

SBI Card PULSE

TERMS & CONDITIONS

INDEX

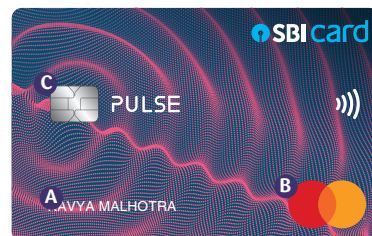
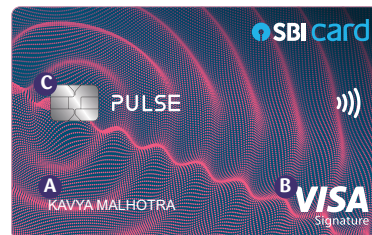
1.	Get familiar with your SBI Card PULSE.....	01
2.	Exclusive Features.....	02
	• Contactless Technology	
	• Worldwide Acceptance	
	• Guaranteed Peace of Mind	
	• Credit Facility	
	• Enhanced power to your family	
	• Cash on the Go	
	- How to get cash from an ATM	
	- Safety tips for ATM Usage	
	• Easy Bill Payment Facility	
	• Balance Transfer	
	• Flexipay	
	• Simple Easy Money Installment	
	• SBI Card Alerts	
	• Insurance	
3.	Convenience of Technology.....	07
	• Connect with us	
	• Website	
	• E-statement	
4.	How to use your SBI Card PULSE.....	09
5.	SBI Card PULSE FAQ's.....	10
6.	14 ways to make your SBI Card PULSE payment.....	13
7.	Use Credit Responsibly.....	15
8.	Secure your Card.....	18
9.	Terms & Conditions (Cardholder Agreement).....	20
10.	Terms & Conditions - Usage of SBI Card on Token Requestors.....	51

GET FAMILIAR WITH YOUR SBI CARD PULSE

1

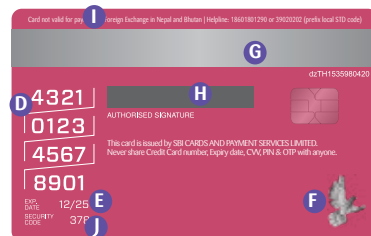
ON THE FACE OF YOUR CARD, YOU WILL FIND

- A. **Your Name:** Please check that your name appears correctly. In case it does not, please call the SBI Card Helpline to make the necessary corrections.
- B. **The Visa/Mastercard logo:** The hologram and the logo ensure that all establishments throughout the world displaying the Visa/Mastercard logo will accept your card.
- C. **EMV Chip:** SBI Card PULSE offers you additional security through the EMV chip enabled cards.



ON THE REVERSE OF YOUR CARD, YOU WILL FIND

- D. Your individual 16 digit card number.
- E. Valid Thru: This is the date after which your card needs to be renewed. Your card is valid from the day you receive it up to and including the last day of the month indicated on your card.
- F. The Visa/Mastercard hologram.
- G. Magnetic Strip: contains encoded information.
- H. Signature Panel: please sign on this as soon as you receive your card. This identifies the card as yours and prevents misuse by any other person. Your signature on this panel would imply your consent to abide by the terms & conditions governing the use of your card.
- I. SBI Card Helpline.
- J. Three digit CVV Number.



CONTACTLESS TECHNOLOGY

- Simply tap the SBI Card PULSE at a secure reader for the transaction. It is fast, easy and incredibly convenient
- Ideal for everyday purchase
- The card never leaves your hands during the transaction, significantly reducing the risk of card loss and fraud due to counterfiet (skimming)



WORLDWIDE ACCEPTANCE

Your SBI Card PULSE can be used in over 29 million outlets across the globe, including 3,25,000 outlets in India. Just look for the Visa/Mastercard sign of acceptance and present your card for payment.



GUARANTEED PEACE OF MIND

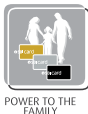
SBI Card PULSE automatically gives you complete peace of mind with our SBI Card Helpline and 24-Hour Visa/Mastercard Global Customer Assistance Services available across the world in case of any emergency.

If your card is lost or stolen during travel outside India, Visa/Mastercard/Global Customer Assistance Services provides you with emergency assistance.



CREDIT FACILITY

Your SBI Card PULSE offers great flexibility of payment. With the extended credit option, you can plan your payments against your outstanding. You can pay any amount from the Minimum Amount Due to the Total Amount Due outstanding as shown in your Monthly Statement. You can then carry forward the unpaid balance at one of the lowest finance charges available.



ENHANCED POWER TO YOUR FAMILY

You can share the power of your SBI Card PULSE with your family, by applying for an Add-on card for your spouse, parents, siblings and children over 18 years of age.



CASH ON THE GO

As an SBI Card PULSE Cardholder, you can withdraw cash from over 1 million Visa/Mastercard ATMs across the globe, including 18,000 ATMs in India. In addition to this, you get access to over 10,000 ATMs across 100 plus cities in India.

HOW TO GET CASH FROM AN ATM

Now you don't need to enter a bank anymore. The power to access cash at the press of a key is in your hands 24 hours a day. To access cash from any Visa/Mastercard ATMs, all you have to do is:

- Insert your card into the machine as directed and wait till the machine prompts you to key in your Personal Identification Number (PIN).
- Wait for a few seconds till the machine processes this PIN. It will then ask you to key in the amount of cash you need.
- Wait for a few seconds till your card comes out, count your cash before you leave.

SAFETY TIPS FOR ATM USAGE

- As soon as you get your PIN, memorise it and destroy the PIN mailer. Do not write the PIN on your card and never share it with anyone. Not even with our staff. Only you must know your PIN.
- Do not let anybody use your card to access the ATM facility on your behalf.
- Your PIN cannot be changed. Incase you forget it, please call the SBI Card Helpline and ask for it to be re-issued to you.

PLEASE NOTE:

- Your PIN along with your card is the only requirement for using this facility. Anyone in possession of both can use it to withdraw cash from the ATM.
- Please follow the instructions on the ATM carefully.
- It is important that you respond to the instructions on the ATM in reasonable time.
- In case you do not act after keying in the PIN, your card will either be retained by the machine or else will be ejected.
- Your card, if retained by the machine, will have to be re-issued and this is subject to a replacement card fee at the prevailing rate.
- The ATM may disburse currency notes of a particular denomination only.



EASY BILL PAY

EASY BILL PAYMENT FACILITY

With the Easy Bill Pay facility from SBI Card PULSE you can be rest assured you will never ever forget to pay your utility bills on time. All your utility bills like electricity, insurance, telephone will get paid before the due date with this facility from SBI Card PULSE. Bill payments can be done in three ways:

- Standing Instructions- Register yourself for standing instructions where everytime the bill is due, automatic payment is made to the biller by SBI Card on your behalf.
- Online payment through website- You can make online payments on the SBI Card website.



BALANCE TRANSFER

You can now save big with our low interest rate options on Balance Transfer facility. Just transfer the balances from any of your other Credit Cards to your SBI Card PULSE and enjoy Balance Transfer Plans suited to your financial needs. Get a Balance Transfer in just 3 days for all other Visa/Mastercard Cards and 5-7 working days for Non Visa/Mastercard cards. To avail this facility, the amount transferred should be a minimum of ₹5,000 and maximum of upto 75% of your available credit limit on the SBI Card PULSE. Processing Fee would be charged as applicable.



FLEXIPAY

This is an easy installment plan from SBI Card PULSE that lets you buy just about anything and repay in easy monthly installments. Choose the plan best suited to your financial needs and avail of a low-rate of interest. To avail this facility just call the SBI Card helpline or book online on sbicard.com within 10 days of your purchase.



SIMPLE EASY MONEY INSTALLMENT

SIMPLE Easy Money Installment is an offer on SBI Card PULSE for customers just like you, to make your credit card usage a little more convenient and hassle-free. The offer is brought to you in partnership with the participating Merchant Establishments thereby enabling you to buy products or services on Easy Money Installment schemes at select merchant outlets.

How Does It Work?

First choose an outlet which is part of the Simple EMI program. Visit the outlet and choose the products or services you wish to buy. At the time of making payment, inform the cashier of your intent of purchasing the product or service on EMI through your SBI Card PULSE.

How Do I Benefit?

- EMI Amount = Transaction Amount/Tenure
- No Documentation and
- On-the-spot approvals.

What Are The Charges?

- You may be charged a one-time processing fee along with the first EMI or this could be at no extra cost to you depending on the offer. Please visit sbicards.com or the participating merchant outlet for more details.
- You can view the list of participating merchant outlets and terms & conditions log onto sbicard.com



SMS ALERTS

SBI CARD ALERTS

SBI Card Alerts enables you to receive information regarding your credit card status as an SMS on your mobile phone. These include Mini Statement Alerts, Cheque Alerts, Credit & Cash Limit Alerts & Payment Assistance Alerts. So no matter where you are, we will keep you informed!



INSURANCE

INSURANCE

With your SBI Credit card you can buy Health Insurance, Personal Accident Insurance, Motor Insurance, Additional health covers, Travel & Home insurance, Life Insurance and other assistance products, at very affordable rates.

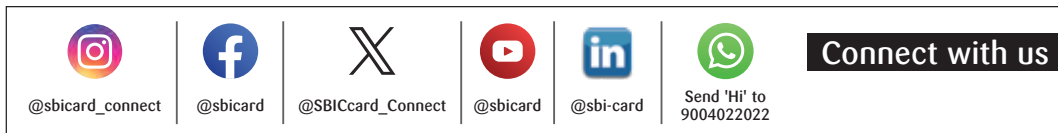
Disclaimer: SBICPSL, SBI Cards and Payment Services Limited is a corporate agent of Royal Sundaram General Insurance Co. Limited, SBI General Insurance Company Limited & SBI Life Insurance Company Limited Vide IRDAI registration code CA0075

Insurance is the subject matter of Solicitation. Royal Sundaram IRDAI Registration Number -102, SBI Life IRDAI Registration Number – 111, SBI General IRDAI Registration Number – 144



CONNECT WITH US

SBI Card is now on Facebook, Twitter & YouTube to connect with you and make your life Simple. Stay connected with us to know your SBI Card PULSE better - our Features & Offerings, Hot Deals & Services for you, Card Security, Card Eligibility, Common Card Terms & more.



WEBSITE

Discover the power of convenience with the SBI Card Mobile App or www.sbicard.com and manage your SBI Card anytime, anywhere. Access your account information, raise a service request or book a cross-sell product with a single click. Do More, View More and Mange More online.

Register on digital platforms in 4 simple steps:

1. Go to www.sbicard.com/register or select “Register now” on www.sbicard.com
2. Enter your Card no., CVV & Date of Birth and click on ‘Generate OTP/Proceed’, a one-time password (OTP) which you will receive on your registered mobile number and registered email address
3. Enter the OTP and click on ‘Proceed’
4. Set your preferred user ID, password and confirm password; and click on ‘Confirm’ Convenience on Mobile App
 - a. Edit/confirm device name for trusted device
 - b. Set M-PIN and Touch ID as convenient login options

DO MORE

- Apply online for SBI Card PULSE
- Apply for Flexipay, Encash, Balance Transfer for Easy Money
- Online Bill Payment

- Request for an Add-on card or ATM PIN
- Request for an ATM PIN

VIEW MORE

- Account Summary
- Unbilled Transactions
- Spends Analyzer
- Card Statement & Payment History for last 12 months

MANAGE MORE

- Single Window View
- Track Booked Offers
- Instant Contact Updation
- Subscribe to e-Statement or Request for Duplicate Statement



E-STATEMENT

No postal delays. No lost statements. No late payments. Just the convenience of getting your monthly statement delivered directly to your inbox. To subscribe, Simply SMS ESR < your email id > to 56767 from your Mobile number registered with us.

To get started log on to www.sbicard.com and take advantage of these benefits.



Scan to
download
the App



Scan
to register

HOW TO USE YOUR SBI Card PULSE?

9

Using your SBI Card PULSE is very simple. Once you have made a purchase at any of the merchant establishments that display the Visa/Mastercard sign, please present your card for payment

The establishment will prepare a charge slip (specimen shown above), very much like a normal bill, which contains the details of the transaction.

- Please verify the amount **A** and ensure that other particulars on your charge slip are correct.
- Kindly add the amount paid as tips and miscellaneous expenses and ensure that the total amount is filled. Check the amount in words (never leave the total blank).
- Please sign on the charge slip at the place indicated **B** in the same way as you have signed on the reverse of your card. You will be returned a copy of the charge slip, the actual bill and your card.
- Before you leave, please ensure that you have received your card.
- The amount you spend on your card will appear in your monthly statement. You can make your SBI Card PULSE payment using any of the 15 payment options available. Normal use of card does not attract any transaction fee or interest charge except in case of late payment / no payment.

AnyBank

A07/205

AnyBank

XYZ Store
UILE PARLE WEST
XXXXXI XXX

DATE: 03/01/06 TIME: 20:35:35
MID: 201 26076 TID: 01036720
BATCH: 000592 INU#: 007992

Sale
XXXX XXXX XXXX 8793 swipe
CARD TYPE: MASTER/VISA CARD EXP DATE: XX/XX
APPR CODE: 960983 RREF: 008322
AMT: RS 4000. 45

AnyBank

A07/205

A

B

SIGN: _____
SANJAY PAL
I AGREE TO PAY TOTAL AMOUNT AS ABOVE
ACCORDING TO CARD ISSUER AGREEMENT

CUSTOMER COPY

SBI Card PULSE FAQ's

1. What is SBI Card PULSE?

Ans: SBI Card PULSE powered by Visa/Mastercard contactless technology is a fast and convenient way to pay for every day purchases. It is a secure, contactless chip technology designed to help you spend less time at the cash register and give you the freedom to do the things that matter most to you.

2. How does the SBI Card PULSE work?

Ans: Step 1: Look for the Visa/Mastercard contactless technology mark and contactless logo at the point of sale.

Step 2: The cashier enters your purchase amount into the terminal. This amount will be displayed on the contactless reader.

Step 3: Hold your card over the reader at close range (less than 4 cm from where the contactless logo appears).

Step 4: Four green indicator lights or a beep sound will indicate when the transaction is complete. A message will also be displayed on the screen indicating the transaction is complete. No PIN is required.



Please note that payment through contactless mode is allowed for a maximum of ₹5000 for a single transaction.

3. What are the benefits?

Ans: Contactless payment functionality powered by Visa/Mastercard is specially designed for you for speed, convenience and security. During a contactless transaction the card never leaves your hand. This greatly reduces the risk of card loss and fraud through counterfeit/skimming. A Visa/Mastercard contactless card has its own, unique, built-in, secret key, which is used to generate a unique code for every Visa/Mastercard contactless transaction, thus making it more secure. There's no dipping, swiping or fumbling for cash. You're ready to go in just a few seconds. Ideal for places like fast-food joints, petrol stations, movie theatre etc. You don't need to look for cash/coins for small ticket everyday purchases. It is also easier to keep track of these expenses.

4. Is there a limit for a contactless transaction amount? Can I set my own limit?

Ans: Payment through the contactless mode is allowed for a limit of maximum ₹5000 for a single transaction. For a contactless transaction PIN is not required.

This limit is common for all customers and setting up of individual limit is not possible. Any transaction amount more than ₹5000 has to be carried out through Look, Wave, Go, a contact transaction (Dip or Swipe) and entering the PIN. You can also choose to do a contact transaction (Dip or Swipe) with PIN for transactions amount below ₹5000.

5. Where can I use my SBI Card PULSE ?

Ans: You can look for the Universal Contactless symbol at the POS machine at merchant outlets. Also, please visit sbicard.com for details of merchants enabled for Visa/Mastercard contactless payment acceptance.

6. Can I use my SBI Card PULSE at other merchants (not enabled or contactless payment acceptance) as well?

Ans: Yes, for the merchants not enabled for contactless payment acceptance, you can use this card for a normal dip or swipe transaction.

7. Could I be debited twice if I have more than one contactless card?

Ans: No, as contactless readers will only communicate with one card at a time. If the shop's reader finds more than one contactless card in your wallet or purse, you will be asked to select one card to pay.

8. Could I unknowingly have made a purchase if I walk past the reader?

Ans: No. Your card has to be waved within 4 cm of the card reader for more than half a second and the retailer must have first entered the amount for you to approve. Terminals can only process one payment transaction at a time, therefore reducing transaction errors.

9. Is there any difference in the process for ATM and Internet transactions for the SBI Card PULSE?

Ans: There is no difference in transaction process for ATM or any Card not present transactions including internet transactions. For ATM transactions you need to enter the PIN and for Internet transaction you need to enter your 3D secure PIN or OTP.

14 WAYS TO MAKE SBI Card PULSE PAYMENT

13



Online SBI

Simply log-on to onlinesbi.com to pay your bills directly from your SBI Bank Account. Payment will reflect instantly on your SBI Credit Card account.



NEFT (National Electronic Funds Transfer)

Pay SBI Card bill online 24x7 from any bank account using IFSC code SBIN00CARDS. Your payment will be credited in 3 banking hours.



PayNet

Click on PayNet at sbicard.com to make your payment online through net banking. Payment will reflect instantly on your SBI Credit Card account.



UPI Payment Option

Pay via UPI:

- UPI BHIM SBIPAY- Pay via BHIM SBI Pay App for instant credit on your card, you can download the app from Playstore.
- UPI QR/Web Collect Code - Pay your SBI Credit Card outstanding by scanning the QR code or through your bank account VPA. For more details, visit www.sbicard.com.



SBI Card Mobile App

Pay through SBI Card Mobile App. You can download the app from Apple iOS, Android or Windows app store.



Electronic Card Payment

Pay online, directly from your bank account using Bill Pay facility of your bank.



Debit Card Payment

Pay online using any bank debit card. Payment will reflect instantly on your SBI Credit Card account. For more details, visit www.sbicard.com.



YONO SBI

Pay directly by authorizing SBI Card PULSE to debit your SBI bank account (Savings/Current).



MONEY TRANSFER

Visa Credit Card Pay

Use VISA Credit Card Pay to transfer funds and to pay your SBI Credit Card bill. Available for VISA Cardholders only. Your payment will be credited instantly.



AUTO DEBIT

Auto Debit

Authorize SBI Card to debit your bank account (savings/current) by filling the Auto Debit mandate available at select banks. For more details, visit www.sbicard.com.



NATIONAL AUTOMATIC CLEARING HOUSE

National Automated Clearing House(NACH)

Authorize SBI Card to debit your bank account (savings/current) by filling the NACH mandate. For more detail visit www.sbicard.com.



OVER THE COUNTER PAYMENT

Over the Counter Payment

Pay in cash/transfer/Cheque at SBI Branches. Your payment will be credited in 2 working days.



DROP BOX

SBI Card Drop Box

Manual drop box: Please make Cheque/Draft payable to your "SBI Card Number XXX" (16 Digit Card Number). Please drop your cheque in SBI Card box only. Outstation/Non-CTS cheques are not accepted. Your Payment will be credited in 3 working days. To locate your nearest SBI Card Drop Box, please visit www.sbicard.com.

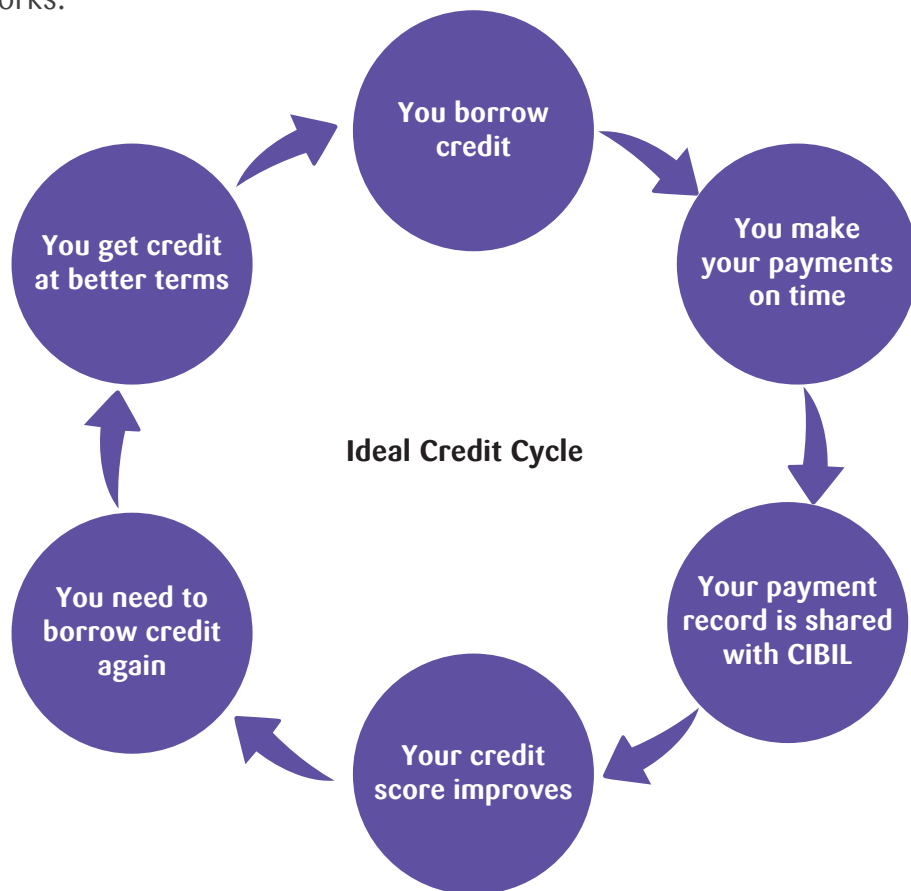


ATM PAY

SBI ATM

Pay at any SBI ATM with your SBI Debit Card. Your payment will be credited in 3 working days.

While you are empowered to use your credit card the way you wish to, it is best to use it responsibly. As credit card mismanagement is on the rise various financial institutions in the country have set up CIBIL, a body to monitor credit usage and safeguard the interests of member banks and financial institutions. Here is how an ideal credit cycle works:



WHAT IS CREDIT INFORMATION BUREAU INDIA LIMITED (CIBIL)?

CIBIL is India's first credit information bureau established in 2004. It is a repository of information which contains the credit history of all borrowers CIBIL's members include all leading banks, financial institutions, non-banking financial companies, housing finance companies, state financial corporations and credit card companies.

WHAT IS A CREDIT INFORMATION REPORT?

A Credit Information Report (CIR) is a factual record of a borrower's credit payment history compiled from information received from different credit grantors. Its purpose is to help Banks & Financial Institutions make informed lending decisions - quickly and objectively.

HOW DOES THE CREDIT INFORMATION REPORT IMPACT ME?

When you approach the Banks & Financial Institutions for credit, your application will be evaluated on the basis of your past payment history, existing credit lines and other factors such as income and security. A good past payment history may lead to credit being granted faster and on better terms.

On the other hand, a poor past payment record indicate past delinquency and can lead to denial of credit or extremely expensive credit.

Therefore prudent credit management and financial discipline is a must to ensure a good credit history for enabling you for smooth and faster access to affordable credit in the future.

HOW DO I IMPROVE MY CREDIT RECORD?

- Make at least the minimum amount due on time each month. On time payments will have the most positive significant impact on your credit record.
- Maintain affordable & reasonable levels of credit
- Limit the number of credit cards that you hold. Maintaining a large number of cards can hurt your credit history.
- Do not use your credit card such that your outstanding is very close to your credit limit as this can adversely affect your credit rating.

HOW CAN YOU MAINTAIN A GOOD CREDIT HISTORY?

There are a number of things you can do to build and maintain a good credit history. Here are some important do's and don'ts :

DO'S

- Make your credit card payments on time
- Pay off your "Minimum Amount Due" on your card every month
- Contact your creditors if you are having trouble making payments
- Make sure that your monthly account statement is correct
- Read the statements and other material you receive from your credit card company carefully
- Deal with companies you know and trust
- Pay attention to late payments, calls or letters from credit agencies, and denied or revoked credit. These are all signs that your credit history may be in jeopardy!

DON'TS

- Do not pay late
- Do not sign a credit contract until you read and understand it
- Don't go over the credit limit on your credit card
- Don't wait to report any unauthorized transactions on your account
- Don't open new credit accounts for the purpose of debit consolidation without closing existing accounts
- Do not miss reviewing your monthly statements
- Do not close credit cards in an improper manner, it can hurt your credit score

TAKING CARE OF YOUR CARD

- The black magnetic strip contains important information about your card and needs special handling. Do not keep your card in an area where there is a continuous magnetic field. Do not leave it on top of your television set or near any electronic appliance
- Avoid scratching the magnetic strip
- Do not place two cards with the magnetic strips together
- Do not bend the card
- Keep your card away from heat and direct sunlight, e.g. do not leave it in a car parked in sun

These simple precautions will help protect the important information stored on the magnetic strip and ensure that you do not face any problems while using your card.

DO'S	DON'TS
<ul style="list-style-type: none">• Accept the welcome kit if it's properly sealed. Destroy the PIN mailer after memorizing it• Ensure that your mobile number is updated & registered for instant transaction alerts.• Check transaction SMS alerts regularly & report disputed transactions to the call centre immediately• Report lost or stolen card immediately. You can block your card on IVR also• Keep your credit card issuer company informed about any change of address in advance• Destroy your existing credit card cutting it diagonally into pieces at the time of renewal, upgradation or cancellation• Make online transactions only on secured websites with 'https' & has a padlock symbol rather than 'http' in the address bar	<ul style="list-style-type: none">• Do not disclose your CVV, PIN, One time password (OTP), Online account access ID & password or any other sensitive information to anyone• Do not respond to phishing e-mails or SMS attacks asking for your SBI Card PULSE details• Do not access your online account on unsecure public computers like cyber cafes• Do not handover your SBI Card PULSE to anyone including company representatives

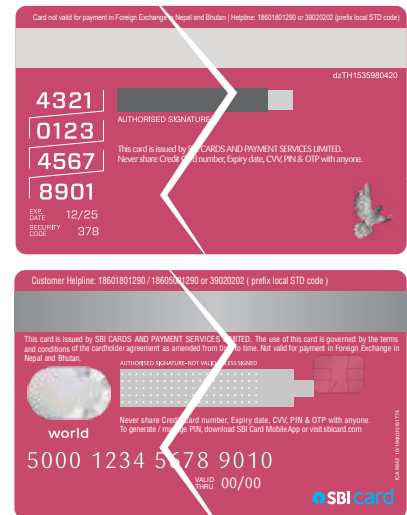
SIMPLE STEPS TO PROTECT YOUR CARD AGAINST FRAUD

LOST OR STOLEN

- Please call the SBI Card Helpline and report the loss/theft or the Visa/Mastercard Helpline abroad to report the loss so that we can block your account immediately
- Report the loss to the police and collect a copy of the complaint/FIR immediately
- Confirm the loss to us in writing along with a copy of police complaint/FIR

CARD RENEWAL

- A new SBI Card PULSE will be sent to you when the card you currently hold expires, provided your account is in good standing and decline request is not raised for renewal of the card
- Your new SBI Card PULSE becomes valid after your present card expires
- On expiry, the card must be destroyed by cutting it into multiple pieces across the black magnetic strip



CPP

- SBI Card introduces CPP (Card Protection Plan), India's first comprehensive card protection service for use in the event of card loss, theft and related fraud. This product is designed to help you safe-guard all your Cards with CPP. No matter where you are, make One Free Call to CPP's 24 Hour Helpline to report loss of cards or fraud. CPP will notify all your Issuers and you will not need to call them individually. It will also additionally ensure that you would not be stranded anywhere away from home as a result, by helping pay your hotel bills, travel tickets and providing you some emergency cash and helping restore your confidence and freedom! Call SBI Card Helpline at 0124-39010303 OR SMS SBICPP to 56767 to buy Card Protection Plan.

Terms & Conditions

Before you sign or use the enclosed SBI Card PULSE, please read this Agreement, as your use of the Card will be governed by the terms and conditions below:

1. DEFINITIONS

'You' and 'Your' shall mean the applicant whose name appears on the SBI Card PULSE application form and includes his/her heirs and assignees. 'Additional Cardholder' shall mean an individual issued a Card as per your instruction in line with clause 2.6 of this Agreement. 'Card' or 'Credit Card' or SBI Card PULSE' shall mean a credit card issued by SBICPSL on a Card Account and which entitles a Cardholder to use the Card Account.

'Cardholder' is an individual who holds a Card under this Agreement and shall mean a Primary Cardholder and, where appropriate the Additional Cardholder.

'Card Account' shall mean an account opened and maintained by SBICPSL for the purpose of usage of the Card, under this Agreement.

'Cash Advance' shall mean any transaction whereby cash or cash equivalent is obtained by the Cardholder by use of the Card/Card number.

'Charges' shall mean all amounts charged to the Card Account under this Agreement including but not limited to purchase of goods, services or cash advances by use of the Card or a Card number, balance transfers, joining fee, annual fees, interest charges, finance charges, over limit charges, late payment charges, collection charges, maintenance charges transaction charges and service charges.

'International transactions' mean the transactions entered into by the Cardholder on his/her Card outside of India, Nepal and Bhutan.

'Merchant Establishment' shall mean any company, establishment, firm or person, wherever located and in whatever form (including the Internet), which is designated as a Visa/Mastercard merchant and or with whom there is an arrangement for a Cardholder to obtain goods, services or cash advances by use of the Card or Card number and includes any establishment displaying the Visa/Mastercard symbol which appears on the face of the Card.

'Primary Cardholder' means a Cardholder in whose name the Card Account is maintained. 'Purchase Balance' shall mean any and all amounts relating to non-cash transactions owing to SBICPSL.

'Total Outstanding', 'Outstanding' or 'Outstanding Balance' (capitalised or not, in singular or plural) shall mean any and all amounts owing to SBICPSL on the Card Account.

'SBICPSL' shall mean SBI Cards and Payment Services Limited, having its registered office at Unit 401 & 402, 4th Floor, Aggarwal Millennium Tower, E 1,2,3, Netaji Subhash Place, Wazirpur, New Delhi – 110034, and shall include its successors and assignees.

"SBI Card PULSE" means a Cobrand Credit Card issued by SBICPSL pursuant to this Agreement, which is customized and carries the name and/or logo of on the front face of the Cobrand Credit Card and logo of SBI Card.

2. THE CARD

- 2.1 You shall be deemed to have unconditionally agreed to be bound by this Cardholder Agreement by acknowledging receipt of the Card in writing or by signing on the reverse of the Card or by incurring a Charge on the Card. If you do not wish to be bound by this Agreement then you must cut the Card in half and return it to SBICPSL promptly.
- 2.2 The Card is the property of SBICPSL and must be surrendered to SBICPSL on request. The Cardholder must not permit any other person to use the Card and should safeguard it from misuse by retaining it under his/her personal control at all times.

- 2.3 Each Cardholder may be issued a personal identification number or a password (PIN) to enable use of the Card for accessing his/her Card Account on the ATM and Internet and also for availing any privilege, benefit or service that may be offered by SBICPSL on the Card. The PIN will be communicated to the Cardholder entirely at his/her risk, who shall not disclose the PIN to any person and shall take all possible care to avoid its discovery by any person. The Cardholder shall be liable for all transactions made with the use of the PIN, whether with or without the knowledge of the Cardholder.

SBICPSL reserves the right to refuse any transactions if it believes that the PIN is being misused or being used without appropriate authorisation.

- 2.4 The Card is valid up to the last day of the month of the year indicated on the face of the Card unless cancelled earlier. Upon expiry or earlier cancellation, the Card may be renewed or reinstated at the sole discretion of SBICPSL. On expiry, the Card must be destroyed by cutting it in half diagonally.
- 2.5 A Joining fee at the prevailing rate will be levied on opening of the Card Account. An Annual fee at the prevailing rate will be levied upon opening of the Card Account and then annually during the month in which the Card Account was originally opened. An Annual Additional Card fee will also be levied for each Additional Card on the Card Account at the prevailing rate. The Joining and Annual fee(s) are subject to change at the discretion of SBICPSL and are not refundable.
- 2.6 SBICPSL may, based on the Primary Cardholder's written request, issue Additional Cards to individuals nominated by the Primary Cardholder who shall be unconditionally bound by this Agreement.
- 2.7 The Primary Cardholder shall be fully liable to SBICPSL for all the Charges on his/her Card and also for those incurred by the Additional Cardholders. The Additional Cardholders shall be jointly and severally liable to SBICPSL for all the Charges even though the monthly statement of account may be sent only to the Primary Cardholder. The Primary Cardholder may at any time request cancellation of any Additional Card(s) but will continue to remain liable for any Charges on such Additional Card(s).

3. USE OF THE CARD

- 3.1 The Card is valid for use in India and internationally as per usage restrictions, entitlements and other conditions stipulated by Reserve Bank of India ("RBI") or any other Government authority from time to time.
- 3.2 The Card is not valid for payment in foreign exchange in Nepal and Bhutan. The currency of transaction on the Card in Nepal and Bhutan shall be the local currency or Indian Rupee.
- 3.3 The Cardholder (including the Additional Cardholder) shall strictly comply with all requirements of the foreign exchange control/management regulations issued by RBI from time to time and in the event of non-compliance, the Cardholder will be liable for action under the applicable exchange control/management regulations. Moreover, the Cardholder may be debarred from holding the Card at the instance of RBI or SBICPSL.
- 3.4 Use of the Card at Merchant Establishments will be limited by the credit limit assigned to each Card Account by SBICPSL from time to time. In case of Additional Cards issued by SBICPSL, the extent of use of all Cards so issued will be limited by the Card Account's credit limit. The Outstanding on the Card Account must not exceed the credit limit at any time. In the event of breach of this provision, the Cardholder will be charged an over limit fee at the prevailing rate. The Cardholder must repay the excess immediately. The over limit fee is subject to change at the discretion of SBICPSL. The credit limit may be revised from time to time at the discretion of SBICPSL.
- 3.5 SBICPSL may, at any time without prior notice, refuse authorisation for a Charge incurred at a Merchant Establishment, and/or restrict or defer the Cardholder's ability to use the Card and/or suspend or cancel the Card and/or repossess (directly or through a Merchant Establishment or any

other third party) the Card if it reasonably believes that it is necessary to do so for proper management of credit or business risk or if the Card or the Card Account is being or likely to be misused or if the Cardholder is in violation of the exchange control/management regulations or any other applicable law or regulation.

- 3.6 The Card may be used for personal purposes and for bona fide business expenses.
- 3.7 The Cardholder shall ensure that he/she maintains a detailed record of his/her transactions on the Internet. SBICPSL is not obliged to make any independent verification with regard to order details provided by the Cardholder and shall be entitled to rely on the details submitted by the Cardholder on the Internet.
- 3.8 Some transactions may attract a service charge, in addition to the amount of the Charge, at certain Merchant Establishments. SBICPSL may also levy charges for collection of cheques, maintenance of the Card Accounts, and for other services that may be rendered to the Cardholder from time to time.
- 3.9 The Cardholder must sign and collect the Charge slip, Cash Advance Slip or Mail Order Coupon at the time of incurring the Charge. Failure to sign a charge slip will not avoid liability for the Charges. The Cardholder must retain his/her own copy of the charge slips. Copies of charge slips will not normally be provided by SBICPSL. However, at its discretion, and upon customer request, SBICPSL may provide copies thereof subject to an additional charge.
- 3.10 In relation to Charges on account of mail order or telephone or electronic commerce (e.g. on the Internet) where a charge slip or voucher may not be available for signature, the Cardholder accepts that in the event of any dispute regarding the authenticity or validity of such a Charge, the Cardholder will first clear his/her Outstanding on the Card and then endeavour to resolve the dispute directly with the concerned Merchant Establishment.
- 3.11 Any charge slip or other payment requisition (electronic or otherwise) received from a Merchant Establishment or any intermediary by SBICPSL for payment shall be conclusive proof that the amount recorded on such charge slip or other requisition was properly incurred by the use of the Card by the Cardholder. Should the Cardholder choose to disagree with a Charge indicated in the monthly statement of account, the same should be communicated to SBICPSL within 10 (ten) days of the statement date, failing which it would be construed that all Charges and the monthly statement of account are entirely in order.
- 3.12 You agree that an electronic record or printout of an electronic record or a copy produced from a microfilm or a scanned/digital image of any document or Charge relating to your Card/Card Account with SBICPSL or produced from data received by SBICPSL electronically from the Merchant Establishment or from you or any intermediary, shall be conclusive evidence of that document or Charge for any purpose.
- 3.13 SBICPSL will not be responsible if any Merchant Establishment refuses to accept the Card or is unable to transact on the Card or levies a surcharge on the Card. However, the Cardholder should notify SBICPSL of this complaint. SBICPSL is not responsible or liable for any defect or deficiency in respect of goods and services charged to the Card. Any dispute should be settled directly by the Cardholder with the Merchant Establishment and failure to do so will not relieve the Cardholder of any obligations to SBICPSL. The existence of a claim or dispute shall not relieve the Cardholder of his/her obligation to pay all Charges and the Cardholder agrees to pay promptly such Charges, notwithstanding any dispute or claim whatsoever. No claim by the Cardholder against a Merchant Establishment will be the subject of a set-off or counterclaim against SBICPSL.
- 3.14 SBICPSL may, at its sole discretion, permit from time to time, its Cardholder to transfer his/her

Outstanding balances (“Balance Transfer/s”) on other credit cards and credit facilities availed by him/her from other companies and financial institutions. Balance Transfers will not be accepted from overdue status accounts or where the credit limit has been exceeded or which are greater than the Outstanding balances on such other credit cards and will be limited to such percentage of the available credit limit on the Card as may be determined by SBICPSL. Balance Transfer requests will also not be accepted from other SBI Card PULSE accounts. By choosing to avail of the Balance Transfer facility, the Cardholder authorizes SBICPSL to make payments to companies/financial institutions so designated. SBICPSL, however, reserves its absolute right to refuse any Balance Transfer request. The Cardholder must continue to meet his/her obligations in respect of his/her existing credit facilities, balances of which are the subject of Transfer hereunder, until he/she has received a written intimation from SBICPSL that the Balance Transfer request has been accepted and payments have been made to the companies/financial institutions so designated. SBICPSL will not be liable for any new charges, overdue payments or interests incurred on other credit cards/facilities. SBICPSL may, in its discretion, stipulate additional terms and conditions from time to time.

- 3.15 The Cardholder acknowledges that the privileges, benefits and facilities attached to the Card may be suspended/withdrawn by SBICPSL at its discretion at any time without liability to the Cardholder. Termination of this Cardholder Agreement shall result automatically in the termination of such privileges, benefits and facilities. SBICPSL shall not be liable in any way to the Cardholder for any defect or deficiency in any privileges, benefits or facilities provided by third party suppliers or Merchant Establishments.
- 3.16 A purchase and a cancellation of goods/services, e.g. air/rail tickets, are two separate transactions. The Cardholder must pay for the purchase transaction as it appears on the statement to avoid incurring finance charges or fees. Credit of refund on account of cancellation will be made to the Card Account (less cancellation charges) only when received from the Merchant Establishment. No cash refund will be given to the Cardholder. If a credit is not posted to the Card Account within a reasonable time, the Cardholder must notify SBICPSL within 30 (thirty) days of cancellation.
- 3.17 The onus of complying with the foreign exchange control/management regulations, baggage rules, EXIM Policy and other applicable laws, as amended from time to time, is solely that of the Cardholder and the Cardholder shall indemnify and hold harmless SBICPSL from any consequence, loss, damage, expense or any other financial charge that SBICPSL may incur and/or suffer on account of the Cardholder's contravention of any applicable law and regulation. Non-compliance with the regulations shall not be a ground for the Cardholder to delay or refuse the amounts payable to SBICPSL. In case the Card is suspended/cancelled, whether on account of non-compliance with exchange control/management regulations or otherwise, SBICPSL will not be responsible for any attempted usage of the Card, whether in India or abroad, resulting in the Card being dishonoured and the concerned Merchant Establishment would be entitled to pick up the Card on presentation.

4. CASH ADVANCES

The Cardholder may be permitted to obtain a Cash Advance from designated branches of State Bank of India, Automated Teller Machines (ATMs) and/or other permitted establishments subject to applicable terms and requirements imposed by SBICPSL from time to time. A minimum and/or maximum amount of Cash Advance that can be accessed on the Card in a single charge or in a single business day may be specified by SBICPSL periodically. The total amount that will be available for cash withdrawal at any point in time will be governed by cash limits set up periodically which will be disclosed to the Cardholder in the monthly statement of account. A cash advance fee will be levied on each such Charge and will be billed to the Cardholder.

5. INSURANCE BENEFITS

- 5.1 Insurance is optional and a subject matter of solicitation. In the event any insurance cover or benefit of any insurance cover is made available to the Cardholder by an insurance company at the request of SBICPSL, the Cardholder specifically acknowledges that SBICPSL will not be liable in any manner whatsoever and that the insurance company will be solely liable for all claims thereunder. The Cardholder shall not hold SBICPSL responsible for any matter arising out of or in connection with such insurance cover, whether for or in respect of any deficiency or defect in such insurance cover. Recovery or payment of compensation, processing or settlement of claims or any other matter in relation to the insurance cover shall be addressed to and resolved directly by the Cardholder with the insurance company.
- 5.2 The Cardholder further acknowledges that the insurance cover so provided will be available to the Cardholder only as per the terms of the relevant insurance policy in force and only so long as the Card Account is maintained in good standing. On the Card being suspended or cancelled for whatever reason, the benefit of such insurance cover shall automatically and ipso facto cease to be available from the date of suspension/cancellation of the Card Account.
- 5.3 The Cardholder hereby authorizes SBICPSL to require the insurance company to settle any Outstanding on his/her Card Account before payment of any compensation or claim to his/her heirs, nominees, beneficiaries, etc., under the insurance policy.

6. BILLING & SETTLEMENT

- 6.1 The monthly statements of account shall be sent to the Cardholder by mail unless the Cardholder specifically opts for such statements to be sent by e-mail, in which case they shall be sent at the e-mail address specified by him/her in the application or by a separate intimation. Additionally, the Cardholder may also access his/her Card Account on the Internet, as and when so enabled by SBICPSL, at its website by using his/her PIN to check his/her statement of account.

If the Cardholder experiences any difficulty in accessing the electronically delivered statement of account, he/she shall promptly inform SBICPSL. The Cardholder agrees to access his/her aforesaid e-mail account at regular intervals of time.

The Cardholder will not hold SBICPSL responsible for his/her not having access, for any reason whatsoever, to the information and statements of account sent to him/her via e-mail. Failure on the part of the Cardholder to receive the statement of account electronically (by e-mail or through access to the Card Account on the Internet) will not avoid his/her liability for the Charges incurred on the Card and the Cardholder shall be liable to make payment for the Charges within 30 days of incurring the Charge on the basis of his/her own record of the transaction or earlier if requested by SBICPSL.

- 6.2 SBICPSL will debit the Card Account for all the Charges incurred by use of the Card and provided for in the Agreement. Charges in respect of International Transactions incurred in foreign currency will be segregated from the Indian Rupee transactions in the statement of account. All Charges (including those in respect of International Transactions) shall be billed in Indian Rupees. The Cardholder agrees and hereby authorises SBICPSL to convert Charges in respect of International Transactions incurred in foreign currency to Indian Rupees at the applicable foreign exchange rates plus any service charges. SBICPSL will credit the Card Account for all payments made by the Cardholder to SBICPSL and also for any credit received from the Merchant Establishments in favour of the Cardholder. When the Card Account has a debit(s) or a credit(s) to be applied over a statement period as determined by SBICPSL from time to time, SBICPSL will send a monthly statement of account to the Cardholder reflecting such debit(s)/credit(s). The Cardholder's obligations and liabilities under this Agreement will not be affected in any way by non-receipt of the monthly statement of account and the Cardholder shall be

liable to settle the Outstanding balance on the Card in due time on the basis of his/her chargeslip, noting, record or any other evidence (electronic or otherwise) of the Charge.

- 6.3 The monthly statement of account will set out, inter alia, the Outstanding balance on the Card Account, minimum payment required to be made and the due date for payment. The minimum payment due from the Cardholder each month will consist of (a) the monthly payment - this amount is payable by the due date shown on the relevant monthly statement of account and will be Total GST + EMI amount + 100% of Fees/Charges + 5% of [Finance charge (if any) + Retail Spends and Cash Advance (if any)] + Overlimit Amount (if any) W.e.f. 15th March 2024, In case 5% of (finance charge + retail spends and cash advance) is less than finance charges then MAD calculation will be Total GST + EMI amount + 100% of Fees/Charges + 100% of finance charges + Overlimit Amount (if any)
- 6.4 (a) Unless the interest-free period applies as set out below, SBICPSL will levy a finance charge on any new purchase (and any related debited charge) from the day on which it is debited to the Card Account. The interest-free period for a purchase (and any related debited charge) in any statement period will apply if the Outstanding balance on the Card Account for the previous statement period (if any) is paid in full by its due date. If the Outstanding balance on the Card Account is not paid in full by its due date, a finance charge will be levied on any new purchase (and any related debited charge) from the day on which the purchase (and any related debited charge) is debited to the Card Account and on the Outstanding account balance on the Card Account from the first day of the last statement period. SBICPSL will charge interest on a Cash Advance from the day on which the Cash Advance is debited to the Card Account.
- (b) SBICPSL will ordinarily levy a finance charge on the Purchase Balance Outstanding on the Card Account on a daily basis by applying its current daily percentage rate to the amount of the Purchase Balance Outstanding at the end of each day. SBICPSL will levy a finance charge on Cash Advance balances on a daily basis by applying its current daily percentage rate to the amount of the Cash Advance balance at the end of each day.
- (c) The finance charge as above, will continue to be payable after termination of this Agreement or closure of the Card Account till Outstanding on the Card Account is cleared in full.
- (d) SBICPSL may at any time, under intimation to the Cardholder, vary the finance charge to take into account prevailing interest rates, market forces and credit and business risks.
- (e) No interest will be paid on any credit balances in the Card Account.
- 6.5 (a) The Cardholder must make payment to SBICPSL each month of at least the minimum amount due as described in clause 6.3 hereinbefore.
- (b) Punctual payment is essential and it is a condition of this Agreement that all payments must reach SBICPSL on or before the payment due date indicated in the monthly statement of account but not later than 30 days from the date of incurring the Charge in any case.
- (c) If the minimum amount due is not paid by the payment due date, a late payment fee will be debited to the Card Account.
- (d) Payments received against the Cardholder's card outstanding will be adjusted against GST, EMI amount, Fees/Charges, Finance charges, Retail Spends and Cash Advance in that order.
- (e) All payments made by cheque/draft are subject to realisation. Outstation cheques/drafts are subject to a collection charge at the prevailing rate, which is subject to change at the discretion of SBICPSL.
- (f) Should any payment instrument be subsequently dishonoured, a fee will be charged respect of a dishonoured instrument. SBICPSL also reserves the right to initiate all appropriate legal action(s). Please refer to MITC for the exact fees for cheque dishonour fee and other related charges.

- 6.6 Duplicate monthly statements of account will be provided by SBICPSL to the Cardholder only for a period of six months preceding the Cardholder's request and would be subject to a service charge.
- 6.7 The Cardholder will be liable for all Charges incurred and all other obligations under the terms and conditions of this Cardholder Agreement until the Card Account is repaid in full.
- 6.8 "SBI Cards may, at its sole discretion and in accordance to its internal policy and procedures or on request from the Card Holder may waive/reverse interest, fees or other charges which had been charged or levied by it to the Card Holder"
- 6.9 "Notwithstanding anything inconsistent contained in any other clause of the Cardholder Agreement/ Most Important Terms & Conditions ("MITC"), it is further stipulated that if the cardholder does not pay the minimum amount due for a period of 180 days, then the credit card services being provided by SBI Card under this Agreement shall stand terminated, however the Cardholder shall continue to be liable for any unpaid sum as on the 180th day plus any finance charges/delayed payment interest that SBI Card may, at its sole discretion and option and in accordance to its various internal policies and procedures, levy for the period post 180 days after the payment due date."

7. LOST OR STOLEN CARDS

- 7.1 In the event the Card, Card number or the PIN is lost, stolen or misused by another person, the Cardholder must report the occurrence to SBICPSL. Although loss, theft or misuse may be reported by any means, the Cardholder must confirm to SBICPSL in writing immediately after reporting the loss/theft/misuse to the police. A copy of the police complaint/First Information Report (FIR) must accompany the written confirmation.
- 7.2 If the Cardholder loses his/her Card overseas, he/she may either report the occurrence to SBICPSL or report the loss through the Visa/Mastercard Global Emergency Assistance Services. In case the Cardholder uses the Visa/Mastercard Global Emergency Assistance Services then the charges would be applicable as provided in the cardholder guide.
- 7.3 SBICPSL is neither liable nor responsible for any transactions incurred on the card account prior to the time of reporting of the loss of the card, and the card member will be wholly responsible and liable for the same. However it is stipulated that after receipt of proper notification of the loss by SBICPSL by any means preferably on call or in writing, the card member shall have no financial liability. Furthermore, in addition to notifying SBICPSL about the loss or theft of the card, the card member must report any thefts of cards to police and other investigating authorities and lodge a First Information Report ("FIR").
- 7.4 The Cardholder will not be liable for transactions made on the Card after receipt by SBICPSL of the written notice of the loss/theft/misuse.
- 7.5 On the loss of the Card, SBICPSL may at its sole discretion issue a replacement Card at a fee. In the event the Cardholder subsequently recovers the Card, the recovered Card must not be used and must be cut in half diagonally and returned immediately to SBICPSL and adequate care taken to prevent its misuse.
- 7.6 The Cardholder is responsible for the security of the Card, Card number and the PIN and shall take all steps towards ensuring the safekeeping thereof. In the event SBICPSL determines that the aforementioned steps are questionable (on account of the Cardholder's negligence, malafides, etc.), financial liability on account of the lost, stolen or misused Card/Card number/PIN shall be borne by the Cardholder and could result in cancellation of the Card Account.

8. TERMINATION

- 8.1 The privileges of the Card may be suspended and the Card cancelled by SBICPSL, either temporarily or permanently, at any time as provided in clause 3 hereinbefore in its absolute discretion and without giving notice thereof to the Cardholder or assigning any reason therefore. SBICPSL may list the

cancelled Cards in a Cancellation Bulletin/Alert/Hot List, etc. that the Card(s) issued on the Card Account have been cancelled. The Cardholder shall agree to surrender the Card to SBICPSL or its representative, upon being requested to do so either by SBICPSL or its representative. The Cardholder must not use the Card after it has expired or has been suspended or cancelled and shall continue to be fully liable for the Charges incurred after its expiry/suspension/cancellation.

- 8.2 The Cardholder can close his/her Card Account at any time by terminating this Agreement by a written notice to SBICPSL accompanied by the return of the Card cut in half diagonally and with full settlement of all Outstanding on the Card Account.
- 8.3 Upon termination of this Cardholder Agreement for any reason whatsoever, whether at the instance of the Cardholder or SBICPSL, the Cardholder shall remain liable for all Charges incurred by the use of the Card and all amounts/Outstanding shall be due and immediately payable.
- 8.4 The Cardholder specifically acknowledges that once the Card Account is closed and privileges (including any benefits and services) of the Card stand withdrawn, reinstatement of the same is neither automatic, nor attendant and will take place solely at the discretion of SBICPSL. The Cardholder also acknowledges that the aforementioned takes precedence over any communication in this context that the Cardholder might receive during the normal course.
- 8.5. The Card Account is liable to be suspended/cancelled on instruction from any government/regulatory body. All amounts Outstanding on the Card Account shall be deemed to have immediately become due on such instructions from government/regulatory bodies as the case may be and SBICPSL shall be entitled to recover the same in accordance with the relevant laws in force.

9. MISCELLANEOUS

- 9.1 SBICPSL, at its sole discretion, can appoint agents for recovery of any Outstanding on the Card or initiate any other action allowed by law for recovery of all monies owing to SBICPSL.
- 9.2 The Cardholder shall be liable for all costs associated with the collection of dues, legal expenses and decretal amounts with interest, should it become necessary to refer the matter to any agent or where legal recourse for enforcement of payment has been taken.
- 9.3 The Cardholder expressly recognizes and accepts that SBICPSL shall be absolutely entitled to sell, assign or transfer in any manner (including through the drawing of a negotiable instrument or otherwise) in whole or in part and on such terms as SBICPSL may decide (including reserving a right to SBICPSL to proceed against the Cardholder on behalf of any purchaser, assignee or transferee) the Outstanding and dues of a Cardholder to any third party of SBICPSL's choice without reference to or without written intimation by SBICPSL to the Cardholder and any such sale, assignment or transfer shall bind the Cardholder to accept such third party as a creditor exclusively or as a joint creditor with SBICPSL, but with the right to SBICPSL to continue to exercise all powers hereunder on behalf of such third party and to pay over such Outstanding and dues to such third party or to appropriate the same, as SBICPSL may decide. Any costs incurred by SBICPSL towards enforcement of its rights and recovery of Outstanding and dues shall be debited to the account of the Cardholder.
- 9.4 Where SBICPSL acts on good faith in response to any oral or electronic instruction or inquiry by the Cardholder in respect of any matter in relation to the Card, the Cardholder will not be entitled to claim or allege any loss, damage, liability, expense etc., attributable, directly or indirectly, to any such good faith action of SBICPSL and the Cardholder agrees to hold SBICPSL harmless in respect thereof.
- 9.5 The total Outstanding on the Card Account, together with the amount of any Charges effected but not yet charged to the Card Account, will become immediately due and payable in full to SBICPSL on bankruptcy or death of the Primary Cardholder and the Card Account shall immediately stand

cancelled.

The Primary Cardholder's estate will be responsible for settling any Outstanding on the Card Account and should keep SBICPSL indemnified against all costs including legal fees and expenses incurred in recovering such Outstanding. Pending such repayment, SBICPSL will be entitled to continue to levy finance charges at its prevailing rate.

- 9.6 The Cardholder hereby authorizes SBICPSL or its representatives to contact his/her employer, banker or any other source to obtain and/or verify any information or otherwise that may be required.
- 9.7 SBICPSL reserves the right to add to or change these terms and conditions and revise policies, benefits and features offered on the Card at any time, without limitation to changes which affect existing balances, finance charges or rates and methods of calculation. The Cardholder will be notified of any such changes. By keeping or using the Card after notification, the Cardholder is deemed to have agreed to the amendment/change. If the Cardholder does not agree with any amendment of the terms and conditions or any other change related to the Card or benefit made available on the Card, he/she may cancel the Card by cutting it in half diagonally and returning both halves to SBICPSL.
- 9.8 If required by law to do so or if considered necessary to do so for proper management of credit or business risk, SBICPSL reserves the right to disclose any and all Cardholder information, including default in any payments, to any court of competent jurisdiction, quasi judicial authority, law enforcement agency, relevant wing of the Central Government or State Government, Cardholder's employer, State Bank of India, any other card issuer, credit reference agency, financial institution or any company which is an affiliate or associate or parent or subsidiary of SBICPSL. The Cardholder acknowledges that information on usage of credit facilities by customers are also exchanged amongst banks and financial institutions which provide credit facilities and the Card may be cancelled on receipt of any adverse market information in relation to the Cardholder without any liability on SBICPSL to disclose any details thereof to the Cardholder.
- 9.9 The Cardholder authorises disclosure of his/her Card Account information by SBICPSL to any third party engaged to provide any service in connection with operation of the Card Account and/or marketing of various services.
The Cardholder agrees to SBICPSL sending, from time to time, marketing offers and/or promotional mailers to him/her at his/her postal or e-mail address, unless he/she has specifically opted not to so receive, in which event SBICPSL will be entitled reasonable time to stop sending such offers.
- 9.10 The Cardholder hereby agrees that the Card application and copies of all documents submitted in support thereof and for the ongoing operation of the Card Account by the Cardholder to SBICPSL are and shall remain the sole and exclusive property of SBICPSL, and SBICPSL shall not be obliged to return the same to the Cardholder upon his/her request or upon termination of this Agreement.
- 9.11 In the event that the Cardholder delays or is unable to settle the Outstanding on the Card in terms of this Agreement, SBICPSL is hereby authorised by the Cardholder to set-off and adjust any such Outstanding against any amount that may be payable by SBICPSL, in any capacity, to the Cardholder on any account whatsoever.
- 9.12 The Cardholder agrees that SBICPSL may send him/her reminders from time to time for settlement of any Outstanding on his/her Card Account by post, fax, telephone, e-mail, cellular phone, SMS messaging and/or engage third parties to remind, follow up and collect his/her Outstandings on the Card Account.
- 9.13 The Cardholder agrees to comply with all applicable laws and regulations from time to time which govern or may be affected by the use of the Card.
- 9.14 The forbearance, delay or failure on the part of SBICPSL to exercise any right under this Agreement shall not operate as waiver of such a right nor preclude any further exercise of that right.

- 9.15 Without in any way limiting the above, SBICPSL shall not be liable or responsible to the Cardholder for any loss, damage, expense, claim or liability arising directly or indirectly out of:
- (a) any defect or deficiency in any goods and services purchased on the Card or availed as a benefit, privilege or facility attached to the Card;
 - (b) refusal by or inability of a Merchant Establishment to honour or accept the Card;
 - (c) non or malfunctioning of any Terminal Device, Website, Server Client machine;
 - (d) handing over of the Card by the Cardholder to any unauthorised person;
 - (e) any statement made by any person requesting return of the Card or any act performed by any person in conjunction therewith;
 - (f) any injury to the credit, character and reputation of the Cardholder alleged to have been caused by the repossession of the Card and/or request for its return;
 - (g) SBICPSL complying with any request made by the Additional Cardholder in relation to the Card Account;
 - (h) the exercise of any right by SBICPSL seeking surrender the Card prior to the expiry of the date mentioned on the face of the Card whether such demand and surrender is made and/or asked by SBICPSL or any person or Terminal Device;
 - (i) exercise of SBICPSL's right to terminate any Card;
 - (j) decline of any charge by SBICPSL because of the Cardholder exceeding his/her foreign exchange entitlements or usage restrictions as prescribed by RBI guidelines issued from time to time; and
 - (k) if any demand or claim for settlement of Outstanding dues from the Cardholder is made by SBICPSL or any other person for and on behalf of SBICPSL, the Cardholder acknowledges that such an act shall not amount to an act of defamation or an act prejudicial to or reflecting upon the character of the Cardholder in any manner.
- 9.16 The Cardholder is aware of all security risks, including possible third party interception of any of his/her transactions and statements of account on the Internet and the contents of his/her transactions or statements of account becoming known to third parties. The Cardholder agrees and undertakes that he/she shall not hold SBICPSL liable therefore in any way. The use and storage of any information, including without limitation, the Card number, PIN, password, account information, transaction activity, account balances and any other information available on the Cardholder's Internet access device or computer is at his/her own risk and responsibility.
- 9.17 Any notice given by SBICPSL hereunder will be deemed to have been received by the Cardholder within 7 days of posting to the Cardholder's address last notified in writing to SBICPSL or, where specifically requested, within 24 hours of sending the same via e-mail at the e-mail address specified by him/her. Any notice may also be sent by fax or communicated verbally and confirmed in writing by post or fax. SBICPSL shall not be held accountable for delays in receipt of notices by post. In the event of any change in the Cardholder's e-mail and/or employment and/or office and/or residential address and/or telephone numbers, the Cardholder shall inform SBICPSL promptly in writing or by e-mail and must confirm the same by mail or fax.

10. GOVERNING LAW AND ARBITRATION

- 10.1 The Cardholder Agreement shall be governed by the laws of India and the courts of Delhi.
- 10.2 Any dispute, difference and/or claims arising out of in connection with or in relation to this Agreement, shall be settled by arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 and any subsequent statutory amendment, if any, to the Act, by a sole arbitrator, whose appointment shall be made at the instance and discretion of the SBICPSL. The arbitrator appointed shall

be competent to decide whether any matter or dispute or difference referred to the arbitrator falls within the purview of arbitration as provided for in this clause and/or should be decided under the Arbitration and Conciliation Act, 1996.

10.3 Any arbitration award granted shall be final and binding on the Parties. The venue and seat of the Arbitral Tribunal shall be at New Delhi.

10.4 This Clause 10 shall survive termination of the Cardholder Agreement.

11. REWARD POINT PROGRAM

11.1 Reward Point Program

(a) SBI Card Rewards Program ("the Program") allows eligible SBI Card PULSE ("Cardholder/s") to accumulate points ("Points") from spending on their SBI Card PULSE, as determined by SBI Cards and Payment Services Limited ("SBICPSL") from time to time. Points accumulated on such SBI Card can be exchanged for a wide variety of rewards.

(b) The accelerated categories defined from time to time shall have the same meaning as ascribed to the categories by Visa/Mastercard under their respective Merchant Category Codes (MCCs). The network has listed qualifying criteria for merchant establishments to qualify to be listed under a specified category. (like departmental stores, groceries etc) The merchant establishment needs to have accordingly qualified and hence listed in the accelerated Category, for the transaction to be eligible for the accelerated Reward Points.

(c) The sub-categories and their respective MCCs under each of accelerated Reward Points include the following:

Pharmacy & Chemist, Sports, Dining and Movies

Pharmacy & Chemist: 5912, 8099

Eating Places and Restaurants: 5812

Drinking Places: 5813

Fast Food Restaurants: 5814

Movies: 7832

Sports & Riding Apparel Stores: 5655

Sporting Goods Store: 5941

Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters: 7941

Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses: 7997

However, identification of eligible & non-eligible transactions on these merchants for the purpose of Rewards shall be done by SBICPSL on a best effort basis.

11.2 Eligibility

(a) The Program is open to holders of SBI Card PULSE, whose accounts are valid and in good standing so determined by SBICPSL.

(b) The Points earned by an Additional Cardholder (Add On Card) will accrue to the account of the Primary Cardholder

11.3 Enrolment

(a) Participation in the Program is voluntary.

(b) The Cardholder may opt out of the Program by sending intimation (telephonic or written) to SBICPSL.

(c) The Cardholder may continue to use his/her SBI Card PULSE as he/she normally does.

- (d) The Annual Fee for participation in the Program may be as determined by SBICPSL from time to time.
- (e) Enrolment Date - shall mean the date of launch of the Program for the existing Cardholders and the account set up date by SBICPSL for the new Cardholders.
- (f) Enrolment Year - shall mean “any twelve-month period” commencing on the Enrolment Date.

11.4 Points

- (a) SBI Card PULSE Cardholders shall earn 2 Reward Points for every ₹100 charged to his/her SBI Card PULSE.
 - Cardholder shall earn total of 10 Reward Points for every ₹100 spent on the following categories:
 1. Dining
 2. Movies
 3. Pharmacy & Chemist
 4. Sports
- (b) For SBI Card PULSE all spending charged to the SBI Card under the Program will be eligible to earn Points except the following–
 - any purchases at petrol pumps/service stations identified under MCCs: 5172, 5541, 5542, 5983
 - For complete list of exclusions, please refer to Shop and Smile Rewards Program T&Cs (<https://www.sbicard.com/en/tnc.page>)
- (c) SBICPSL's decision on computation of Points will be final, conclusive and binding on the Cardholder. Reward Points on accelerated categories as defined in section 11 of Terms and Conditions, will be subject to a capping of 7,500 Reward Points per calendar month. After reaching this monthly cap, the cardholder will accrue 2 Reward Points per ₹100 on eligible transactions done in accelerated categories.

Please refer to the Shop-and-Smile Rewards Program T&C at <https://www.sbicard.com/en/tnc.page> for detailed T&C

12. NEW ADDITIONAL CARD UNDER PRE-APPROVED PROGRAM (GET NEW CARD)

- SBICPSL, at its sole discretion, may provide an offer to selected customers for a pre-approved New Additional Card (hereinafter referred to as New Card). Under this offer, an existing primary cardholder can avail another segment of SBI Credit Card instantly, along with the existing SBI Credit Card, without any additional documentation if no address change is requested. For cases where address change is also requested by the Cardholder, the New Card application shall be processed only after the receipt of the valid document/s for address proof within four (4) days of submitting the request. In case the address change is not executed successfully, SBICPSL reserves the right to decline the request for New Card so applied
- The Credit Limit of this New Card shall be as chosen by the Cardholder (as per his / her eligibility) during the application process. For this purpose, the total Credit Limit of the Cardholder's existing credit card will be re-allocated between the New Card and the existing credit card by the Cardholder. In case the cardholder has a Credit Limit Increase offer available, the same shall be necessarily availed at the time of application being processed and the cardholder has to re-allocate the increased Credit Limit. Subsequent to New Card issuance, Cardholder can manage the Credit Limit utilization on each Card individually by accessing the "Manage Card Usage" section on SBI Card Website and SBI Card App. The Credit Limit and Cash Limit of the New Card will be distributed in the same ratio as the Credit Limit and the Cash Limit of the existing Card
- Post issuance of New card, any changes in the Credit Limit allocation between the existing Card and the New Card can be done by the Cardholder by reaching out the SBI Card Helpline and placing a Limit Transfer Request
- Auto debit and/or Auto sweep shall be activated, if mandated as per the policies of SBICPSL, through an e-sign process using Aadhaar based OTP authentication during the application process of the New Card on SBI Card website or SBI Card App
- An Annual fee as shown at the time of application submission will be levied upon opening of the New Card Account and will be billed in the first statement of account of the New Card
- The Primary Cardholder will be liable for all charges incurred on the Primary Credit Card and the New Card/s issued
- The charge slip or a payment requisition or requisition or an electronic record resulting from or generated by the use of the card will amount to an unconditional undertaking by the Cardholder to pay SBICPSL the amount stated therein and the Cardholder agrees that a copy of the periodic billing statement sent to the Cardholder by post or E-mail, at the E-mail ID provided by the Cardholder will be final and conclusive evidence of Cardholder's liability for the charges stated therein
- Cardholder authorizes sharing of any of his/her information for purposes such as marketing and offering of various products and services of SBICPSL or any of the product(s) of its Group Companies, subsidiaries, affiliates, associates of co-brand partner
- Cardholder also authorizes SBICPSL to send SMS alerts on marketing/account related information on his/her registered mobile phone number. All documents submitted in support of the application shall become the sole and absolute property of SBICPSL and shall be treated in accordance with all applicable Laws and Rules established in India
- Cardholder is fully aware and understands the regulations governing the use of the card outside India and his/her obligations under the Foreign Exchange Management Act, 1999 and other applicable guidelines issued by Reserve Bank of India(RBI) / applicable authority from time-to-time.

- Cardholder undertakes that his/her and additional cardholder(s) use of the Card shall be in strict compliance with Foreign Exchange Management Act, 1999 and other applicable Directions issued by Reserve Bank of India, else the Card may be cancelled at the instance of RBI and/or SBICPSL in the event the Primary Cardholder or the additional cardholder(s) are not in compliance with the usage restriction, foreign exchange entitlements and other applicable regulations. Cardholder shall bring the same to the notice of SBICPSL in writing forthwith. Cardholder accords the above consent notwithstanding the issuance/non-issuance, maturity of the card(s) or its discontinuance by the Cardholder
- Cardholder shall contact the SBI Credit Card Helpline in case of any doubts/clarifications
- Cardholder also gives specific consent to block and deactivate any of his/her credit cards and its aligned accounts in all circumstances where at any instance the Cardholder commits default in timely payments of outstanding on any of such credit cards issued by SBICPSL to the Cardholder
- Cardholder understands that he/she will be issued a New Card as per the selection made by him/her at the time of application submission, to which the Cardholder hereby gives full and free consent to SBICPSL and Cardholder further undertakes that subsequently he/she shall not raise any demure, protest and/or contest with regard to any matter connected therewith. Cardholder confirms that he/she has provided their consent for application submission and has fully understood all accompanying terms and conditions of his/her SBI Credit Card
- In all events of payments not being paid by the due date, SBICPSL reserves the right to carry out follow ups by means of personal visits, post, fax, telephone, E-mail, SMS and/or engaging third party to remind, follow-up and collect due payments in any manner deemed fit by SBICPSL keeping the intent in view
- Any notice given by SBICPSL hereunder will be deemed to have been received by the Cardholder within 7 days of posting to the Cardholder's address last notified in writing to SBICPSL or, where specifically requested, within 24 hours of sending the same via e-mail at the e-mail address specified by him/her. Any notice may also be sent by fax or communicated verbally and confirmed in writing by post or fax. SBICPSL shall not be held accountable for delays in receipt of notices by post. In the event of any change in the Cardholder's E-mail and/or employment and/or office and/or residential address and/or telephone numbers, the Cardholder shall inform SBICPSL promptly in writing or by E-mail and must confirm the same by mail or fax
- This is without prejudice to other rights of SBICPSL to collect outstanding dues to be exercised in accordance with law. The Primary Cardholder hereby confirms that he/she would be the beneficial owner of the SBI Credit Card in accordance with existing RBI regulations. Cardholder hereby undertakes to comply with all directives from SBICPSL in his/her capacity as the beneficial owner of the SBI Credit Card, if and when such credit card is issued by SBICPSL to the Cardholder upon approval of his/her SBI Credit Card application
- Cardholder agrees to have read and understood all SBICPSL policies regarding data privacy and security procedures published on its web site www.sbicard.com and acknowledges all its content
- Cardholder understands that SBICPSL may engage, hire, use the services of agent(s) and/or any third party(ies) for the purpose of providing marketing or sales related services or any other related services in relation to its products on its behalf and the Cardholder may be required to deal with such agents/third parties/service providers with respect to such product/services
- In case of any dispute, decision of SBICPSL shall be final and binding
- SBICPSL reserves the right to modify or change any or all of these terms and conditions at its sole discretion without prior notice

- These terms & conditions shall be governed and interpreted as per the laws of India and any dispute relating to these terms & conditions shall be subjected to exclusive jurisdiction of the courts of Delhi.

13. OTHER TERMS AND CONDITIONS – PRODUCT FEATURES

Information Security: General Terms and Conditions

Partner Merchants will be solely responsible to protect & secure data in its environment, as given by the cardholder directly to the Partner Merchant, as a part of either the Voucher Codes redemption process or thereafter for availing services offered by the Partner Merchants

Neither SBICPSL nor any of its affiliates nor their directors, officers and employees will be liable to or have any responsibility of any kind for data breach involving customer's personal identifiable information stored, processed, or transmitted in Partner Merchant's environment.

13.1 Noise ColorFit Pulse 4 Pro Watch

The SBI Card PULSE customer will be eligible for their e-voucher to get exclusive Noise ColorFit Pulse 4 Pro Smart Watch on payment of joining fee.

E-Voucher, with a validity of maximum 6 months, will be sent through Email or SMS to eligible card holders within 21 working days of eligibility.

The Voucher Code cannot be used for any other Product available on the Noise Website/App. It will only be able to be redeemed for the Noise ColorFit Pulse 4 ProSmart Watch.

Technical Specifications: Noise ColorFit Pulse 4 Pro Smartwatch. To Know more about the watch specifications, please go on the following link:

<https://www.gonoise.com/products/noise-colorfit-pulse-4-pro-smart-watch> or

<https://www.gonoise.com/sbic-exclusive>

1. CONNECTIVITY

System Requirement : iOS 11 & + or Android 9 & +

BT : v5.3

2. DISPLAY

Display technology: AMOLED

Resolution: 410*502

Cloud-based watch faces: Yes

Size: 1.96"

Brightness: 550 nits

BT Calling: Yes with Tru Sync™

3. SENSORS

Heart rate sensor

SpO2 sensor

Accelerometer

4. BATTERY & CHARGING

Typical Usage Time: 7 days

Capacity: 300mAh

Charging Cable: Yes

Standby Time: 30 days

Charging Time: Up to 2 hours

5. PHYSICAL SPECIFICATION

Watch Case Material: Polycarbonate

Dimension: 45*37*11.5 mm

Water Resistance Rating: IP68

Display Size- 49.78mm

Strap Size & Material: 22mm & Silicone

6. HEALTH MONITORING FEATURES

Heart rate monitor
Stress monitor
Calories burned
Activity history
Female Health Tracking
Sports modes

SpO2 monitor
Step tracker
Distance travelled
Sleep monitor
Breathe

7. SMART FEATURES

BT calling
Call rejection
Low Battery reminder
Remote camera control
Timer
Wake gesture
Do not disturb mode
Smart DND

Caller name information
Find my phone
Remote music control
Stopwatch
Alarm
Vibration alert
Screen brightness
OTA upgrade

Process for Redemption:

1. Once customer has become eligible, SBI Cards will share the E-Voucher Code with the customer via SMS / Email
2. Customer will click on the link in the SMS / Email. Link:
<https://www.gonoise.com/products/noise-colorfit-pulse-4-pro-smart-watch>
3. Customer will land on the Product Feature Page on which he can check the product features and click on Redeem Now
4. Enter the E-Voucher code in the Gift Card or Discount card option and proceed
5. The user will receive a confirmation for INR 0 charged for redeeming the E-Voucher code on the Noise Website/App
6. Fill in other required details like delivery Address, name etc. and click on "Continue to Payment Method"
7. Customer to check final checkout details and check delivery address
8. The Noise ColorFit Pulse 4 Pro watch will be delivered on the input delivery address within 20 working days of ordering the same

Partner Disclaimer:

For detailed Partner Terms and Conditions, Please visit :
<https://www.gonoise.com/pages/terms-of-use>

Disclaimer

- ColorFit PULSE is meant only for general wellness and fitness purposes and not for medical purposes
- ColorFit PULSE has an IP68 rating and is not suitable for diving or high-pressure water activities. Devices backed by an international standard rating of IP68 are deemed fit enough to withstand dust, dirt and sand, and are resistant to submersion up to a maximum depth of 1.5m underwater for up to thirty minutes. It can be used in shower. However, do avoid sauna, hot water bath and ocean water as the moisture and salty water can damage the band. If the device or your hands are wet, they must be dried thoroughly prior to handling

- To get the best user experience out of ColorFit PULSE, sync with the NoiseFit app and pair it with your compatible smartphone
- Battery life varies with use and other factors
- ColorFit PULSE will take up to 2 hours to charge
- 24/7 Heart Rate Monitor tracks your Heart Rate at an interval of 5 minutes
- The actual product may differ slightly in appearance to illustrations/pictures provided on the webpage

13.2 FITPASS PRO Membership Terms and Conditions

Annual FITPASS PRO memberships is a combination of subscription of FITPASS, FITFEAST and FITCOACH each for each Eligible cardholder of SBI Cards PULSE that shall include –

- FITPASS Membership - access to network of gyms, fitness centers and classes; allowing no more than 12 sessions per month (limited to no more than 3 sessions per week and 1 session per day) across a curated network of fitness centers
- FITCOACH Membership - access to Artificial Intelligence led personalized fitness coaching routines available on FITPASS mobile application
- FITFEAST Membership - access to expert nutritionists for personalized smart diet plans on the FITPASS mobile application

SBI Card PULSE cardholder will be eligible for the e-Voucher to activate their FITPASS Pro Membership upon payment of the joining fee and completion of at least one transaction within 12 months of card activation.

The FITPASS Pro Membership will be renewed each year upon renewal fee payment and completion of one transaction within 12 months of card renewal.

E-Voucher to eligible card holders will be sent within 21 working days of eligibility calculation through Email or SMS.

Please note: If a customer already holds a FITPASS Membership, the same will be replaced by his FITPASS PRO Membership. No benefit extension would be possible.

Process for Redemption:

1. Once customer has become eligible, SBI Cards will share the E-Voucher Code with the customer via SMS/Email
2. Customer will click on the link in the SMS/Email. Link : <https://fitpass.co.in/sbicardpulse>. Please open the same on a mobile device
3. On clicking the Download the FITPASS App, the user will be prompted to download the App through Google PlayStore / Apple Playstore
4. Post Download, Customer will be redirected to the App Page with all details around his FITPASS PRO Membership
5. User to enter basic details to register him/herself
6. Enter the unique E-Voucher code provided by the SBI Card to start your journey towards Fitness

Partner General Terms & Conditions:

- This is an invitation-only, prepaid membership that can be availed only by eligible SBI Card Pulse cardholder through the Vouchers/Promocodes issued by SBI Cards and by following the activation procedure on the link (<https://fitpass.co.in/sbicardpulse>)

- Activating under this offer will allow eligible SBI Card Pulse Cardholder to avail their complimentary 12M-FP PRO Membership (combination of 12 (twelve) months of subscription of FITPASS+ FITCOACH+FITFEAST memberships) through the FITPASS mobile application
- Customer will have up to 90 calendar days to activate their FITPASS PRO Membership, commencing from Date of Dispatch by SBI CARD i.e. Date of SMS sent to the customer on his registered mobile number/Email ID with his/her unique FITPASS PRO Promocode.
- Eg. If the unique FITPASS PRO Promocode is dispatched on 12th January'21 by SBI CARD then such customer will be eligible to redeem the promocode before the expiry of 90 calendar days from 12th January'21 i.e. by 11th April'21
- Upon receipt of renewal fees towards the SBI Card PULSE and completion of the first transaction by the cardholder, SBI Card will issue new e-Voucher each year to re-activate the 12 month FITPASS Pro membership.
- Eligible members must visit <https://fitpass.co.in/sbicardpulse> to download the FITPASS mobile application and follow the activation procedure as communicated below. Activation will be confirmed via email/SMS within 48 hours of successful activation
- A FITPASS PRO Member is required to make a prior reservation through the FITPASS mobile application for accessing any partner gym/fitness studio limited to a maximum of 12 sessions per month (with no more than 3 sessions per week and 1 session per day). Reservations are subject to availability. Only one subscription can be used for a single reservation on the FITPASS Mobile Application by a Member
- The list of gyms and fitness studios in the network are dynamic and are subject to change at any time and FITPASS shall not be liable if any gym/fitness studio has temporarily or permanently shut down its operations or removed from the FITPASS network for any reason whatsoever
- The Member expressly understands that FITPASS acts as an intermediary service provider to assist in fulfilment only and will not be responsible for the experience at the partner gym and fitness studio and disclaims any liability with respect to any claim brought by the Member or any third party in relation to any use of/availing of the services and products offered/provided by third party service/partner gym and fitness studio providers through FITPASS
- A FITFEAST Member is required to initiate their FITFEAST chat services from the FITPASS mobile application or schedule a phone call through the FITPASS mobile application to initiate their interaction with their designated personal nutritionist. A FITCOACH member must select a plan to initiate their recommendations available on the FITPASS Mobile Application
- The Terms and Conditions of FITPASS {available here} incorporated herein by reference constitute the entire agreement between the Member and FITPASS with respect to the subject matter hereof and supersedes and replaces all prior or contemporaneous understandings or agreements, written or oral, regarding such subject matter
- The Member cannot assign, transfer or novate its rights, benefits, covenants and/or obligations under the Membership and terms and conditions of FITPASS. No person other than a registered Member has any rights under the general terms and conditions of FITPASS
- As part of the offer, the Members agree to receive such marketing and promotional materials via mail, sms, email, etc. in connection with products and services of FITPASS
- For any FITPASS related queries, please call at +91-1146061468.

13.3 Terms and Conditions: Netmeds First Membership

SBI Card PULSE cardholder will be eligible for the e-Voucher to activate their Netmeds First Membership upon payment of the joining fee and completion of at least one transaction within 12 months of card activation.

The Netmeds First Membership will be renewed each year upon renewal fee payment and completion of one transaction within 12 months of card renewal.

E-Voucher to eligible card holders will be sent within 21 working days of eligibility calculation through Email or SMS.

Please note: If a cardholder already holds a Netmeds First Membership, he will be eligible to redeem the voucher received with SBI Card PULSE post completion of the existing membership program duration Benefit Details – Get 12-month Netmeds First Membership Valid on www.netmeds.com and Netmeds App.

Benefit Details – Get 12-month Netmeds First Membership Valid on www.netmeds.com and Netmeds App.

Partner Terms and Conditions

- This coupon entitles the bearer to Additional 2% NMS cash (max INR 100) immediately on every 'Pre- Paid order of Medicines, PLUS Additional 10% off on Lab test (Existing offer + max ₹100 on lab tests).
- Unlimited Free Delivery on order above ₹99
- 6 Free Doctor Consultation- Talk to any specialist doctor for Free
- Offer valid for All Users
- Two offers cannot be clubbed together

Terms & Conditions

1. Netmeds First Membership can be availed on Netmeds website, app and M-site.
2. Three terms of Netmeds First Membership are available. A customer need to opt for 12-month Membership.
3. At the time of ordering/purchasing Netmeds First Membership, NMS cash shall be applicable on the Netmeds First Membership fee. NMS Super Cash and or Coupons shall not be applicable to that purchase/order of Netmeds First Membership fee. If other products are ordered along with the First Membership fee, NMS Super cash and/or Coupons shall be applicable only to the products and not the First Membership fee. NMS Cash shall be applicable for the purchase of products as well as the Netmeds First membership fee.
4. Vouchers shall not be applicable whenever Netmeds First Membership is added to the cart, with or without products.
5. Netmeds First Membership cannot be purchased along with any consultation services and/or diagnostic services. Netmeds First Membership can be purchased alone or Netmeds First Membership with products.
 - An additional 2% NMS Cash (max. ₹100 on pre-paid, medicine orders of ANY value)
 - FREE Delivery (on pre-paid/COD orders of ANY products worth ₹99 or more)
 - Priority processing of the order

- An additional 10% OFF on all pathology lab tests upto ₹100 ONLY
- FREE online Doctor Consultations:
 - For 12 months plan: 6 (Six) online Doctor Consultation FREE
 - Free follow-up for 7 days with the same doctorcheck 'Use Balance' box and then click 'Redeem'
- 6. As a Netmeds First Member, you are entitled to receive an additional 2% NMS Cash (max. Rs. 100/- (Rupees one hundred only) per order), which is the cashback amount that will be credited to your NMS wallet, after your "pre-paid order" of prescription medicines of ANY value is delivered. 2% NMS Cash will be credited to the final amount paid by customer excluding all the wallet/offer discounts. The NMS cash is valid only for 90 days from the date of credit. The NMS cash shall be credited to your e-wallet after the delivery of your pre-paid medicine order only. This 2% NMS Cash shall be on top of all other coupons, cashbacks, offers etc.
- 7. As a Netmeds First Member, NMS cash in your e-wallet can be used along with other coupons/offers.
- 8. As part of the Membership, Netmeds First Members are eligible for FREE Delivery of any products. The mode of payment to receive the FREE Delivery can be either Pre-paid or COD. For Pre-paid and COD orders, the minimum order required to avail FREE Shipping is Rs. 99/- (Rupees Ninety-nine only). Note: The eligible maximum order limit for COD orders is Rs. 5000/- (Rupees five thousand only).
- 9. As a Netmeds First Member, during the subscription period, you can avail an additional 10% off up to Rs. 100 ONLY on all pathology lab tests, profiles and packages. The additional 10% discount is NOT valid on the booking of any Radiology tests, eye tests and COVID tests. Please note that the additional 10% off up to Rs. 100 is on top of the ongoing discounts, if any.
- 10. As a Netmeds First Member, your order will lead the queue in the processing of the order and customer support (priority processing) during the subscription period.
- 11. As a Netmeds First Member, depending upon the chosen plan you are entitled to receive 3 or 6 FREE online doctor consultations for all specialties; however, please note that Cardiologist, Urologist, Gastroenterologist, Endocrinologist, Neurologist, Pulmonologist, and Oncologist specialities CANNOT be consulted for free under the Netmeds First Membership subscription. Also, the Netmeds First Subscribers CANNOT avail the In-Clinic Online Doctor Consultation service for Free.

The online doctors, included in the FREE consultation service, are registered medical practitioners. The online doctor consultations can be only availed on Netmeds app or M-site only, subject to the availability of doctors during the subscription period.

Process for Redemption (Netmeds First membership):

1. Once customer has become eligible, SBI Cards will share the E-Voucher Code with the customer via SMS / Email
2. Customer will add products in Netmeds Cart
3. Before checkout, Customer applies promocode sent to him via SMS/Email in the promocode section(Remove any Auto Applied Promocode)
4. Customer will get discount equivalent to maximum voucher value or the cart value whichever is lower

13.4 Terms and Conditions: Netmeds First Voucher

- By availing this offer benefits by conducting a financial transaction, the Cardholder provides consent to all terms and conditions herein including for sharing of all personal, Transactional and other related information for the purpose of this Offer
- As part of the product feature, the SBI Card PULSE Cardholder may become eligible for milestone gift voucher of ₹1500 after achieving annual milestone retail spends of ₹4 Lakhs for the eligible year, respectively
- For the purposes of this Offer, an eligible year is defined as the year in which the fee is paid for by the Cardholder. Example: In case a card account is opened on 1st June 2012, the period for the eligible year would be 1st June 2012 to 31st May 2013
- All eligible SBI Card PULSE cardholders will get Electronic Gift Voucher (EGV) from NETMEDS worth ₹1,500 as Milestone Gift
- E-Voucher, with a validity of maximum 12 months, will be sent through Email or SMS to eligible card holders within 21 working days of eligibility
- SBICPSL reserves the right to cancel, change or substitute the Gift Voucher Terms and Conditions at any time. SBICPSL can suspend/terminate/replace any brand currently available for Milestone Gift Voucher as mentioned in the point above without any further notice

Please refer to the detailed Voucher T&C shared by Partner for usage details -

Steps for Redeeming Milestone Gift Voucher:

- SBI Card PULSE Cardholder would be sent an SMS to his/her registered mobile number confirming the eligibility for the Gift Voucher.
- Customer will click on the link in the SMS/Email
- Customer will land on the Netmeds first membership page and add membership in the cart
- Enter the E-Voucher code in the Promo Code Option and proceed

Other T&C

- Notwithstanding anything to the contrary, it is stipulated that the customer account should be in good standing to be eligible for Gift Voucher meaning that for any reasons the Credit Card should not be suspended, blocked, inactive to be eligible for gifts under this Program.
- The voucher is offered by partnership establishment under a commercial arrangement with the product/ service provider. SBICPSL has no liability towards quality of goods and or services received by the Cardholder redeeming the vouchers.

Please note that the welcome E- Gift voucher holds a validity of up to 6 months. The validity will not be extended further.

Partner T&C

- This Voucher is applicable for valid SBI card customers only
- This Voucher shall be valid for one year from the date of issue
- This Voucher entitles SBI Cards customers to order medicines ONLY
- Toiletries, Cosmetics, FMCG products or the products of a similar kind cannot be purchased through this Voucher

- For prescription-based medicine orders, a valid a prescription from an authorized doctor is required for the fulfilment of the order
- For the purpose of redeeming the Voucher online at Netmeds.com, the Voucher number must be applied at the time of checkout to get the maximum discount of up to the denomination of this voucher
- Please note: Both the terms “Voucher number” and “e-voucher code” stated in these terms and conditions shall have the same meaning
- If the order value exceeds the denomination value of this voucher, then SBI Cards customers shall pay the differential amount by selecting the desired payment method mentioned on the Netmeds website at the time of checkout
- If the order value is less than the Voucher value, then the balance amount shall be forfeited and cannot be refunded or adjusted in any manner whatsoever
- Delivery and/or COD charges shall be borne by SBI Cards customers only
- This Voucher is for one-time use only & cannot be combined with any other offers, schemes or discounts of any kind, available at the Netmeds’s website
- Once the prescription has been validated by Netmeds, the order delivery details will be confirmed by Netmeds at the time of placing the order. For any order related enquires, SBI Cards customers are advised to visit www.netmeds.com
- This Voucher is not redeemable for cash or credit
- All orders shall be placed at least 7 working days before the end of the validity period of this Voucher
- Any sale of the medicines by the pharmacy will be as per the applicable Indian Drugs and Cosmetic Act 1940
- The usage of the Voucher is at the sole discretion of SBI Cards customers
- SBI Cards holds no responsibility, direct or indirect, for any damage, loss, or health problems that may arise from the use of any products offered by the Netmeds
- SBI Cards has associated with www.netmeds.com for providing the given services
- Fulfillment of orders is subject to availability of the product(s) at the time of processing the order

13.5 SBI Card PULSE Protection

Summary of Benefits

Fraud Liability Cover	Loss of Checked in Luggage	Delay of checked in baggage cover	Loss of travel Documents	Delay in Flight
100,000	72,000 (USD 1000)	7,500	12,500	7,500

Fraud Liability Cover

Your SBI Card PULSE is protected against unauthorized charges, in case it is lost or stolen or even if your credit card is in your possession and unauthorized charges are being made using your Credit Card information.

The SBI Card PULSE Credit Card is covered for up to Rs. 1,00,000 of financial loss incurred due to fraudulent usage of your Credit Card.

The cardholder will have to call the 24 – hour SBI Card Customer Helpline Number in India to report the loss and raise the request for immediate blocking of the card.

In case of loss/damage of your SBI Card PULSE Credit Card you will have to apply for a replacement card and pay the fee as applicable at that time. This protection is insured by “United India Insurance Company Ltd” SBI Card and Payment Services Private Limited (“SBI Card”) is only acting as a group policy administrator for this particular policy. SBI Card does not accept any responsibility for the Insurer’s actions or decisions. SBI Card holds no warranty & makes no representation about claims processing. The insurer is liable for claims processing as per the terms and conditions of this policy. Conditions apply.

Card Liability Cover (Lost Card, Counterfeiting/ Skimming/ Phishing and Online Fraud Protection)

Lost Card Liability

1. Reporting Period – 3 days pre-reporting and 7 days post-reporting
2. The sum insured limit will be restricted to the credit limit under each card.
3. PIN based transaction (ATM, Telephone) are not covered
4. Pre-Delivery Fraud and loss in transit is not covered
5. Any claim due to violation of law is not payable
6. The Insured must cancel the Card as soon as practicable, but in any event not more than 3 days, after receipt of notification of the unauthorized access or theft
7. All losses arising from breach of 2nd level authorizations are not covered
8. FIR has to be mandatorily submitted in case of lost card in India. For lost cases happened in foreign location, instead of FIR, bank's investigation report of bank can be accepted
9. Claim should be intimated to Insurance company within 45 days from date of fraudulent transaction and bank investigation report to be submitted immediately after claim registration or at the time of claim registration
10. All supporting claim documents to be submitted within 60 days of claim intimation to UIIC subject to at least partial documents being received within 60 days from claim registration
11. Claim documents to be submitted within 60 days of claim intimation to Insurance company subject to partial document is received within 60 days from claim intimation date else claim will be rejected in view of claim documents not received
12. Internet Banking Frauds is defined as fraudulent transactions being made on the internet by use of lost/stolen cards.

Counterfeit Cards

1. Skimming - Any Fraudulent Use of a Bank Card(s) where property, labor or services are sold and delivered by a merchant to an individual purporting to be the cardholder using telephone, fax machines, postal services or a computer-based system or network
2. Counterfeit Card shall mean a Card which has been embossed or printed so as to pass off as a Card issued by the Bank which is subsequently altered or modified or tampered with without consent of the Bank named in Part I of the Schedule

3. Any losses arising due to bank server hacking or data breaching at bank will not be covered under the policy
4. Losses arising out of duplicate or counterfeit cards as issued by the Bank created without the Card holder's knowledge
5. The Insured must cancel the Card as soon as practicable, but in any event not more than 3 days, after receipt of notification of the unauthorized access or theft
6. Reporting Period - 3 days pre-reporting and 7 days post-reporting
7. Claims should be reported within 45 days from fraud transaction date subject to SBI submits investigation report immediately after claim registration to UIIC OR at the time claim registration
8. Claim documents to be submitted within 60 days of claim intimation to UIIC subject to partial document is received within 60 days from claim intimation date else claim will be rejected in view of claim documents not received

Online Fraud Protection

1. Phishing/ account takeover - Any fraudulent loss or damage arising due to Information obtained by Unauthorized Access to sensitive information such as usernames, passwords and any card details by masquerading as a trustworthy entity in an electronic communication which is not owned, operated or contracted by the Insured or the Insured's Bank Card processor
2. The policy covers all online fraudulent utilization of Credit Cards using the authorized CVV (Card Verification Value Code) issued to the Cardholder by the Bank
3. Reporting Period - 3 days pre-reporting and 7 days post reporting
4. Password based transactions are not covered.
5. All losses arising from breach of 2nd level authorizations are not covered.
6. The Insured must cancel the Card as soon as practicable, but in any event not more than 3 days, after receipt of notification of the unauthorized access or theft.
7. Any losses arising due to bank server hacking or data breaching at bank will not be covered under the policy.
8. Losses arising out of duplicate or counterfeit cards as issued by the Bank created without the Card holder's knowledge.
9. The Company will not make any payment for any claim directly or indirectly arising from, or occasioned by, or due to:
10. Loss incurred by the cardholder because of misuse of debit card at any site not having authorized Verisign Security status or any other equivalent security status at any point in time for the entire period of the insurance.
11. Any failed/ duplicate/ declined transactions by host website/ authorized bank
12. Any errors made by the host Website/ authorized bank.
13. Internet Banking Frauds is defined as fraudulent transactions being made on the internet by use of lost/stolen cards
14. Claims should be reported within 45 days from fraud transaction date subject to SBI submits investigation report immediately after claim registration to UIIC OR at the time claim registration

15. Claim documents to be submitted within 60 days of claim intimation to UIIC subject to partial document is received within 60 days from claim intimation date else claim will be rejected in view of claim documents not received

*Claim should be intimated to Insurance company within 45 days from date of fraudulent transaction and bank investigation report to be submitted immediately after claim registration or at the time of claim registration

*Claim documents to be submitted within 60 days of claim intimation to Insurance company subject to partial document is received within 60 days from claim intimation date else claim will be rejected in view of claim documents not received

Note: Insurer is subject to change at the sole discretion of SBICPSL.

Claim Process:

Please contact SBICPSL for any claim request at customer@sbicard.com or call on our helpline 1800 180 1295/39 02 12 12 (prefix local STD code)

Group Travel Insurance – Terms and Conditions

Insurer – Oriental Insurance Company Ltd.

Loss Of Checked-In Baggage

1. Compensation Up to INR 72,000 (USD 1,000) will be paid in the event of the Insured suffering a total loss of
2. Baggage while on a journey that has been checked by an International Airline for an International flight. Insured will be reimbursed for the expense incurred for emergency purchase of basic essential items (Clothes, toothpaste, toothbrush etc.) in the event his baggage is lost. Invoice is not required for claim.
3. Valuables are not covered. Valuables shall mean photographic, audio, video, computer, telecommunication and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, furs and articles made of precious stones and Metals.
4. No partial loss or damage shall be compensated

Delay of Checked in baggage:

1. Insured would be reimbursed for the expenses incurred for emergency purchase of basic essential (Clothes, toothpaste, toothbrush etc.), in the event he suffers a delay of delivery of baggage that has been checked by an international airline for an international flight.
2. Geographical Limit - Worldwide
3. A non-delivery certificate or PIR must be obtained immediately from the international airline which must be submitted to the company in the event of a claim hereunder.
4. No Compensation Certificate from international airlines would be required to be submitted at the time of claim. Claimant should provide the invoices of basic essential items purchased during the event.
5. Policy will be in excess any other insurance purchased by cardholder.

Flight Delay:

1. Time Deductible : Domestic : 6 Hours, International : 12 Hours. Policy will be in excess any other insurance purchased by cardholder.

Loss of Passport/Travel Documents:

In case of loss of passport/personal travel documents, actual expenses incurred by the card holder would be covered for obtaining duplicate passport/personal travel documents in the course of his/her air travel. Policy will be in excess any other insurance purchased by cardholder.

The insurance under this policy is subject to conditions, clauses, warranties, exclusions which are available on Company's website: www.orientalinsurance.org.in or on demand from the policy issuing office.

Note: Insurer is subject to change at the sole discretion of SBICPSL.

Claim intimation

1. Initial Claim Intimation:

In case of a claim, the Insured needs to immediately inform Howden and SBIC preferably through email as soon as possible. The following basic information would be required for claim intimation:

- Customer Name
- Card Number
- Card Expiry Date
- Card Type/Variant
- Date of Accident
- Circumstances of Loss/Accident
- Loss Location

2. Claim Notification to Insurance Company:

On receipt of the claim intimation Howden will immediately intimate the loss to the Insurance Company and claim reference will be shared with SBI Team.

3. Surveyor Appointment:

- The insurance company may, or may not, appoint a surveyor on case-to-case basis depending on the internal discussion within 72 hours.
- The surveyor will be selected from the agreed panel declared in the policy schedule.
- If a surveyor is appointed, details will be informed to SBI Card Team accordingly.

4. Document Submission:

- Howden will share a list of required documents with the SBI Team on receipt of the claim intimation or discussion with the deputed surveyor.
- Required documents must be shared with Howden Insurance Brokers

5. Document Scrutiny:

- Howden will review and verify the documents, if any discrepancy identified, Howden would inform the SBI team.
- On receipt of complete claim documentation, Howden will submit the documents to the surveyor or insurance company for claim finalization.

Intimation of claims to be done through email to SBIC and Howden India Insurance Brokers India Pvt. Ltd

Name	Email ID	Mobile No.
Alpesh Bhavsar	alpesh.bhavsar@howdenindia.com	9096114755
Dipesh Kariath	dipesh.kariath@howdenindia.com	7977536940
SBI Card Customer care	customercare@sbicard.com	18001801295/39021212 (prefix local STD code)

Please note that claim will process on receipt of hard copies of the required documents to the following address:

Alpesh Bhavsar/ Dipesh Kariath

Howden Insurance Brokers India Pvt Ltd.

6th Floor, Peninsula Chambers, Peninsula Corporate Park

Ganpatrao Kadam Road, Lower Parel

Mumbai 400 013

LIST OF DOCUMENTS:

TRAVEL INSURANCE

Loss of Checked-in baggage

1. Loss of Checked-in baggage
2. Claim form duly filled in and signed by the claimant
3. Card copy
4. Complete Passport copy, if loss at international location
5. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT
6. Mandate form duly filled and verified by bank
7. Boarding pass and Journey tickets -Original
8. Property irregularity report (PIR): Original

9. No compensation certificate from Airlines – Original

Loss of Passport

1. Claim form duly filled in and signed by the claimant
2. Card copy
3. Complete Passport copy
4. FIR Copy
5. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT
6. Mandate form duly filled and verified by bank
7. Boarding pass and Journey tickets: Original
8. Local Embassy confirmation for loss of passport

Flight Delay

1. Claim form duly filled in and signed by the claimant
2. Card copy
3. Complete Passport copy, if loss at international location
4. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT
5. Mandate form duly filled and verified by bank
6. Boarding pass and Journey tickets -Original
7. No compensation certificate from Airlines; Original
8. Declaration from Airline for the duration of delay or missed flight/ baggage

13.6 Terms & Conditions: Domestic Lounge

- SBI Card PULSE Cardholders are eligible for 8 domestic lounge access in a year capped to 2 access per quarter
- Refer Mastercard Lounge Program Terms and Conditions on <https://specials.priceless.com/mastercard/images/ed4d9995-6ea9-4b0a-9775-c6623e79e979.pdf>
- Refer Visa Lounge Program Terms and Conditions on https://www.visa.co.in/en_in/visa-offers-and-perks/visa-airport-lounge-access-program/114566
- Visa/Mastercard reserves the right at any time, without prior notice to add, alter, modify or change list of lounges under this program applicable for SBI Card PULSE

13.7 Terms & Conditions: Priority Pass

- Cardholder(s) can request for Priority Pass through customer helpline numbers: 1860 180 1290/1860 500 1290 or 39020202 (Prefix Local STD code)
- Priority Pass will be delivered to your billing address within 10 days of receipt of request.
- The standard membership of the Priority Pass Program is provided only to the primary Cardholder of SBI Card PULSE (“SBI Cardholder”)

- Membership details and charges are as given below;

Particulars	Domestic Priority Pass Lounges (Within India)	International Priority Pass Lounges (Within India)	International Priority Pass Lounges (Outside India)
Membership Fee^	Complimentary	Complimentary	Complimentary
Complimentary Visits	-	-	-
Visit Charges	USD 27+ Applicable Taxes per visit	USD 27+ Applicable Taxes per visit	USD 27+ Applicable Taxes per visit
Guests Charges	USD 27+ Applicable Taxes per visit	USD 27+ Applicable Taxes per visit	USD 27+ Applicable Taxes per visit

- There are no complimentary visits for SBI Card PULSE Cardholders
- Charges for Priority Pass usage will be levied directly in the Cardholder's statement post 30 to 60 days of the visit
- Exchange rate applied to the charge would be the Exchange rate applicable on the day of the debit to the cardholder's card account and not as on date of usage of the Priority Pass
- Lounge access is conditional upon presentation of a valid Priority Pass card only and SBI Card PULSE would not be accepted on behalf of Priority Pass card
- On presenting the Priority Pass card in the lounges, an imprint/electronic swipe of the card would be done to take the time of visit for the cardholder and the accompanying guests
- In the event of Cardholder cancelling or not renewing his/her SBI Card account the Priority Pass Membership ceases to exist for the Cardholder
- Priority Pass Card is not transferable and cannot be used by anyone other than the Primary Cardholder
- The Priority Pass Card is not a payment card or a proof of credit worthiness of the Cardholder and attempts to use the same are not permitted
- All participating lounges are owned by third party operators
- The Cardholder needs to abide by the rules and regulations of the visited lounge
- The lounge access is subject to the Terms and Conditions of Priority Pass and can be changed from time to time without prior notification to the Cardholder
- To avoid overcrowding, participating lounges may reserve the right to fix a maximum stay policy
- Neither participating lounges are obligated to announce flights nor SBICPSL/Priority Pass Group of Companies shall be held responsible for direct/indirect loss arising to the cardholder or their guests failing to board the aircraft on time
- Lounge access is subject to the Cardholder holding a valid ticket of travel on the same day in an airline flying out of the airport in which the lounge is present
- The provision of free alcoholic drinks is at the discretion of each lounge operator and in some cases may be limited. In such cases the cardholder is liable to pay for additional consumption

- Accompanying children are subject to full guest fee unless otherwise stated in the lounge listing
- Any infant who causes upset to other users may be asked to vacate the lounge facility
- SBICPSL or Priority Pass Ltd. would not be responsible for any dispute arising between the cardholder and/or the guest with the third party lounge operator
- SBI Card reserves the right to alter, change or withdraw the feature at any time without due notice to the Cardholder
- SBI Card or Priority Pass are not responsible for the non-availability or loss arising due to non-availability of lounge or associated services
- Lost/Stolen and damaged Priority Pass plastics need to be intimated to SBI Card for a fresh card to be issued
- For complete terms and conditions, please visit www.prioritypass.com

13.8 Terms and Conditions: Fuel Surcharge

- SBI Card PULSE: 1% Fuel Surcharge waiver for each transaction between ₹500 and ₹4000. Maximum Surcharge waiver of ₹250 per statement cycle, per credit card account
- Fuel Surcharge is applicable for transactions done for MCCs 5172, 5541, 5542, 5983

13.9 Terms & Conditions for Card Upgrade

- Annual Fee is payable on the annual card fee date of the current card which will be communicated to you through your monthly statement. GST will be charged over and above the annual fee basis the prevailing GST rate. A Cardholder will be eligible for welcome gift only post payment/realization of annual fee by SBI Card. The credit limit enhancement on the new card will be at the sole discretion of SBI Card. The reward point accumulated on the previous card will automatically be transferred onto the new card post upgrade
- The upgrade would be offered to eligible customer's basis the internal evaluation/parameters of customer performance and credit history on the card. Old Credit Card will be active for a period of 90 days from the date of upgrade or till the first transaction is made on the new card, whichever is earlier. Post the downgrade of the upgraded card, customer is not eligible to upgrade the card for a period of 6 months from the date of downgrade.
- Downgrade may be initiated by a customer only within a period of 90 days post upgrading the existing SBI Card

Terms & Conditions Usage of SBI Card on Token Requestors

TERMS & CONDITIONS - USAGE OF SBI CARD ON TOKEN REQUESTORS

52

Applicable to Mobile Credit Card stored in the SBI Card App/Token Requestor mobile application of your Eligible Device, for making following type of transactions, wherever applicable: (1) Tap to Pay NFC enabled POS Transactions (2) Scan & Pay Bharat QR code based Payments at online & offline merchants (3) Payments on services built within Token Requestor mobile application (4) Online Payments at several Online Merchants.

IMPORTANT – Before you store and use your Mobile Credit Card, please read these Terms and Conditions, MITC and the Cardholder Agreement carefully. By storing and using your Mobile Credit Card, you will be considered to have accepted these Terms and Conditions, MITC and the Cardholder Agreement and will be bound by them. The terms used in these Terms and Conditions are defined at the end.

1. Terms and Conditions supplement Cardholder Agreement

- (a) The Cardholder Agreement applies to your Mobile Credit Card as well. References in the Cardholder Agreement to "Card" and "Card Transactions" include your Mobile Credit Card and your Mobile Credit Card Transactions respectively.
- (b) These Terms and Conditions supplement the MITC, Cardholder Agreement and, together, they govern your Mobile Credit Card. If there is any inconsistency between the provisions of these Terms and Conditions and the provisions of the Cardholder Agreement for usage of SBI Card on token requestor/for the purpose of tokenisation, the provisions of these Terms and Conditions shall prevail.

2. Registering, storing and activating Mobile Credit Card

- (a) You may store a digital version of your Credit Card (i.e. Mobile Credit Card) in the Token Requestor for payment feature on your Eligible Device only if your SBI Credit Card is of a type and/or card scheme designated by us from time to time and is in good standing.
- (b) SBI Card allows the user to register for certain types of SBI Credit Cards on Token Requestor which will be defined from time-to-time. All extant instructions of RBI on safety and security of card transactions, including the mandate for Additional Factor of Authentication (AFA) shall be followed.
- (c) You should follow the instructions of Token Requestor payment feature (including installation of the latest operating system for your Eligible Device), and the registration and verification flow in order to register and store the Mobile Credit Card in your Mobile Wallet.
- (d) By registering a Mobile Credit Card on Token Requestor, you consent to us sending SMS message to you for verification and activation purpose, if applicable, based on your registered mobile phone number last recorded with us. If the phone number last recorded with us is not the phone number of your Eligible Device, the SMS message will be sent to the phone number last recorded with us but not to your Eligible Device. If we do not have record of your phone number, we cannot send SMS message to you in which event you will need first update your correct phone number with SBI Card and then follow the steps again to register, store and activate your mobile credit card.
- (e) Add on cards and corporate cards are not eligible for making mobile based contactless transactions. SBI Card may allow use of these cards in future, with or without informing its customers.
- (f) The Cardholder authorizes SBI Card to receive Cardholder's information (such as Billing Pin Code, Device Details – ID, IP Address, Location, Wallet ID, etc.) from Token Requestor, if applicable, to provide services in connection with operation of his/her card account.

**Note: Cardholders will have to switch on specific transaction level controls to make purchases. However, registration requests for any token requestor/wallets will be allowed even if transaction level controls are switched off at the time of making a registration request.*

3. Card holder's responsibility

- (a) Please take appropriate security measures including the following to avoid any risk which may arise from or in connection with your mobile credit card. SBI Card is not liable for any such loss.
 - i. Safeguard your Eligible Device and Token Requestor and keep them under your personal control at all times
 - ii. DO NOT allow anyone else to use or log on to your Eligible Device and Token Requestor
 - iii. DO NOT store anyone else's fingerprint or biometric credentials in your Eligible Device for the purpose of operation of mobile credit card.
 - iv. DO NOT choose obvious numbers as Device Passcode (such as date of birth, telephone number, number with same digits or other that can be easily guessed or identified by shoulder surfing) or tell anyone else your Device Passcode or write down or keep your Device Passcode close to your Eligible Device
 - v. DO NOT install or launch SBI Card App in a smartphone or other device with any pirated, hacked, fake or unauthorised application or where the software lockdown has been overridden (such as a "jailbroken" or "rooted" smartphone or device)
 - vi. Change the Device Passcode regularly and use alphanumeric code for Device Passcode
 - vii. Remove the Mobile Credit Card from the SBI Card App upon termination of your Mobile Credit Card
- (b) You are fully responsible for any disclosure of your SBI Credit Card Details, Device Passcode or other security details relating to your Eligible Device, Token Requestor and Mobile Credit Card to any other person, even if such disclosure is accidental or unauthorised. You are required to bear all risks and consequences of your Token Requestor and Mobile Credit Card being used by unauthorised persons or for unauthorised purposes.
- (c) You have to use an Eligible Device of a type or model specified by Token Requestor from time to time to register, store and use Mobile Credit Card in your Mobile Wallet. Token Requestor have the right to vary the type or model or withdraw an existing type or model of Eligible Device at any time without prior notice.
- (d) You require Internet connection, compatible telecommunications equipment and mobile phone service plan (if applicable) in order to register, store and use your Mobile Credit Card.

4. Card Account and credit limit

- (a) SBI Credit Card in its plastic card form and in its digital version (i.e. Mobile Credit Card) constitute one and the same Card and share the same Card Account.
- (b) All Mobile Credit Card Transactions will be billed to card statement of the SBI Credit Card. There will not be a separate statement for your Mobile Credit Card.
- (c) Your SBI Credit Card in plastic card form and your Mobile Credit Card share the credit limit of the same Card Account. There will not be a separate credit limit for your Mobile Credit Card.

5. Transaction Limits

- (a) Cardholder can manage the following transaction limits for payment feature on Token Requestor using 'Manage Payments' section on SBI Card Website and SBI Card Mobile App for transactions like NFC, Bharat QR, In-app, MST, etc.: (1) Daily count of tokenized transactions, (2) Per tokenized transaction spend limit.
- (b) Daily counter of tokenized transaction will be refreshed as per Indian Standard Time between mid-night to early morning.

- (c) To use the Token Requestor you must turn on the POS usage on your SBI Credit Card using the 'Manage Payments' section on SBI Card Website and SBI Card Mobile App.

6. Mobile Credit Card Transactions, ATM Transactions & Cash Advance Details

- (a) You may make Mobile Credit Card Transactions where Token Requestor's payment feature is accepted for payment. We will not be responsible if any retailer refuses to accept your Mobile Credit Card.
- (b) You cannot use your Mobile Credit Card for cash withdrawals or cash advance at ATM or over the counter. Your Mobile Credit Card may also be subject to certain transaction limits (for example, payment amount) imposed by regulator, retailers or payment terminals.
- (c) Your Mobile Wallet may not be accepted at all places where your SBI Credit Card is accepted.

7. Limitation of our liability

- (a) The limitation of our liability for mobile credit card is governed by the Cardholder agreement, Most Important terms and Conditions (MITC) document and SBI Card Grievance Redressal policy.
- (b) We are not liable to refund you for any unauthorised transactions where you fail to take appropriate security measures including those provided in Clause 3(a), Clause 7(a) and Clause 10.
- (c) SBI Card shall not be liable in any manner for any loss caused to the customers for the actions, omissions and negligence of a Token Requestor.

8. Loss, theft or misuse

Report promptly

- (a) You must tell SBI Card straight away using the telephone numbers on the back of your SBI Credit Card, on designated SBI Card helpline numbers if you notice or suspect any loss, theft, unauthorised possession, control or use of your Mobile Credit Card or Eligible Device, or if you believe someone else has used your Mobile Credit Card or Eligible Device, or has discovered the security details of your Eligible Device, Token Requestor or Mobile Credit Card or the security of your SBI Credit Card, Mobile Credit Card, Token Requestor or Eligible Device has been compromised in any other manner.

Your liability for unauthorised transactions shall be governed by SBI Card Grievance Redressal Policy which covers liability of the customers in unauthorised credit card transactions.

However, please note that the limit DOES NOT APPLY (and you will be liable for the full amount) if:

- i. You have knowingly (whether or not voluntarily) permitted any other person to use your SBI Card App or Mobile Credit Card or Eligible Device; or
- ii. You have acted fraudulently or with gross negligence in using or safeguarding your SBI Card App, Mobile Credit Card or Eligible Device. Your failure to follow any of the security measures recommended by us from time to time regarding the use or safekeeping of your Token Requestor, Mobile Credit Card or Eligible Device may be treated as your gross negligence.

9. Fees and charges

- (a) All applicable interest, fees and charges that apply to your SBI Credit Card will also apply to the Mobile Credit Card.
- (b) You will bear all fees, charges and expenses imposed by any mobile phone service provider, telecommunications provider, retailer or for making transactions using your Mobile Wallet and the Mobile Credit Card.

10. Termination of Mobile Credit Card

- (a) You shall follow the instructions of the Token Requestor to remove your Mobile Credit Card from the

Token Requestor payment feature should you wish to terminate the Mobile Credit Card. Termination of the Mobile Credit Card will not terminate the SBI Credit Card in plastic card form unless you also terminate it in accordance with the Cardholder Agreement.

- (b) We have the rights to suspend, restrict or terminate your SBI Credit Card under the Cardholder Agreement. These rights will be extended to your Mobile Credit Card. Your Mobile Credit Card will be suspended, restricted or terminated at the same time if your SBI Credit Card is suspended, restricted or terminated under the Cardholder Agreement.
- (c) We will also have the right to suspend, restrict or terminate the use of a Mobile Credit Card if your Mobile Wallet has been suspended, restricted or terminated by the Mobile Wallet Provider for any reason, or if you have made a report to us under Clause 7(a).
- (d) Upon termination of physical Credit Card whether by you or by us, you must remove the Mobile Credit Card from your SBI Card App/Token Requestor App based on the instructions provided. You should contact SBI Card if you have any question on how to remove the SBI Card App or the SBI Card App from your Eligible Device.
- (e) You are responsible for all Mobile Credit Card Transactions whether or not authorised by you unless and until you have removed the Mobile Credit Card from your SBI Card App and Eligible Device upon termination.

11. Variation of these T&Cs

We have the right to vary these Terms and Conditions from time to time with or without notice. You will be bound by a variation unless your Mobile Credit Card is terminated by you and removed from the Token Requestor/SBI Card app and Eligible Device in accordance with Clause 10 before the date on which that variation takes effect.

12. Governing law, jurisdiction and version

- (a) These Terms and Conditions are governed by and will be construed according to laws of India.
- (b) You submit to the non-exclusive jurisdiction of the Delhi courts.

13. Questions/ complaints

If you have any questions or complaints about your SBI Credit Card, then please contact us at the telephone number on the back of your Card, available on SBI Card Website.

Definitions

- **Token Requestor** or **Mobile Wallet** is a mobile software application which works on the tokenization technology. It allows the Mobile Credit Card to be registered and stored to make payments using Eligible Device in several ways such as (1) Tap to Pay NFC enabled POS Transactions (2) Scan & Pay Bharat QR code based Payments at online & offline merchants (3) Payments on services built within Token Requestor mobile application (4) Online Payments at several Online Merchants. Token Requestor may or may not support all types of payment use cases as mention. Examples where SBI Card is live on Token Requestors include Samsung Pay, SBI Card Mobile App, and Google Pay.
- **Tokenization** refers to replacement of actual card details with an unique alternate code called the “token”, which shall be unique for a combination of card, token requestor and device.
- **Card Account** means the Card Account referred to in the Cardholder Agreement.
- **Cardholder Agreement** means the cardholder agreement governing the supply and use of SBI Credit Card.

- **Device Passcode** means the access passcode of your Eligible Device and SBI Card App.
- **Eligible Device** means such model of smartphone, tablet or other device (such as laptop, desktop, watch etc.) with in which a Mobile Credit Card can be registered and stored, as designated by us from time to time.
- **Mobile Credit Card** means a digital version of your SBI Credit Card which you store in the Token Requestor on your Eligible Device.
- **Mobile Credit Card Transaction** means any transaction effected by using your Mobile Credit Card.

Know us better



By Phone - 24 HOURS

For more information, call 1860 180 1290/1860 500 1290 or 39 02 02 02 (prefix local STD code) Please keep your card handy.



By e-mail

Write to us at customercare@sbicard.com for any queries on your card account



By Letter

Write to us at SBICPSL, Post Bag No. 28, GPO, New Delhi – 110001



By Web

Log onto sbicard.com



BY SOCIAL MEDIA



@sbicard_connect



@sbicard



@SBICcard_Connect



@sbicard



@sbi-card



Send 'Hi' to
9004022022

