**OSBI Card** 

GSTIN of SBI Card: 06AAECS5981K1ZV

YAYIN VASHIST

Stmt/Debit Note/Credit Note/Tax Invoice

(ORIGINAL FOR RECIPIENT)

Credit Card Number

XXXX XXXX XXXX XX51

\*Total Amount Due (₹)

15.949.00

\*\*Minimum Amount Due (₹)

319.00

Pay Now

Credit Limit (₹) (including cash)

STMT No.

CKYC No.

Previous Balance

(₹)

474.14 CR

PLACE OF SUPPLY : DEL/7/DELHI

: B25091569575

: 30081101918453

68,000.00

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

6,800.00

Statement Date

11 Sep 2025

Payment Due Date

01 Oct 2025

# DO NOT TRUST ANYONE WITH YOUR CARD

DO NOT TRUST ANYONE WITH YOUR CARD आपके कार्ड की सुरक्षा है आपके हाथ में

Don't hand over your card to anyone, including SBI Card representatives. अपना कार्ड किसी को ना दें, एसबीआई कार्ड प्रतिनिधियों को भी नहीं

#### Available Credit Limit (₹)

52,051.00

Available Cash Limit (₹)

6,800.00

#### **ACCOUNT SUMMARY**

Payments, Reversals & other Credits (₹)

474.14

Additions

Purchases & Other
Debits (₹)

16,897.28

Fee, Taxes & Total Outstanding Interest Charges (₹)

0.00

15,949.00

#### **SHOP & SMILE SUMMARY**

Previous Balance Earned Redeemed/Expired Closing Balance Points Expiry Details

1968 + 158 - 2000 = 126 NONE

Date	<b>Transaction Details</b> for Statement Period: 12 Aug 25 to 11 Sep 25	Amount (₹)
12 Aug 25	CREDIT BALANCE REFUND -DR	474.14 D
27 Aug 25	CREDIT BALANCE REFUND REVERSAL	474.14 C
28 Aug 25	CREDIT BALANCE REFUND -DR	474.14 D
	TRANSACTIONS FOR YAYIN VASHIST	
28 Aug 25	UPI-MARUTHI PROVISION S	27.00 D
29 Aug 25	CLEARTRIPPVTLTD IN	6,255.00 D
05 Sep 25	UPI-Swiggy Instamart	326.00 D
08 Sep 25	CleartripPrivateLimite IN	9,341.00 D



#### EARN CASHBACK ON EVERYDAY SPENDS AT



Enjoy 5% Cashback\*

5 Reward Points\* per ₹100 spent with your Reliance SBI Card

#Max. ₹250/- per month in your JioMart wallet, redeemable in GM & Fashion categories only

#### EVERY MILE CRACKS A SMILI Reliance SBI Card



Annual Spends	Benefit	
₹1 Lac	Annual fee reversal	
₹25,000*	Reliance Retail Gift Vouchers worth ₹500	
₹50,000*	Reliance Retail Gift Vouchers worth ₹750	
₹80,000*	Reliance Retail Gift Vouchers worth	

\*Annual spends made at participating Reliance Retail

Bil Stores

### Do not let fraudsters gain access to your personal & financial information!

Never download suspicious third-party applications that give someone else the access to your device.



Transactions highlighted in grey color, if any, do not form part of Purchases & Other Debits; #Transactions fully/partially converted to Flexipay/Encash/Merchant EMI.
C=Credit : D=Debit; EN=Encash; FP=Flexipay; EMD=Easy Money Draft; BT=Balance Transfer; M=Monthly Installments; TAD=Total Amount Due; T=Temporary Credit.

#### Important Messages

W.e.f. 15 Jul'25, below changes to come into effect:Minimum Amount Due (MAD) calculation will be 100% of GST + 100% of EMI amount + 100% of Fees/Charges +100% of finance charges+ Overlimit Amount (if any) + 2% of remaining balance outstanding. Payments received against the Cardholder's outstanding will be adjusted against 100% of GST, 100% of EMI amount, 100% of Fees/Charges, 100% of Finance charges, Balance transfer, Retail Spends and Cash Advance in that order.



#### **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	158	2024	2126

# with effect from transactions dated 17-Nov-2011.

#### Treatment of EMI benefits / services availed by the cardholder once the account turns NPA:

A day after the statement is generated post account classification as NPA, all EMI plans (excluding restructured plans) available on the account shall be closed & the principal outstanding along with the outstanding interest accrued till the date of such EMI plans shall be debited to the Credit Card Account & 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 attract all applicable charges (including finance charges at applicable interest rate) as outlined in the MITC.

W.e.f. 01 Sep 2025, a revised 'Cheque Processing Fee' of Rs. 200 will be applicable on outstanding payments made via Cheque. This revision is reflective of the increased operational cost associated with offline payment modes. Payments made through digital channels such as UPI, BBPS, NEFT, etc will continue to be free of any additional charges. We encourage our cardholders to explore digital modes for hassle-free payments & faster credits.

#### **Important Notes**

- · Description of Services :- Credit Card Services
- •HSN Code : 997113
- Declaration : We hereby declare that the tax in relation to this statement is not payable under reverse charge mechanism
- •Name and the address of the supplier: SBI Čards and Payment Services Limited (SBI Card), DLF Cyber City, Tower C, Block 2, Building 3 DLF Infinity Towers, 12th Floor, Gurugram, HR 122002

Log onto sbicard.com to view the "Most Important Terms & Conditions" & updated information on all ongoing offers.

SBI Card (SBICPSL) is a Corporate Agent of Royal Sundaram General Insurance Co. Limited, SBI General Insurance Company Limited and SBI Life Insurance Company Limited Vide IRDAI Registration Code CA0075. Insurance is the subject matter of solicitation.







## Instant information 24X7, by just sending an SMS to 5676791 Simply Balance Enquiry: Available Credit & Cash limit: AVAIL XXXX Hotlist Lost/Stolen Card: Last Payment Status: PAYMENT XXXX Reward Point Summary: Subscribe to Estatement:

**Duplicate Statement:** 

DSTMT XXXX Statement Period in MMYY

XXXX = Last 4 Digits of the Card No.

70.000 Edet 1 2.1g/10 01 1/10 00/01 1/10

**FSTMT XXXX** 

#### Important Information on Disputed Transaction(s):

• Kindly note that this temporary credit (T) has been rendered to you in the interim and though the amount is included in your available credit limit, you will not be able to spend the amount while the dispute is still under investigation.

REWARD XXXX

· As we are dependent on feedback from external parties such as acquiring bank, closure of such disputes may take up to a maximum of 120 days from date of initiation of investigation. Post completion of the investigation, in case the dispute is not closed in cardholder's favor, the temporary credit shall be reversed and corresponding debit entry shall reflect on the card account. However, in case the dispute gets resolved in favor of the cardholder, the temporary credit shall be regularized and replaced by a permanent credit. Reward Points for the disputed transaction will be debited in case the dispute is closed in cardholders favor. Further any charges levied on the disputed transaction during the period of investigation will be reversed, however same will be billed in the subsequent card statement, incase the dispute is not closed in cardholders favor. ·All transaction disputes are resolved as per the Network (VISA, MasterCard, Rupay, Amex) Guidelines. You will receive continuous updates on status of the dispute.

The interest amount chargeable in the 1st EMI will be calculated for the period between Plan Open Date (Encash, Encash Inline, BT on EMI & Flexipay)/Booking Confirmation Date (Merchant EMI) and the payment due date (PDD), as per the credit card statement cycle. From 2nd EMI onwards, interest will be levied for a 30-day period, from one PDD to the next PDD. Hence, the 1st EMI amount may be different from subsequent EMIs.

#### 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

#### IMPORTANT INFORMATION

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

#### СКҮС

CKYC (Central Know Your Customer) is a centralized database of KYC records of customers taking financial services from Banks, NBFCs etc. CKYC Identifier is a unique number generated for an individual on completing KYC formalities at the time of account opening/updation.

Transactions that remain unbilled on the statement date will reflect in the next cycle. You can check transaction status at https://sbicard.com, Mobile App or https://ila.sbicard.com/.

•Declaration: I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Version 1.1 / SEP, 2025





IMPACT 36



#### STAY AHEAD OF CANCER ACT EARLY. SAVE LIVES.

Cancer is preventable, treatable and its impact can be minimised with timely action.



Regular Screenings Matter Early diagnosis increases survival rates significantly.



Adopt a Healthy Lifestyle Balanced diet, regular exercise, and no tobacco reduce risks.



Know the Warning Signs
Do not ignore unusual lumps,
persistent cough or sudden
weight loss.



Vaccinate & Protect

HPV and Hepatitis B vaccines help prevent certain cancers.

Your Health Matters! Prioritize regular check-ups and spread awareness.



SBI Card, in collaboration with prominent NGOs' is working towards the betterment of society through varied initiatives in Education, Skill Development, Environment, Rural Development and Healthcare.



#### 2500 Smiles: A Step towards Pediatric Cancer Care

SBI Card, in collaboration with CanKid...Kidscan supported over 2,500 pediatric cancer patients by providing access to treatment, care, and human right advocacy: ensuring psychological and emotional support for beneficiaries and their families, enhancing quality of life during and post-treatment.

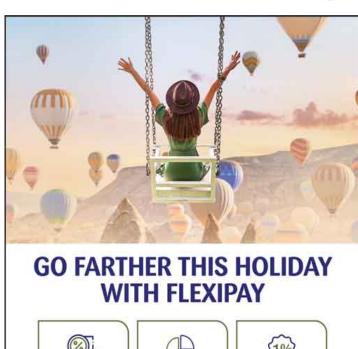


#### Vaccination Drive for Cervical Cancer Protection

SBI Card partnered with YUVA UNSTOPPABLE for project "Healthy Bonds" in Varanasi, Uttar Pradesh; safeguarding Govt. school girls from cervical cancer by providing access to free vaccinations and awareness for holistic development and a healthier

Health and sustainability are two sides of the same coin; nurturing one means protecting the other for a thriving future.



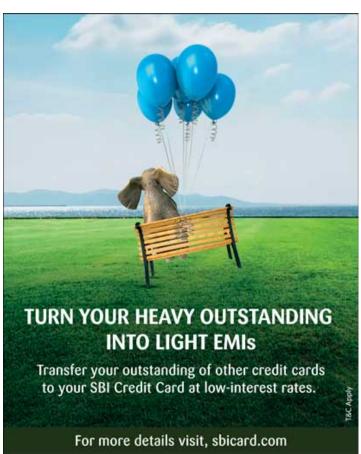








For more details, visit sbicard.com





Track and manage all your utility bill payments with

FETCH & PAY









Mobile

Insurance



Log in to SBI Card website / Mobile App using your credentials to fetch your bill and make the payment.





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Check Reward Points

Book Flexipay EMI

And do much more.

EMI

Enable Overlimit facility beyond the credit limit of your card.

Visit: https://sbicard.com/ovl



#### **GO DIGITAL WITH SBI CARD MOBILE APP**

The one-stop-solution to manage your account.



Make Contactless Payments



Easy & Secure Login





View & Redeem Reward Points/Card Cashback



Offers

Credit Card Name	Annual	ule of Charges  Renewal Fee (Rs.)
AURUM	9,999	9,999 (Waived off on annual spends of 12 Lakh or more in the preceding year)
KrisFlyer SBI Card Apex KrisFlyer SBI Card	9,999 	2,999
SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
SBI Card PRIME Advantage	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Doctor's SBI Card	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)  1,499 (Waived off on annual spends of 1.5 Lakh or more
Shaurya Select SBI Card Shaurya SBI Card	1,499  250	in the preceding year)  250 (Waived off on annual spends of 50,000 or more
SBI Card PULSE	1,499	in the preceding year)  1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
CASHBACK SBI Card	999	999 (Waived off on annual spends of 2 Lakh or more in the preceding year)
SimplyCLICK SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)  499 (Waived off on annual spends of 1 Lakh or more in
SimplyCLICK Advantage SBI Card SimplySAVE SBI Card	499 ———— 499	the preceding year)  499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplySAVE Advantage SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SBI Card Unnati  Krishak Unnati SBI Card	NIL NIL	499 (5th Year Onwards) 499 (Waived off on annual spends of 30,000 or more in
Aditya Birla SBI Card	499	the preceding year) 499
Aditya Birla SBI Card SELECT  Air India SBI Platinum Card	1,499	1,499
Air India SBI Signature Card  Apollo SBI Card	4,999	4,999 499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
BPCL SBI Card Octors	499	499 (Waived off on annual spends of 50000 or more in the preceding year)  1,499 (Waived off on annual spends of 2 Lakh or more
BPCL SBI Card Octane  Club Vistara SBI Card PRIME	1,499 2,999	in the preceding year) 2,999
Club Vistara SBI Card  Delhi Metro SBI Card	1,499 499	1,499 499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Etihad Guest SBI Card Etihad Guest SBI Premier Card	1,499 4,999	1,499 4,999
Fabindia SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Fabindia SBI Card SELECT  IRCTC SBI card	1,499 500	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)  500
IRCTC SBI Card Premier	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
"Lifestyle Home Centre SBI Card , MAX SBI Card, SPAR SBI Card"	499	499
"Lifestyle Home Centre SBI Card PRIME, MAX SBI Card PRIME, SPAR SBI Card PRIME"	2,999	2,999
"Lifestyle Home Centre SBI Card SELECT,	1,499	1,499
MAX SBI Card SELECT, SPAR SBI Card SELECT"	,	
Nature's Basket SBI Card  Nature's Basket SBI Card ELITE	1,499 4,999	<ul><li>1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)</li><li>4,999 (Waived off on annual spends of 10 Lakh or more</li></ul>
OLA Money SBI Card	NIL	in the preceding year)  499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Paytm SBI Card Paytm SBI Card SELECT	499 1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Yatra- SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Central Bank of India SBI Card PRIME  Central Bank of India SBI Card ELITE	2,999 4,999	2999 (Waived off on annual spends of 3 Lakh or more in the preceding year)  4,999 (Waived off on annual spends of 10 Lakh or more
Central Bank of India SimplySAVE SBI Card	499	in the preceding year)  499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
City Union Bank SBI Card PRIME  City Union Bank SimplySAVE SBI	2,999	<ul><li>2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)</li><li>499 (Waived off on annual spends of 1 Lakh or more</li></ul>
Card  Karnataka Bank SBI Card PRIME	2,999	in the preceding year)  2999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Karnataka Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
PSB SBI Card PRIME PSB SBI Card ELITE	2,999 4,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)  4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
PSB SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
UCO Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)  2,999 (Waived off on annual spends of 3 Lakh or more
UCO Bank SBI Card PRIME  UCO Bank SBI Card ELITE	2,999 4,999	in the preceding year)  4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SimplySAVE Merchant SBI Card	NIL	NIL 499 (Waived off on annual spends of 1 Lakh or more
Reliance SBI Card  Reliance SBI Card PRIME	2,999	in the preceding year)  2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Titan SBI card	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
SBI Card MILES SBI Card MILES PRIME	2,999	1,499 (Waived off on annual spends of 6 Lakh or more in the preceding year)  2,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SBI Card MILES ELITE	4,999	in the preceding year) 4,999 (Waived off on annual spends of 15 Lakh or more in the preceding year)
Shaurya Select South Indian Bank SBI Platinum Credit Card	NIL 2,999	NIL 2,999
South Indian Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of Rs. 1 lakh or more in the preceding Year)
KVB SBI Signature Card Karur Vysya Bank SBI Platinum Credit Card	4,999 2,999	4,999 2,999
Karur Vysya Bank SBI Card  Central SBI Select Card	499 750	499 (Waived off on annual spends of Rs. 1 lakh or more in the preceding Year)  750
Central SBI Select+ Card	2999	2999
FBB SBI Styleup Card  IRCTC SBI Platinum Card	499 500	499 500
South Indian Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 lakh or more in the preceding Year) 4,999 (Waived off on annual spends of 10 lakh or more
KVB SBI Card ELITE  KVB SBI Card PRIME	2,999	in the preceding Year)  2,999 (Waived off on annual spends of 3 lakh or more in the preceding Year)
KVB SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 lakh or more in the preceding Year)  4,999 (Waived off on annual spends of 10 lakh or more
SBI Card ELITE  SBI Card ELITE Advantage	4,999	in the preceding Year) 4,999 (Waived off on annual spends of 10 lakh or more
SBI Card PRIME NRI Secured	1,500	1,500
Tata Neu Plus SBI Credit Card  Tata Neu Infinity SBI Credit Card	499 1,499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)  1,499 (Waived off on annual spends of Rs.3 Lakh or
Apollo SBI Card SELECT	1,499	more in the preceding year)  1,499 (Waived off on annual spends of Rs. 3 lakh or more in the preceding year)
Bank of Maharashtra SBI Card ELITE	4,999	4,999 (Waived off on annual spends of Rs.10 Lakh or more in the preceding year)
Bank of Maharashtra SBI Card PRIME  Bank of Maharashtra SimplySAVE SBI Card	2,999 499	2,999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)  499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
SBI Card PhonePe SBI Card PURPLE	499	in the preceding year) 499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
PhonePe SBI Card SELECT BLACK Flipkart SBI Card	1,499 500	1,499 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year) 500 ( Waived off on Annual Spends of Rs 3.5 Lakh or
ι πριαιτ ουι σαια	OUC	more in the preceding year )

Extended Credit Interest Free Credit Period Finance Charges	20-50 days (applicable only on retail purchases and if previous month's outstanding balance is paid in full) 3.75% p.m. (45% p.a.) for Unsecured Cards; 2.75% p.m.
Minimum Finance Charges Minimum Amount Due	(33% p.a.) for Shaurya, Defence Cards and Secured cards ₹25 100% of GST + 100% of EMI amount + 100% of Fees/Charges + 100% of finance charges + Overlimit Amount (if any) + 2% of remaining balance outstanding.
<b>Cash Advance</b> Cash Advance Limit	Cash Advance Limit is a part of the overall Credit Limit. Cash Advance Limit is indicated in the monthly card statement.  Max. cash withdrawal limit is Rs.15,000 per day on MCC - 6011(ATM Withdrawals), subject to Cash Advance Limit
Free Credit Period Finance Charges	availability.Cash Advance is not available for MCC - 6010 ("over-the-counter" cash disbursement).  Nil 3.75% p.m. (45% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cardsThe above-mentioned charges will be applicable from the date of
Minimum Finance Charges  Cash Advance Fees  SBI ATMs/Other Domestic ATMs	Cash withdrawal. ₹25
International ATMs  Other Charges & Fees  Cash Payment fee	2.5% of transaction amount (subject to a minimum of ₹500) 2.5% of transaction amount (subject to a minimum of ₹500) ₹250
Payment Dishonor fee Cheque Payment Fee Late Payment	2% of Payment amount (subject to a minimum of ₹500) ₹200  Nil for Outstanding Amount due from ₹0 -₹500; ₹400 for Outstanding Amount due greater than ₹500 & upto ₹1000  ₹750 for Outstanding Amount due greater than ₹1000 & upto ₹10,000; ₹950 for Outstanding Amount due greater than ₹10,000 & upto ₹25,000; ₹1100 for Outstanding Amount due greater than ₹25,000 & upto ₹50,000;
Additional late payment charges	₹1300 for Outstanding Amount due greater than ₹50,000 ₹100
Overlimit Fee  Card Replacement  Emergency Card Replacement (Wher	2.5% of Overlimit Amount (subject to a minimum of Rs 600).  Overlimit Fee will not be reversed in case of transaction reversal / cancellation /refund  ₹100 - ₹250 (₹1500 for Aurum)
Abroad) Foreign Currency Transaction Fee	for Mastercard) 3.5% (For all cards Except Elite, Aurum and SBI Card Miles.
	SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card)
Dynamic Currency Conversion Fee  Rewards Redemption Fee	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card) ₹99. Applicable only on physical product, Statement Fee Credit & on vouchers that are sent physically as specified in the individual product Terms & Conditions, for all cards except
Utility Payments Fee****	AURUM. w.e.f. 1st Dec 2024, 1% of total amount of Utility Payments, if the total amount exceeds Rs. 50,000 in a billing cycle.
Processing Fee on all Rent Payment Transactions*** Priority Pass Lounge Charges	₹199. Processing Fee will not be reversed in case of transaction reversal / cancellation / refund All Airport Lounge visits within India through Priority Pass Program will be charged an usage fee of up to USD27 per visit + applicable taxes. All Airport Lounge visits outside India through Priority Pass Program, after exhausting the complimentary visits, will be charged with a usage fee of up to
Grace period	USD27 per visit+applicable taxes. For details, please visit sbicard.com Grace period of 3 days is allowed from the payment due date on credit card accounts, where payments are not overdue from previous billing cycle(s). The payment due date as mentioned on the credit card statement is the date by which clear funds must be credited to the credit card, however 3 grace days are
Surcharge Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps	As prescribed by IRCTC / Indian Railways 1% of transaction amount + all applicable taxes Fuel surcharge is levied by acquiring bank providing the terminal to the merchant. The transaction value on charge slip will differ from credit card statement since the surcharge & GST is levied by acquiring bank on the transaction value. 1% fuel surcharge waiver (excluding GST) shall be provided for eligible transaction value on select cards. Fuel surcharge waiver terms and conditions may vary. Refer product T&Cs for details.
terminated by SBICPSL at the time of	SBI Card must not be overdue, suspended, blocked,cancelled or redemption request. rdholders having state of residence in the records of SBI Card on the
statement date as "Haryana" - Central - For the cardholders having state of re than "Haryana" - Integrated Tax @ 189 will be levied Rs.199+Applicable Taxe	Tax @ 9% and State Tax @ 9% esidence in the records of SBI Card on the statement date as other %.***All transactions towards payment of rent through any merchant as as processing fee. All the transactions identified under Merchant
	Important Points than the Total Amount Due in any month results in interest
To enjoy the benefit of interest for Payment Due Date (PDD). Further in the repayment stretching of payment on your outstanding balance SMA & NPA  •Special Mention Accounts ('SMA'): In furtherance to Regulatory requirem creating a sub-asset category viz. 'S	ree period, please pay the Total Amount Due (TAD) before the r, making only the minimum payment every month would result ver months/years with consequential compounded interest ance."  ents, SBI Card is required to identify incipient stress in the account by Special Mention Accounts ('SMA')" with the three sub-categories as
wholly o	or classification [Principal or interest payment or any other amount or partly overdue]
SMA – 1 More th	an 30 days &upto 60 days from PDD an 60 days &upto 90 days from PDD  SMA:
If Payment Due Date ('PDD') of a C ('MAD') is not received before this da If the account continues to remain over account shall get tagged as SMA-1. Similarly, if the account continues to 2021 then this account shall get tagge	credit Card account is 31st March 2021, and 'Minimum Amount Due ate then after the due date, the account will be mentioned as SMA-0. Erdue beyond 30 days from PDD i.e., beyond 30th April 2021 then this remain overdue, beyond 60 days from PDD i.e., beyond 30th May
mentioned in the statement, is not statement. Further, any account when classified as NPA. An account cont principal are paid. Settlement and customer has even one credit card	d as non-performing asset ('NPA') if the Minimum Amount Due, as paid fully within ninety (90) days from the PDD mentioned in the re a settlement or restructuring arrangement has been availed will be inues to be classified as NPA till the entire arrears of interest and restructured accounts do not qualify for an upgrade. Finally, if any d with SBICard tagged as NPA, all cards of the customer will be
mentioned in the statement has not PDD i.e., till 29th June 2021, then the As per recent RBI Guidelines, chequ	redit Card account is 31st March 2021, and Minimum Amount Due as been fully paid by the customer within a period of 90 days from the lender shall consider the credit card account as NPA.  Les should have no corrections on the payee name, amount either in
dues in order to avoid any inconvenier linease of any transaction dispute transaction to <b>chargeback@sbicard</b> No new statement will be sent, in case	please send a signed dispute form within 25 days from date of
fraud on your SBI Card. SBI Card discloses information reg	tisk Transactions (e.g. Jewellery etc.) to prevent misuse or potential arding your account to credit information bureaus / agencies on a
regular basis, as mandated by RBI. In the event of non-payment of at least account will be reported as 'Default' to Cardholders with active credit cards with active cards with act	st the Minimum Amount Due by the Payment Due Date, your card o credit information bureaus / agencies.  with identical billing cycle will be assigned the same billing cycle for new credit card(s), for cardholders with only one active credit card,
will be same as the existing card.	or new credit card(s), for cardinoiders with only one active credit card,

**Extended Credit** 



By E-mail For All Card (except AURUM) : customercare@sbicard.com

By Web For All Card (except AURUM) : Log on to www.sbicard.com and register

**By Letter** Write to us at Manager, Customer Correspondence Unit DLF Infinity Towers, TowerC, 12th Floor, Block 2, Building 3, DLF Cyber City, Gurugram – 122002 (Haryana)India or

Post Bag No.28, GPO, New Delhi – 110001 **CUSTOMER GRIEVANCE REDRESSAL**: All grievance escalations should be marked to Mr. Prosenjit Dhar (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. Manish Dewan - Head, Customer Services at CustomerServiceHead@sbicard.com

#### SBICPSL will send the Cardholder a monthly statement showing the payments credited and the

transactions debited to the Cardholder's Account since the last statement, provided the card has been active during the said period. SBICPSL will either mail a statement of transactions in the card account to the mailing address it has on record, or send a statement through email to the email id on record, on a predetermined date.

#### Ways to make payment for your SBI Credit Card

Pay via Standing Instruction (e-NACH)

Enroll for e-NACH for automated and hassle-free bill payments, every month. Your card dues will be deducted directly from your bank account on the Payment Due Date. For more details visit www.sbicard.com

Pay via UPI
You can pay your bill faster via UPI payment mode on SBI Credit Card app or on website using QR code.

NEFT (National Electronic Funds Transfer)
Pay your SBI Credit Card outstanding using NEFT and get instant credit to your card account,

24X7. Use your 15/16-digit credit card number as Beneficiary A/c & IFSC Code SBIN00CARDS

YONO by SBI
Pay your SBI Credit Card bills with YONO by SBI App and get instant credit in your SBI Card account.

to register

**PayNet** 

**BBPS** 

OTC

India.

Cheque

Bill Payment System.

**Debit Card Payment** 

account. For more details, visit www.sbicard.com

your SBI ATM cum debit card. Payment will reflect instantly on your SBI Credit Card account. For bank details, please log onto www.sbicard.com

Click on PayNet at www.sbicard.com to make your payment online through netbanking or

VISA Credit Card Pay
Use VISA Credit Card Pay to pay your SBI Credit Card bill. Your payment will be credited instantly.

Auto Debit

Pay online using selected banks debit card. Payment will reflect instantly on your SBI Credit Card

Authorize SBI Card to debit your bank account (savings/current) by filling the Auto Debit mandate

Visit the SBI Unipay website to pay your credit card bill conveniently and securely through Bharat

Mastercard MoneySend
Download any authorized third-party payment app / use a platform that supports the Mastercard MoneySend payment mode. Your payment will be credited instantly to your credit card account.

Pay your SBI Credit Card dues over the counter at any SBI Branch in India.

available at selected banks. For more details, visit www.sbicard.com

drop boxes available across India.

Note: For smooth processing of payment made towards your card outstanding, please avoid using payment modes not advised by SBI Card. To know more about the ways to make payment, please

Important Communication on Payment Decline: As per SBI Card internal policy, payments

Pay your SBI Credit Card dues through cheque. You can drop your cheque at any of the SBI Card

Pay at any SBI ATM with your SBI Debit Card. This service is available at all SBI ATMs across

made by customer through any instant channel (NEFT, Visa Money Transfer, MasterCard MoneySend, BBPS, Paynet, Debit Card or UPI) will be declined if the amount paid is more than the current outstanding. Hence, customers are advised not to make excess payment towards their credit card.

#### repayment stretching over years with consequent interest payment on your outstanding balance. •Cardbolder makes a retail purchase of ₹1,200 on 30th April, therefore the Total Amount Due on

An illustration of the Finance Charge Calculation:

visit https://sbicard.com/en/personal/pay.page.

•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

•Statement Date is 2nd of every Month and Payment Due Date is 22nd of every month.

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 3.75% X 12 Months X No. of Days) /365

₹ 31.07

₹ 16.03

•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

Finance Charge on ₹1,200 from 30th April to 20th May (21 Days)
Finance Charge on ₹1,000 from 21st May to 2nd June (13 Days)

Finance Charge on ₹1,000 of fresh purchase from 25th May to 2nd June ( 9 Days) ₹ 11.10

Total Finance Charge for 2nd June cycle ₹ 58.19

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) + Applicable taxes
If Minimum Amount Due of ₹ 200 is not paid by due date of 22nd May, Late Payment charges as applicable

#### Please note that the following fees and charges are not applicable for Krishak Unnati SBI Card:Cash Advance Fee (No Cash Limit Allocated), Forex Markup (International usage not allowed),Cash Payment

would be levied

Fee, Finance Charges, Late Payment Charges, Payment Dishonor Fee, Card Replacement Fee, Cheque Fee, Cheque Pickup Fee, Statement Retrieval Fee, Overlimit Fee,Reward Redemption Fee. Surcharges and other duties (along with applicable taxes) will be applicable. • This Card does not offer Cardholder a revolving credit facility. Cardholder has to pay Total Amount Due printed on the Statement.

SimplySAVE Merchant SBI Card is a charge Card.
This card does not offer Cardholder a revolving credit facility. Cardholder has to pay Total Amount Due

\*Krishak Unnati SBI Card customers, please refer to below Table

- Printed on the Statement.
   For the purposes of SimplySAVE Merchant SBI Card only, the Total Amount Due (TAD) will be construed to be equal to the Minimum Amount Due (MAD).
- Order of payment settlement -Payment received against the Cardholder's outstanding will be adjusted against 100% of GST, 100% of EMI amount, 100% of Fees/Charges, 100% of Finance charges, Balance

transfer, Retail Spends and Cash Advance, in that order.

\*\*\*\* Utility payments shall be identified under Merchant Category Code (MCC) 4900, on best effort basis. The MCCs are defined by the network partners and are subject to change basis their discretion and such changes shall be implemented basis communication from the networks without any requirement for intimation/information to the customers.