, one of the world's leading alternative asset managers. The Carlyle Group holds 26% while State Bank of India holds 74% stake in the joint venture.

SBI Card offers Indian consumers access to a wide range of world-class, value-added payment products and services. With a customer base of over 7.5 million, SBI Card operates through a footprint of more than 100 cities in India. SBI Card is the second largest credit card issuer in India, at present.

### Our Brand Promise - Make Life Simple

The SBI Card brand is based on the value proposition of 'Make Life Simple'. The proposition manifests in SBI Card's continuous efforts to simplify the lives of its customers, employees and other business stakeholders. SBI Card's innovative products and services, along with its commitment towards being a responsible corporate citizen, form the framework of delivering on this promise consistently. Customer centricity, supported by the values of trust and transparency, is core to SBI Card's operations.

### 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:

- 'Most Trusted Brand' by Reader's Digest Awards 2018, for the tenth time
- 'Excellence in Customer Service' award by Asia BPO Summit, 2012-13
- 'Excellence in Customer Service' at the Asia Outsourcing Excellence Awards organized by CMO Asia, 2014.
- 'Best Credit Card Program' for SimplyCLICK SBI Card at the MasterCard Innovation Awards 2016
- 'Best Issuing Institution across India & South Asia' 2012, for fraud management by Visa Inc.
- 'Most Innovative Technology Legacy Transformation' award for Card One Customer Relationship Management tool at International Gartner Awards 2016
- 'Best use of Social Media in Marketing' at 4th CMO Asia Award
- 'Excellent Compliance Performer' at Annual Compliance 10/10 awards, 2016
- 'Best Loyalty Program in Non- Banking Financial Sector' at the Loyalty Summit, Customer FEST Show, 2016

### The SBI Card Advantage

- A wide range of credit cards catering to diverse customer segments and changing customer needs. This includes premium cards, travel and shopping cards, classic cards, exclusive co-branded cards as well as corporate cards
- The only Company in India to offer 14 different modes of payment to its credit cardholders. This includes remittances through Onlinesbi.com, ATM, SBI mobile banking and auto debit, which are available only for SBI accountholders

- One of the first few companies to have migrated to the Europay, MasterCard and Visa (EMV) platform. SBI Card has migrated the bulk of its portfolio to this superior, secure technology
- Comprehensive, real-time SMS alerts system with more than 60 types of useful and critical alerts for cardholders
- The website sbicard.com allows cardholders to discover the power of convenience & manage their SBI Card account 24\*7. The adaptive and responsive website has 20 self- service features, including reward redemption, in addition to being mobile responsive
- SBI Card Mobile App provides convenience of account management through mobile and is available across all mobile phone operating systems – iOS, Android, and Windows
- A cutting-edge IVR (Interactive Voice Response) system, which is truly customer-friendly and has a host of services for customers
- The SMS channel for grievance redressal wherein cardholders can simply SMS the word "Problem" to < 9212500888> and get their concerns addressed.
- The SBI Corporate Card Program empowers employees with global acceptance and attractive usage benefits to meet their corporate expenses
- Active presence on Twitter & Facebook enables a 360 degree approach to customer engagement

### **An extensive products basket**

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

- Premium Cards
- Classic Cards
- Travel & Shopping Cards
- Corporate cards
- Banking partnership cards

### **SBI Card Elite**

The SBI Card ELITE offers an array of thoughtfully designed privileges and benefits meant to complement and reward our cardholders` premium lifestyle and offer them best in class consumer experience and service. Accelerated reward points, milestone benefits, exclusive concierge services, complimentary air tickets and gift vouchers, domestic and international airport lounge access and exclusive travel benefits, complimentary movie tickets every month are some of the benefits cardholders can avail.

**SBI Card PRIME**

The SBI Card PRIME, designed for the entry level premium segment, clubs exclusive lifestyle privileges with enhanced value on their daily spends. SBI Card PRIME brings cardholders the best lifestyle privileges such as complimentary membership to loyalty programs of marquee brands like Vistara and Trident Hotels and complimentary international airport lounge access through the Priority Pass Program. PRIME cardholders earn a whopping 10 reward points for every Rs. 100 spent on Dining, Grocery & International Spends. The card also offers accelerated reward points on cardholder's birthday and at certain preferred partners such as RelianceFresh, Reliance Smart, Reliance Trends, Reliance Footprint and BigBasket. On crossing certain milestone spend levels one is eligible for apparel and travel gift vouchers.

**SimplySAVE SBI Card**

The SimplySAVE SBI Card brings unmatched value to our cardholders. This card provides accelerated savings on dining, movies, departmental and grocery store spends, along with fuel surcharge waiver across all petrol pumps. This card has been designed to complement the changing spending patterns of today's value conscious consumer.

**SimplyCLICK SBI Card**

The SimplyCLICK SBI Card is a unique card, which offers the most rewarding online shopping experience to today's young, always online generation through tie-ups with eight strategic partners - Amazon, BookMyShow, Cleartrip, Foodpanda, FabFurnish, Lenskart, OLA, and Zoomcar - covering the major spend categories in the online space. The SimplyCLICK SBI Card offers accelerated reward points to the tune of 10X on purchases made on partner sites. Additionally, the card offers reward points to the tune of 5X on other ecommerce sites.

**SBI Card Unnati**

The SBI Card Unnati is a unique card targeted at all SBI customers, including Jan Dhan account holders throughout the country. The SBI Card Unnati empowers everyone, including those without credit history, to avail of a credit card. Launched to drive digital payments adoption and facilitate credit inclusion, the card is offered at zero annual fee for four years. Cardholders can avail of benefits like fuel surcharge waiver across petrol pumps in India, 1 Reward point earning for every Rs 100 spent and cashback on achieving certain annual milestone spends.

**SBI Signature Corporate Card**

The Signature Corporate Card has been designed keeping in mind the needs & preferences of a frequent business traveler. Complimentary Airport Lounge Access Program and Priority Pass membership provide the card holder a premium travel experience. In addition to the host of benefits that are already a part of the SBI Platinum Corporate Card Program, the SBI Signature Corporate Card also offers complimentary concierge services, travel insurance and air accident insurance of Rs. 1 crore. For the organization, the SBI Signature Corporate Credit Card makes the entire process of spend management very simple.

**SBI Platinum Corporate Card**

The SBI Platinum Corporate Card is the ideal new currency for India Inc. The card provides a robust expense management solution, convenience for employees, and substantial savings for the organization. The card carries industry-first features such as dynamic credit limit, transaction

alert on international numbers, seamless transition of card within entities in addition to spend controls, daily spend limits, corporate level statements, dedicated corporate servicing, travel insurance, air accident insurance, airport lounge access etc. The card also brings 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 won a Visa Global Service Quality Award for the highest international transaction.

### **Doctor`s SBI Card**

The Doctor`s SBI Card is an exclusive credit card for doctors in association with Indian Medical Association, the only voluntary representative organization of Doctors of Modern Scientific System of Medicine in India. It brings an unmatched value proposition to Doctors through industry first features such as professional indemnity insurance cover of INR 10 lakh to protect doctors against professional risks and liabilities, accelerated 5X reward points on medical supplies, travel websites/apps and international spends, complimentary Priority Pass membership and international and domestic airport lounge access etc.

### **Co-branded Cards**

SBI Card has the largest co-brand portfolio in the industry, covering a range of categories.

### **IRCTC SBI Card**

The IRCTC SBI Card is the only loyalty-cum-travel credit card in association with the IRCTC, one of Asia's largest e-commerce travel portals. Cardholders get up to 10% value back on railway bookings and also get offers on retail spends. The cardholders get 1.8% transaction charge waiver for all railway tickets booked with the IRCTC SBI Card. The redemption option is very convenient, as the cardholder can redeem points online to book free railway tickets 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 Empower Program, India's first multi-brand loyalty program, allows customers to earn points and offers them the advantage of redeeming these points across several loyalty partners such as Croma, Star Bazaar, Westside, Titan, Ginger etc. The card offers up to 5% value back at major Tata outlets with hassle-free instant redemption at point of sale.

### **TATA Star Card**

Designed for the growing segment of customers who frequently purchase grocery/departmental category items from organized retail stores, the Tata Star Card offers an unmatched value proposition in this segment. Shopping with this card will bring customers 3.5% value back at all Star Bazaar outlets plus the advantage of earning an additional up to Rs. 500 bonus, through Star's loyalty program, every month. Joining e-gift vouchers from Star worth Rs. 3500 on Tata Star Platinum and Rs. 1000 on Tata Star Titanium Card as well as instant reward redemption against purchases at Star & other participating Tata outlets such as

Westside, Croma, Ginger, Tanishq and Titan are some of the other benefits of the card.

**Yatra SBI Card**

Yatra SBI Card provides unmatched travel, holiday and shopping options. Customers can 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, Master Card lounge access etc.

**fbf SBI STYLEUP Card**

The STYLEUP Card offers an unmatched value proposition to loyal customers through a lifetime flat 10% discount on fashion apparel, fashion accessories & footwear at all fbf and Big Bazaar Stores. Moreover, cardholders get 10X rewards on all fbf, Big Bazaar and Food Bazaar purchases as also on dining spends. The customers get Rs. 500 Fbf joining gift voucher and 2000 Reward points at card anniversary.

**Central SELECT Cards**

Available in two variants, SELECT AND SELECT+, this card offers loyal customers unmatched value. On SELECT+, cardholders get 20 reward points for every Rs. 100 spent at Central stores and 10 reward points per Rs 100 spent on dining and entertainment. Customers can avail savings of up to Rs 4000 annually, on achieving certain milestone spends. Renewal benefits to the tune of 12000 reward points can be availed as well. Reward points on the SELECT and SELECT+ cards can be redeemed instantly against purchases at Central stores or in the form of Central gift vouchers. Customers also get joining gift vouchers worth up to Rs 5000.

**Air India SBI Card**

The Air India SBI Card comes in two variants – Signature and Platinum. The card is designed for frequent travelers and offers a highly rewarding experience on air travel. Cardholders get accelerated reward points of 20 points for every ₹ 100 spent on Air India tickets. Additionally, 4 reward points are offered for every ₹ 100 of other spends. Bonus points are offered on achieving milestone spends. Cardholders get 20,000 reward points as a welcome gift. Reward points can be converted to air miles under Air India's Frequent Flyer Program to avail tickets against the miles. Complimentary access to domestic and international airport lounges further enhances one's travel experience.

**BPCL SBI Card**

BPCL SBI Card is designed to be the most rewarding fuel co-branded credit card in the country. The BPCL SBI Card offers up to 70 liters of free fuel per year to cardholders. It also bundles maximum value back on fuel with accelerated savings on other regular spends categories including Department Store & Grocery, Entertainment and Utility Bill payments, making it the most comprehensive and rewarding credit card in its segment. Cardholders can earn rewards and save on fuel at 14000 Bharat Petroleum fuel stations across the country, making the BPCL SBI Card the only fuel co-brand card with such an extensive reach.

**Apollo SBI Card**

Apollo SBI Card is India's first co-branded credit card in the healthcare segment. Designed to meet the complete healthcare needs of the family, the Apollo SBI Card is a pioneering product. The card offers

Complimentary OneApollo membership with discounts and savings of upto 10% on health check-ups, diagnostic services, pharmacy products, physiotherapy etc. It brings accelerated reward points on spends at Apollo entities and also on dining, entertainment and movies. Reward points can be redeemed at Point of Sale at Apollo health centers or in the form of Apollo gift vouchers. Card holders will be able to access services and benefits across the extensive Apollo Healthcare ecosystem, which includes the Apollo Hospitals, Apollo Clinics, Apollo Pharmacy, Apollo Diagnostics, Apollo Cradle, Apollo Sugar, Apollo White Dental, Apollo Spectra, Apollo Life Studio, Apollo Telehealth Services (ATHS) and Apollo Homecare. The Apollo SBI Card will comprehensively cover all the health and wellness needs of family members at different stages of the healthcare journey.

### **Etihad Guest SBI Card**

This marks the first international co-brand partnership of SBI Card and brings significant benefits to those who frequently travel abroad particularly to or via Middle East. Etihad Guest SBI Card and Etihad Guest SBI Premier Card offer complimentary Etihad Guest Silver Tier Status along with 2,500 Etihad Guest Miles, and Gold Tier Status with 5,000 Etihad Guest Miles respectively, upon first card swipe so cardholders can start collecting rewards straight away. The cards offer an accelerated rewards programme which allows guests to earn up to six Etihad Guest Miles per INR 100 spent on Etihad.com, up to four Etihad Guest Miles on every INR 100 of international spends and up to two Etihad Guest Miles on every INR 100 of domestic spends. Etihad Guest Miles can be redeemed to travel to destinations worldwide with Etihad Airways and over 20 partner airlines, stay at over 300,000 hotels worldwide, rent the best of car hire brands or purchase thousands of products at the Etihad Guest Reward Shop. Additional benefits include additional baggage allowance, priority boarding, 3-10% discount on direct Etihad Airways bookings as well as Guest +1 voucher, allowing cardholders to take a companion along with them.

### **Mumbai Metro SBI Card**

A combo card that enables commuters to have one card that acts as both credit card and metro smart card. The card offers auto top up facility, discounts with Mumbai Metro and an attractive reward point structure.

### **Chennai Metro SBI Card**

A combo card designed for regular commuters on the Chennai Metro, this multipurpose card functions as a credit card and metro smart card. The card allows contactless usage at the Chennai Metro AFC gate. It enables savings on daily spends through an attractive reward point structure.

### **Capital First SBI Card**

The Capital First SBI Card is a cobranded card that offers 10X reward points on purchase of electronics as well as dining and movies. In addition, the card brings features such as zero fuel surcharge, milestone rewards and international acceptance.

### **Exclusive Bank Co-brands**

SBI Card has exclusive partnerships with major banks viz. Oriental Bank of Commerce, Federal Bank, Lakshmi Vilas Bank, Karnataka Bank, South

Indian Bank, Karur Vysya Bank and Bank of Maharashtra The bank partnerships enable customers of partner banks to avail SBI credit cards such as SimplySAVE, PRIME and Elite products.