

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

YASHWANTH M R
191,13TH MAIN, 5TH CROSS,
ST.THOMAS TOWN POST, KARIYANAPALYA
BANGALORE

560084

Credit Card Number

XXXX XXXX XXXX 4696

*Total Amount Due (₹)

11,620.00

**Minimum Amount Due (₹)

6,362.00

[Pay Now](#)

UPDATE YOUR CONTACT DETAILS

Dear YASHWANTH M R

Your contact details registered with SBI Card are [09731919456](tel:09731919456) & yashwanth8890@gmail.com

In case of a change, please update your details to get regular updates and know about our offers.

To update, please log onto sbicard.com or call SBI Card helpline.

Credit Limit (₹) (including cash)

67,000.00

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

13,400.00

Statement Date

24 Oct 2016

Available Credit Limit (₹)

16,912.72

Available Cash Limit (₹)

13,400.00

Payment Due Date

13 Nov 2016

ACCOUNT SUMMARY

Opening Balance (₹)	Payments, Reversals & other Credits (₹)	Additions		Total Outstanding (₹)
		Purchases & Other Debits (₹)	Fee, Taxes & Interest Charges (₹)	
12,907.66	-	76,157.71	650.91	= 50,087.00

SHOP & SMILE SUMMARY

Opening Balance	Earned	Redeemed/Expired	Closing Balance	Points Expiry Details		
2963	+	403	-	0	= 3366	NONE

Date	Transaction Details for Statement dated 24 Oct 2016	Amount (₹)
24 Oct 16	ANNUAL FEE CHARGED (EXCL TAX 74.85)	499.00 D
24 Oct 16	FP EMI 05/09(EXCL TAX 15.02)	1,777.04 M
24 Oct 16	FP EMI 01/09(EXCL TAX 62.04)	4,156.00 M
	TOTAL ST DEBIT FOR CURRENT STMT	141.78 D
	TOTAL SBC DEBIT FOR CURRENT STMT	5.06 D
	TOTAL KKC DEBIT FOR CURRENT STMT	5.07 D
	TRANSACTIONS FOR YASHWANTH M R	
02 Oct 16	FLIPKART INTERNET PVT BANGALORE IN (Convert this to Flexipay)	5,036.00 D
03 Oct 16	FLIPKART INTERNET PRIV BANGALORE IN (Convert this to Flexipay)	35,304.00 D
04 Oct 16	PayNet Payment 000000HSBM4804701640	4,325.00 C
05 Oct 16	TRANSFER TO MERCHANT EMI	35,304.00 D



Now what you desire is within your reach

Avail EMIs at the time of purchase



Interest charges applicable on monthly reducing balance. An interest of 14% per annum will be charged for 3, 6, 9 & 12 EMIs. EMI Pre Closure Fee - 3% of outstanding balance.

For merchant list and terms and conditions visit sbicard.com

REWARD REDEMPTION

Now available on SBI Card Mobile App



IT ALWAYS PAYS TO BE ON GUARD



BEWARE OF FRAUDULENT CALLERS
POSING AS SBI CARD EMPLOYEES AND
ASKING FOR YOUR CREDIT CARD INFORMATION

Please note, we at SBI Card or our associates will NEVER ASK for your CVV, PIN, OTP or Online account id or password. Never share such information with anyone.

Please get in touch with our help line immediately in case of any suspicious call

For more information, call us at 1860 180 1290 or 39 02 02 02 (Prefix Local STD Code), log onto sbicard.com

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

Important Messages

> Please mention your complete 16 digit card number while making all kind of payments.

>Please note: W.e.f. 01 Nov'16, you need to have cumulative retail spends greater than or equal to Rs. 90,000 in the anniversary year to be eligible for renewal fee reversal. Anniversary year is defined as 12 months from the card issue or renewal date.

*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.

Schedule of Charges	
Particulars	Applicable Charges**
Fees	
Annual Fee (one time)	Upto ₹ 4,999
Renewal Fee (per annum)	Upto ₹ 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	Upto 3.35% p.m. (40.2% p.a.) from the transaction date
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#	Upto 3.35% p.m. (40.2% p.a.) from the date of withdrawal
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 Min. ₹ 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)
Chargeslip Retrieval	₹ 225 per Charge Slip
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@sbi.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.	


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.

	SBI Card is a Corporate Agent of Royal Sundaram General Insurance Co. Limited. Vide Corporate Agency No. 2105154.
--	---

Log on to www.sbi.com to view the "Most Important Terms & Conditions"

For SBI Cards and Payment Services Pvt. Ltd.


Authorized Signatory



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 E-statement: ESTMT XXXX

Duplicate Statement:

DSTMT XXXX Statement Period in MMYY

XXXX = Last 4 Digits of the Card No.

Let's connect, let's simplify!		Connect with us	
			
			
Easier. Faster. Friendlier.			
	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 on to : www.sbicard.com and register to access all your account related information	
	By Letter	<p>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</p> <p>CUSTOMER GRIEVANCE REDRESSAL: All grievance escalations should be marked to Saurabh Gaur - Nodal Officer, SBI Cards at above address or via email at nodalofficer@sbi.com</p> <p>if concern not resolved within 15 days, you may approach Mr. Monish Vohra - Head, Customer Services and Chief Nodal Officer at CustomerServiceHead@sbi.com</p>	

Safety First	
<ul style="list-style-type: none"> 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 digit OTP with anyone. SBI Card never asks for such information 	

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 GIC, CBD Belapur, Navi Mumbai Your payment will be credited in 1 working day .
	PayNet Click on PayNet at www.sbi.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 www.sbi.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 on to www.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 10,000 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's 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 drop box, simply SMS PIN < YOUR PINCODE> to 56767. Outstation cheques are not accepted. Your payment will be credited in 3 working days.
<ul style="list-style-type: none"> 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:	
<ul style="list-style-type: none"> 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	

Version 2.0 / October, 2016

Service Tax Registration No.: AAECSS981KST001 Service Tax Category: Credit Card, Debit Card, Charge Card or other payment card service.

SAVINGS AND BENEFITS SECTION

	For this statement	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	403	1312	3366

with effect from transactions dated 17-Nov-2011.

VALUE ADDED SERVICES

Product (Booking Month)	Loan Expiry Date	Total Outstanding Principal	Current EMI(Principal + Interest)
MERCHANT EMI(9 MONTHS)(Jun.'16)	Mar 17	8582.62	1777.04(1676.91+100.13)
MERCHANT EMI(9 MONTHS)(Oct.'16)	Jul 17	35304.00	4156.00(3742.42+413.58)

ZE₹0%
INTEREST ON ATM WITHDRAWALS



Pay 0% interest* on cash withdrawal from any ATM using your SBI Credit Card

Validity: 12 Oct '16 - 10 Jan '17

Withdraw using your current Card PIN. To generate a new Card PIN:
✉ Login to sbicard.com | ☎ Call on SBI Card Helpline Number

T&C Apply

*For each withdrawal, 2.5% of amount withdrawn or ₹300 (whichever is higher) will be charged as a cash advance fee.



Convert your big purchases into easy monthly installments with Flexipay

Pay as low as ₹ 95* per ₹ 1,000 as monthly installment
Low interest rate of 14.5% p.a.*
Repay in flexible tenures of 6, 9, 12, 24 or 36 months

To book Flexipay:

• Call 1860 180 1290 • Log in to sbicard.com • SMS FP to 56767

*This interest rate is used to calculate the monthly repayment amount. The above rate of interest translates to 25.7% p.a. reducing interest rate for 12 month tenure. For detailed T&Cs log in to sbicard.com

A little extra shopping with exciting cashback offers



BRAND FACTORY
Extra 5% Discount
Min. txn: ₹3,000;
Max. Discount: ₹500
(01 Oct - 31 Oct, 2016)

max
LOOK GOOD. FEEL GOOD.
5% Cashback
Min. txn: ₹3,499; Max. Cashback:
₹750 per card account.
(23 Sep - 06 Nov, 2016)

Reliance
5% Cashback
Min. txn: ₹2,999; Max. Cashback:
₹750 per card account.
(29 Sep - 06 Nov, 2016)

*T&C Apply

IMPORTANT INFORMATION

- Important Terms & Conditions
- Charges & Cardholder Agreement
- Privacy Policy
- Reach Us
- Payment Options

A little extra shopping with exciting cashback offers



BIG BAZAAR
Making India Beautiful

5% Off
Min. txn: ₹3,000;
Max. Discount: ₹500 per txn.
(11 Oct - 31 Oct, 2016)

CENTRAL
BRAND NEW

5% Off
Min. txn: ₹4,000;
Max. Discount: ₹500 per txn.
(01 Oct - 31 Oct, 2016)

croma
on-store | online | mobile

5% Cashback
Min. txn: ₹10,000;
Unlimited Cashback per txn.*
(01 Oct - 06 Nov, 2016)

Flipkart

10% Off
Min. txn: ₹5,000;
Max. Discount: ₹1,750 per card.*
(03 Oct - 06 Oct, 2016)

HomeTown
The Art Of Better Living

5% Cashback
Min. txn: ₹15,000; Max. Cashback:
₹2,500 per card account.*
(15 Oct - 11 Nov, 2016)

SAMSUNG

5% Cashback
Min. txn: ₹20,000; Max. Cashback:
₹2,500 per card account.*
(01 Oct - 31 Oct, 2016)

TANISHQ

5% Cashback
Min. txn: ₹35,000; Max. Cashback:
₹4,000 per card account.
(01 Oct - 11 Oct, 2016) &
(26 Oct - 30 Oct, 2016)

yatra
on-store | online | mobile

₹1,000 Off
on domestic flights*
Min. txn: ₹5,000.
Use Promo Code: SBIYT16
(05 Oct - 09 Oct, 2016)

*Offer also applicable on EMI txn. *Offer valid on maximum 3 txns. per card account. No two offers can be clubbed at Croma. *Valid only on txns. done on Pinelabs swipe machine under 'Brand EMI' option & only if '5% Cashback' is mentioned on chargeslip. Customers are requested to retain chargeslip for 180 days post program end date. Offer also applicable on EMI txn. 14% rate of interest applicable on monthly reducing balance on EMI txn. For detailed T&Cs & list of stores visit: sbicard.com or call 18601801290 or 39020202 (prefix local STD Code).