Terms Conditions for usage of RuPay SBI Credit Card on UPI

(Unified Payments Interface) Apps

Please read the Terms and Conditions carefully before linking or using the RuPay SBI Credit Card on UPI Usage of RuPay SBI Credit Card on UPI (Unified Payment Interface) by the Customer(s) shall be construed as deemed acceptance of these Terms and Conditions, mentioned herein below.

DEFINITIONS:

1. "**Beneficiary**" means a person or an entity essentially a Merchant holding a valid Bank Account, to whom the Payer initiates payment through the TPAP or Third-Party Application
2. **"Merchant/s"** shall mean and include online, mobile TPAP based and offline merchants who provides goods and services in exchange for payment through UPI.
3. "**NPCI**" stands for National Payments Corporation of India, a company incorporated in India under Section 25 of the Companies Act, 1956.
4. "**Payer**" means a person holding a valid and active UPI Account and who intends to pay money to the Beneficiary through the TPAP.
5. **"PSP (Payment Service Provider)"** refers to banks/ entities which are allowed to acquire Cardholders and provide payment (credit/debit) services to Cardholders.
6. **"TPAP"** means Third Party Application Providers e.g BHIM, Paytm, PhonePe etc.
7. "**Transaction**" means a payment initiated through the TPAP for debiting the Payer's Account and a corresponding credit to the Beneficiary's Account. A Transaction could be either a UPI Payments based pay or collect payment transaction.
8. "**Transaction Amount**" means the amount entered by the Payer or the Beneficiary in the TPAP at the time of initiating a Transaction, that is to be transferred from the Payer's Account to the Beneficiary's Account as a part of such Transaction.
9. **"UPI"** refers to the Unified Payments Interface Service offered by NPCI in collaboration with its member banks/entities.
10. **"UPI Functionality"** means the UPI based electronic fund transfer and fund collection facility provided by SBI Card to its Cardholders on RuPay Network through the NPCI UPI System as per the Guidelines.
11. "**UPI ID**" or "**Virtual Payment Address**" or "**VPA**" means a unique payment identifier issued to a Cardholder that can be used to identify the Cardholder's Account linked by the Cardholder to such UPI ID for carrying out Transaction
12. "**UPI Payments**" means Unified Payment Interface (UPI) based payment facilities offered to the Cardholder by their Issuing Bank/ entity or Beneficiary Bank/ entity (i.e., pay someone (push) or collect from someone (collect or pull) transaction), that are enabled on the TPAP to enable a Cardholder to make UPI based payments through the TPAP
13. "**UPI PIN**" means authentication credentials set by the Cardholder, which shall be entered by the Cardholder in the TPAP for authentication and completion of the Transaction through the TPAP.
14. **"Cardholder"** shall mean any cardholder whose UPI transaction has been facilitated by SBI Card.

TERMS AND CONDITIONS OF UPI FUNCTIONALITY ON CREDIT CARD:

1. Use of the UPI functionality is available only to individuals having a valid Credit card account
2. In line with NPCI guidelines, during credit card onboarding on the apps, the device binding and UPI PIN setting shall include and be construed as customer consent for credit card enablement for all types of transactions on UPI. For International transaction enablement, the existing process as per extant regulatory guidelines shall apply.
3. UPI functionality will only be available on credit accounts that are active and non-delinquent
4. The UPI functionality is only available to SBI credit cards on RuPay network.
5. Credit Card on UPI functionality can now be availed on RuPay SBI Add-On Cards as well.
6. To avail the UPI functionality, cardholder will have to download a third-party TPAP and register themself on the TPAP by creating an account by submitting such details as may be required including registered mobile number linked to the SBI Card Account, location access, SMS access etc.
7. UPI PIN is a 6-digit number to authenticate UPI transactions. UPI PIN can be set/ reset/ changed only on TPAPs like GooglePay, BHIM, Paytm, PhonePe etc. UPI PIN is different from the Credit Card PIN which is a 4-digit number
8. Cardholders are responsible for the confidentiality of their Account's password and the UPI PIN and are solely responsible for all activities that occur using their Account's password, UPI PIN and mobile phone on which the TPAP is installed
9. The UPI functionality on your SBI Credit card is only applicable to Peer-to-Merchant (P2M) transactions. Peer-to-Peer (P2P), Card-to-Card (C2C) and Peer-to-Peer-Merchant (P2PM), transactions are not allowed
10. Cash withdrawal facility is not available on UPI on Credit Card
11. Merchant EMI transactions are not allowed on UPI functionality on SBI RuPay Credit Cards
12. Cardholders are required to check the details of each transaction before entering UPI PIN to authorize the transaction.
13. For Cardholders to link your Add-on credit card on UPI, please ensure it is registered with a mobile number different from the one used for the primary card or any other Add-on cards, if any.

    For E.g. If a Primary cardholder has 3 Add-on Cards, to register the Add-on Credit Card on UPI, each of the registered mobile numbers of Add-on Cardholder should neither be registered for Primary Cardholder or for any of the other Add-on cardholder(s). To update the mobile number for Add-on Card, simply visit the SBI Card App or contact our customer care helpline.

14. In case of an Add-on card being reissued, the Mobile Number for the Add-on Card must be updated again in the system to enable linking the Add-on cards on UPI platform. In case of Add-on card re-issuance, the mobile number for the Add-on card need to be updated again on the SBI Card App before linking the Card on UPI
15. Fuel surcharge reversal shall be applicable for UPI transactions in line with the terms and conditions as stipulated for the respective product being used. Fuel surcharge reversal for CC on UPI transactions is not allowed for BPCL SBI Card, BPCL SBI Card OCTANE and other products where fuel surcharge reversal is not allowed as per respective products' terms & conditions. Kindly refer the terms and conditions of the product for more details.
16. Reward points accrual for transactions using Credit Card on UPI will be as per the Reward Point program defined by SBI Card for the particular card being used.

17. The availability of UPI Payments also depends on the availability or downtime of UPI services at, or systems of, the NPCI, the remitting bank / entity and or the beneficiary Bank

For security purposes, credit cards applied through real-time card issuance process (https://www.sbicard.com/en/tnc.page) will become active for transaction(s) on Third Party Applications (GooglePay,BHIM, Paytm, PhonePe etc) only after 24 hours of successful card issuance.**UPI transactions through Credit Cards are not applicable on the following Merchant categories:**

S.No.	MCC	Description
1	6010	Financial institutions manual cash disbursements
2	6012	Financial Institutions – Merchandise and Services and other similar services
3	6013	Cash Withdrawal ICCW
4	7407	P2PM CHANGES
5	7408	Lending Platform
6	7409	Digital account openings
7	0000	P2P
8	6011	Financial institutions automated cash disbursements
9	6051	Non-financial institutions foreign currency, money orders (not wire transfer), scrip and travellers checks
10	6211	Securities brokers and dealers
11	7322	Debt collection agencies
12	7800	Government-Owned Lotteries
13	7801	Government-Licensed On-Line Casinos (On-Line Gambling)
14	7995	Betting, including lottery tickets, casino gaming chips, off-track betting and wagers at racetracks
15	7802	Government-Licensed Horse/Dog Racing
16	9406	Government-Owned Lotteries (Specific Countries)
17	4829	Wire transfers and money orders
18	5413	Credit Card Bill payment.

This list is governed by NPCI and is subject to updation from time to time

- Cardholders can notify SBI Card at 18601801290 immediately of any unauthorized use of their password or UPI PIN or any other breach of security related to the TPAP or Cardholder Account or the UPI ID
- Cardholders agree and understand that UPI transactions shall be subject to restrictions like maximum transaction amount or maximum daily limits or periodic limits that may be imposed by the TPAP or the Issuing entity or by the NPCI, from time to time and cardholders shall at all times be bound by such limits and restrictions.

- Cardholders agree and undertake that they shall keep SBI Card harmless against any consequence and risk that may arise due to any UPI transactions undertaken by them through the TPAP and they shall be solely responsible for any liability incurred in execution of any instruction issued and/or Transactions initiated through the TPAPs

The Terms and Conditions listed above are subject to updation from time to time.

SBI Card may amend the above Terms and Conditions without any prior notice and the cardholder will be bound by the amended TnC.