

ANIL KUMAR

NETCRREATIVE MIND
133 GF KATWARIA SARIA NEW DELHI

NEW DELHI
110016

Date : November 22, 2016

Dear ANIL KUMAR,

We would like to bring to your notice that the payment for your SBI Card number XXXX XXXX XXXX 3850 is overdue.

Below is a brief summary of your account:

Total Amount Due (TAD): 3,639.00 Minimum Amount Due (MAD): 3,285.00

You are requested to make immediate payment in favour of SBI Card no XXXX XXXX XXXX 3850.

You may choose from a host of payment options like Paynet, Visa Credit Card pay, NEFT payment and others. For more details of payment options or access online statements for the last 12 months, please visit our website www.sbicard.com or contact our helpline numbers given below.

In case of any further query, you are requested to write us at feedback@sbicard.com or contact the SBI Card helpline at 39 02 02 02 (prefix local STD code) or 1860 180 1290 (if calling from MTNL and BSNL lines). Our customer service representatives are available from Monday to Saturday between 8am to 8pm. However, IVR & Emergency Services for lost card blocking on above mentioned helplines are available 24X7 hours.

Please ignore if the payment has already been made.

Warm Regards,

SBI Card

Important: We would like to inform you that all your financial transaction history now gets recorded in the Credit Bureaus which is an initiative of the Government of India and the Reserve Bank of India. Credit Bureaus share your credit information with its members in the form of credit information report. We would request you to make regular payments of your outstanding by the payment due date, in order to maintain a good credit history.

This letter is system generated and does not require any signature.

Service Tax Registration No.: AAEC5981KST001 Service Tax Category: Credit Card, Debit Card, Charge Card or other payment card service.

ANIL KUMAR
NETCRREATIVE MIND
133 GF KATWARIA SARIA NEW DELHI
NEW DELHI
110016

Credit Card Number

XXXX XXXX XXXX 3850

*Total Amount Due (₹)

3,639.00

**Minimum Amount Due (₹)

3,285.00 [Pay Now](#)

Credit Limit (₹) (including cash)

64,000.00

Cash Limit(₹) (as part of credit limit)

12,800.00

Statement Date

22 Nov 2016

Available Credit Limit (₹)

50,467.54

Available Cash Limit (₹)

12,800.00

Payment Due Date

IMMEDIATE

ACCOUNT SUMMARY

Opening Balance (₹)	Payments, Reversals & other Credits(₹)	Additions		Total Outstanding (₹)
		Purchases & Other Debits (₹)	Fee, Taxes & Interest Charges (₹)	
12,744.56	- 0.00	+ 131.15	656.75	= 13,532.00

SHOP & SMILE SUMMARY

Opening Balance	Earned	Redeemed/Expired	Closing Balance	Points Expiry Details
8760	+ 0	- 0	= 8760	NONE

Date	Transaction Details	Amount (₹)	
	for Statement dated 22 Nov 2016		
14 Nov 16	FEE - LATE PAYMENT (EXCL TAX 75.00)	500.00	D
22 Nov 16	FP EMI 02/09(EXCL TAX 19.67)	1,480.08	M
22 Nov 16	FIN CHG ON UNPAID EMI (EXCL TAX 7.44)	49.58	D
22 Nov 16	FIN CHARGE ON RETAIL (EXCL TAX 0.66)	4.40	D
	TOTAL ST DEBIT FOR CURRENT STMT	95.92	D
	TOTAL SBC DEBIT FOR CURRENT STMT	3.43	D
	TOTAL KKC DEBIT FOR CURRENT STMT	3.42	D

SAVINGS AND BENEFITS SECTION

	For this month	For this year	From the card issue date
Cash Back(₹)#	0.00	0.00	0.00
Petrol Surcharge Waiver (₹)#	0.00	0.00	0.00
Reward Points	0	240	8760

with effect from transactions dated 17-Nov-2011.



Connect with Us !

If you have any concerns, SMS
PROBLEM @ 9212500888 or call
@ 1800 180 1290 or 39 02 02 02



Did You Know !

A Credit Information Report (CIR)
generated by CIBIL is a factual
record of borrower's credit
payment history compiled from
various credit providers. It helps
lenders make informed
decisions. The best measure to
maintain a good CIR is to
exercise good money
management practices and make
repayments on time.



Payment Option !

You can pay your bills at
your nearest DropBox

@.. SBI, IIT Campus, Hauz Khas,
Newdelhi - 110 016.

>Please mention your complete 16 digit card number while making payment through cheque.

>Monthly statement is not generated for a card account under following conditions: If there is (a) credit balance with no card usage (b) debit balance (upto Rs. 50) with no card usage (c) No card usage for 2 months or more.

C=Credit; D=Debit; EN=Encash; FP=Flexipay; EMD=Easy Money Draft; BT=Balance Transfer; M=Monthly Installments; TAD=Total Amount Due.

Important Messages

Past Due							
Overlimit	7 Due	6 Due	5 Due	4 Due	3 Due	2 Due	Current
0.00	0.00	0.00	0.00	0.00	0.00	1,502.09	1782.85

*Amount required to be paid this month in order to avoid levying of finance charges(Please refer overleaf for charges)

**To keep your credit card in good standing, you have the option of paying atleast the minimum amount due or any amount between the Minimum Amount Due and Total Amount Due, on or before the due date. The difference if any between the Total Amount Due and the Total Outstanding is the balance on the Flexipay Plan/Encash/Installment as applicable. The Minimum Amount Due also includes the EMI on Flexipay/Encash/Installment amounts & 100% of all applicable taxes. Content of this Statement will be considered correct if no error is reported within 20 days.

In the event of non-payment / short payment of the Minimum Amount Due for more than three successive months or 90 days whichever is earlier, your encash/ flexipay/ encash inline shall be closed on 91st day and the principal outstanding along with the outstanding interest accrued till the date of such closure shall be debited to the Credit Card Account and appear in the subsequent monthly statement. SBI Card shall be entitled to demand immediate repayment of such consolidated outstanding amounts. As a part of the Credit Card Account, this balance will now attract all the charges including finance charges at the credit card rate of interest, over-limit charges in the event account balance post transfer of loan outstanding if any exceeds the existing Credit Card limit as mentioned in the cardholders MITC.

Safety First

- SBI Card has now introduced OTP for 3D secure authentication of all Online Credit Card transactions
- Please ensure your current mobile no. is registered with us
- Please do not share this 6 digits OTP with anyone. SBI Card never asks for such information



Instant information 24X7, by just sending an SMS to 5676791

Balance Enquiry: BAL XXXX	Available Credit & Cash limit: AVAIL XXXX
Hotlist Lost/Stolen Card: BLOCK XXXX	Last Payment Status: PAYMENT XXXX
Reward Point Summary: REWARD XXXX	Subscribe to Estatement: ESTMT XXXX
Duplicate Statement: DSTMT XXXX Statement Period in MMY	

XXXX = Last 4 Digits of the Card No.

Log onto sbicard.com to view the "Most Important Terms & Conditions"

Version 2.0 / November, 2016

For SBI Cards and Payment Services Pvt. Ltd.



Authorized Signatory

VALUE ADDED SERVICES

Product (Booking Month)	Loan Expiry Date	Total Outstanding Principal	Current EMI (Principal + Interest)
MERCHANT EMI(9 MONTHS)(Oct.'16)	Jul 17	12575.85	1480.08(1348.93+131.15)

IMPORTANT INFORMATION

- Important Terms & Conditions
- Charges & Order of Payment Settlement
- Privacy Policy
- Reach Us
- Mail Us

Schedule of Charges	
Particulars	Applicable Charges**
Fees	
Annual Fee (one time)	₹ 0-4,999
Renewal Fee (per annum)	₹ 0-4,999
Add on Fee (per annum)	Nil
Extended Credit	
Interest Free Credit Period	20-50 days (applicable only on retail purchases and if previous month's outstanding balance is paid in full)
Finance Charges	3.35% p.m. (40.2% p.a.) for Unsecured Cards; 2.5% p.m. (30% p.a.) for Secured Cards
Minimum Amount Due	5% of Total Outstanding (Min. Rs. 200) + all applicable taxes + EMI (in case of EMI based products)+OVL amount (if any)
Cash Advance	
Cash Advance Limit	Upto 80% of Credit Limit (Max 12k/day for Gold and Titanium & 15k/day for Platinum Cards & Signature Cards).
Free Credit Period	Nil
Finance Charges#	3.35% p.m. (40.2% p.a.) for Unsecured Cards; 2.5% p.m. (30% p.a.) for Secured Cards
Cash Advance Fees	
SBI ATMs/Other Domestic ATMs	2.5% of transaction amount (subject to a minimum of ₹ 300)
International ATMs	3.0% of transaction amount (subject to a minimum of ₹ 300)
Other Charges & Fees	
Cash Payment fee	₹ 100
Cheque Pickup	₹ 90
Payment Dishonor fee	2% of Payment amount (subject to a minimum of ₹ 350)
Statement Retrieval	₹ 100 per Statement (>2 months old)
Late Payment	Nil for Total Amount Due from ₹ 0 – ₹ 200 ₹ 100 for Total Amount Due greater than ₹ 200 & up to ₹ 500 ₹ 400 for Total Amount Due greater than ₹ 500 & up to ₹ 1000 ₹ 500 for Total Amount Due greater than ₹ 1000 & up to ₹ 10,000 ₹ 750 for Total Amount Due greater than ₹ 10,000
Overlimit	2.5% of Overlimit Amount (subject to a minimum of ₹ 500)
Card Replacement	₹ 100
Emergency Card Replacement (When Abroad)	Actual cost (subject to a minimum of \$175)
Foreign Currency Transaction	Conversion mark up: 3.5%
Rewards Redemption Fee	₹ 99
Surcharge	
Railway Tickets - Railway Counters	₹ 30 + 2.5% of transaction amount
Railway Tickets - www.irctc.co.in	1.8% of transaction amount + all applicable taxes.
Petrol & all products/services sold at petrol pumps	2.5% of transaction value or Rs. 10 whichever is higher 2.5% surcharge waiver (excluding all applicable taxes wherever applicable + other charges) for single transaction spends between ₹ 500 and ₹ 4000 for Signature & Platinum Cards; ₹ 500 and ₹ 3000 for all other cards. Maximum surcharge waiver of ₹ 250 per statement cycle per credit card account for Signature & Platinum Cards; ₹ 100 per credit card account for all other cards
Payment of Customs duty	2.25% of transaction amount (subject to a minimum of ₹ 75)

Order of payment settlement - All payments made for a cardholder account will be settled in the order of Minimum Amount Due (which is inclusive of all applicable taxes + EMI on EMI based products + 5% of Total Outstanding), Fees & Other Charges, Interest charges, Balance Transfer Outstanding, Purchase Outstanding and Cash Advance.

All taxes would be charged as applicable on all the above Fees, Interest & Charges.

*For Reward Point redemption, your SBI Card must not be overdue, suspended, blocked, cancelled or terminated by SBICPSL at the time of redemption request.

**Applicable taxes means Service tax (ST) @ 14%, Swachh Bharat Cess (SBC) @ 0.5% and Krishi Kalyan Cess (KKC) @ 0.5%.

Important Points

Payment of any amount lesser than the Total Amount Due in any month results in interest accrual on the balance outstanding amount including any new purchases and cash advances. Further, making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance.

As per recent RBI Guidelines, cheques should have no corrections on the payee name, amount either in words or figures. Hence, we request you to take care at the time of issuing cheques against your SBI Card dues in order to avoid any inconvenience / charges.

Incase of any transaction dispute please send a signed dispute form within 60 days from date of transaction to 0124-3992476 or chargeback@sbicard.com








No new statement will be sent, in case of credit balance and no new transaction on the account within 30 days of the last statement.

SBI Cards may not approve High Risk Transactions (e.g. Jewelry etc.) to prevent misuse or potential fraud on your SBI Card.

SBI Cards discloses information regarding your account to credit information bureaus/agencies on a regular basis, as mandated by RBI.

-  **SMS** SMS 'PROBLEM' to <9212500888> and get your concerns addressed
-  **By Phone** Call us at : 1860 180 1290, 39 02 02 02 (prefix local STD code) or 1800 180 1290 (toll free)
-  **By E-mail** Write to us at: feedback@sbicard.com for any queries on your card account
-  **By Web** Log onto: sbicard.com and register to access all your account related information
-  **By Letter** Write to us at Manager, Customer Correspondence Unit DLF Infinity Towers, Tower C, 12th Floor, Block 2, Building 3, DLF Cyber City, Gurgaon – 122002 (Haryana) India or Post Bag No.28, GPO, New Delhi – 110001
- CUSTOMER GRIEVANCE REDRESSAL:** All grievance escalations should be marked to Saurabh Gaur – Nodal Officer, SBI Cards at above address or via email at nodalofficer@sbicard.com. If concern not resolved within 15 days, you may approach Mr. Monish Vohra – Head, Customer Services and Chief Nodal Officer at CustomerServiceHead@sbicard.com

Ways to make your SBI Card payment

-  **NEFT (National Electronic Funds Transfer)**
Pay SBI Card bill ONLINE from any bank (except SBI) account
Our IFSC code is **SBIN00CARDS**; Bank name – SBI Credit Card – NEFT
Bank Address – Payment Systems Group, State Bank GITC, CBD Belapur, Navi Mumbai
Your payment will be credited in **1 working day**.
-  **PayNet**
Click on PayNet at sbicard.com to make your payment online through netbanking or your SBI ATM cum debit card. Your payment will be credited in 2 working days. For bank details, please log onto sbicard.com
-  **Over The Counter Payment**
Pay in cash or SBI cheques at SBI Branches. Your payment will be credited in 2 working days. Maximum cash payment allowed through OTC channel for payment of outstanding is Rs.49999/- per transaction.
-  **Online SBI**
Simply log onto onlinesbi.com to pay your bills directly from your SBI Bank Account. Your payment will be credited in 2 working days
-  **SBI ATM**
Pay at over 27000+ SBI ATMs with your SBI ATM/Debit Card. Your payment will be credited in 3 working days
-  **Electronic Bill Payment**
Pay online, directly from your bank account through Net Banking or through ATM using Bill Pay service of your bank. Currently available with State Bank of India, Indian Overseas Bank, CitiBank & Bank of India. Your payment will be credited in 3 working days
-  **SBI Card Drop Box**
To locate your nearest SBI Card Drop Box, simply SMS your pincode i.e. "PIN <pincode>" e.g. "PIN 110016" and send it to 56767. Your payment will be credited in 3 working days

Please drop your Cheque/Demand Draft well in advance to avoid any late payment charge and interest charge. Please draw your Cheque/Demand Draft favoring SBI credit card No. _____ (Please fill in your complete 16 digit SBI credit card no.) and mention your name and contact no. at the back side of the cheque/demand draft and drop it in your nearest drop box, or mail it to SBICPSL, P.O. Bag No. 24 GPO, New Delhi, 110001 through ordinary mail. Please allow us 3 working days to credit the payment.

An illustration of the Finance Charge Calculation:

- Statement Date is 2nd of every Month and Payment Due Date is 22nd of every month.
- The interest free period is from the 3rd of every month to 22nd of the next month provided the previous outstanding balance is paid in full. Making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance.
- Cardholder makes a retail purchase of ₹ 1,200 on 30th April, therefore the Total Amount Due on the statement dated 2nd May is ₹ 1,200 to be paid before 22nd May.
- On 21st May, the Cardholder pays Minimum Amount Due of ₹ 200.
- On 25th May, Cardholder makes a fresh purchase of ₹ 1,000.

Statement dated 2nd June would show the following components

A) Finance Charge calculated= (Outstanding Amount X 3.35% X 12 Months X No. of Days) /365

Finance Charge on ₹ 1,200 from 30th April to 20th May (21 Days)	₹ 27.75
Finance Charge on ₹ 1,000 from 21st May to 2nd June (13 Days)	₹ 14.32
Finance Charge on ₹ 1,000 of fresh purchase from 25th May to 2nd June (9 Days)	₹ 9.91
Total Finance Charge for 2nd June cycle	₹ 51.98

B) Total Principal Amount Outstanding = ₹ 2,000

(Balance ₹ 1,000 outstanding from last month's billing period + ₹ 1,000 fresh purchase)

Hence Total Amount Due = (A) + (B) + Service Tax as applicable

If Minimum Amount Due of ₹ 200 is not paid by due date of 22nd May, Late Payment charges as applicable would be levied