

SAVINGS AND BENEFITS SECTION

	For this statement	For this year	From the card issue date
Cash Back(₹)#	0.00	0.00	0.00

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(12 MONTHS)(Sep.'24)	Sep 25	5223.78	2663.42(2594.86+68.56)

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 : 997119
- 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 Cards 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



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 MMYYY XXXX = Last 4 Digits of the Card No.	

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.
- 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

CKYC

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.

INSURANCE NOMINEE

SBI Card offers complimentary Insurance cover select credit cards on air & rail accident, the details of the insurance coverage are as below :

Card Name & Insurance type	Insurance coverage	Insurance Company
Elite / Miles Elite / Miles Prime / Signature including Banking co-brand Cards (Air Accident)	INR 1Crore	Oriental insurance company Ltd
Prime / Pulse / Platinum including Banking co-brand Cards (Air Accident)	INR 50lacs	
KrisFlyer SBI Card / Etihad Guest Premier SBI Card (Air Accident)	INR 1Crore	United India Insurance Company Ltd
KrisFlyer SBI Card APEX (Air Accident)	INR 3.5 Crore	
Club Vistara / Club Vistara Prime / Etihad Guest SBI Card / IRCTC Premier (Air Accident)	INR 50 lacs	
IRCTC Premier (Rail Accident cover)	INR 10 lacs	SBI General Insurance Company LTD

To update the nominee details, please mail the nominee’s name & relationship with the nominee to customercare@sbicard.com from your registered Email ID or Login to SBI Card mobile app > View Account details > Insurance Nomination.

The said insurance is provided by a third-party insurance company, who is also responsible for any claim settlement in this regard. SBI Card shall not be responsible for any dispute arising due to claim settlement. Insurance issuer can be changed by SBI Card without any prior notice.

Current Insurance Company : DIVISIONAL OFFICE 1st FLOOR JYOTHI SUPER BAZAR THODUPUZHA KERALA 685584 | 04862 222823 - Oriental Insurance.

13, 23, Union Cooperative Insurance Building, 2nd floor, Sir P. M road, Fort, Mumbai, 400001 | 022- 22023668- United India Insurance company.

3rd floor, 46, Pusa Road, Karol Bagh, Near metro station, New Delhi 110005 | 022 4241 2003 -SBI General Insurance Company LTD.

For any queries regarding the above, please contact our Customer Service Team through any of the modes detailed in the ‘Let’s Connect. Let’s Simplify’ section on the last page of this statement.

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.

IMPACT360

An SBI Card ESG initiative



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 future.

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

PAY LESS, SAVE MORE

Visit E-Store on SBI Card Mobile App & Website



T&C Apply

GO FARTHER THIS HOLIDAY WITH FLEXIPAY



Low
Interest Rates



Multiple
Tenure Options



1%
Processing Fees

For more details, visit sbicard.com

TURN YOUR HEAVY OUTSTANDING INTO LIGHT EMIs

Transfer your outstanding of other credit cards to your SBI Credit Card at low-interest rates.

For more details visit, sbicard.com

T&C Apply

Track and manage all your utility bill payments with FETCH & PAY

Electricity	Gas	Water	DTH	Mobile	Insurance

and more categories

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

MANAGE YOUR SBI CREDIT CARD ON

WHATSAPP!

Opt in now to access your account anywhere, anytime.

'Send Hi' on **9004022022**



Check Account Summary



Download Statement



Pay Bills for Mobile, DTH, Electricity, etc.



Check Reward Points

EMI

Book Flexipay EMI

And do much more.



Scan this QR Code
to connect through
WhatsApp



DON'T LIMIT YOUR WISHES

Enable Overlimit facility beyond
the credit limit of your card.

Visit: <https://sbicard.com/ovl>



T&C Apply.

GO DIGITAL WITH SBI CARD MOBILE APP

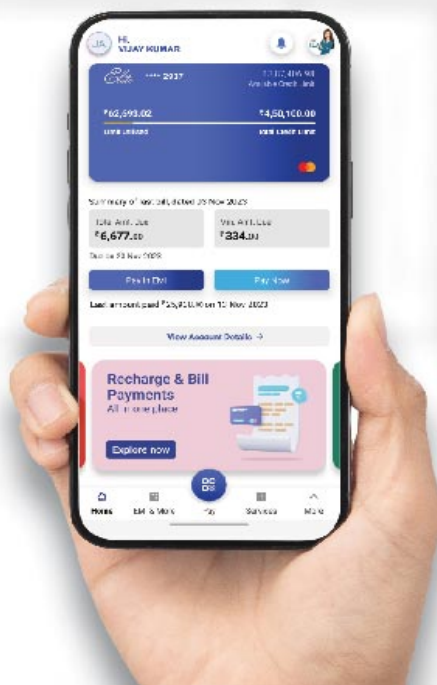
The one-stop-solution to manage your account.



Make Contactless
Payments



Easy & Secure
Login



View & Redeem
Reward Points/Card
Cashback



Location-based
Offers

To download the SBI Card Mobile App, give a missed call at 9594666659

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

Extended Credit Interest Free Credit Period Finance Charges Minimum Finance Charges Minimum Amount Due	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. (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.
Cash Advance Cash Advance Limit Free Credit Period Finance Charges Minimum Finance Charges Cash Advance Fees SBI ATMs/Other Domestic ATMs International ATMs Other Charges & Fees Cash Payment fee Payment Dishonor fee Cheque Payment Fee Late Payment Additional late payment charges Overlimit Fee Card Replacement Emergency Card Replacement (When Abroad) Foreign Currency Transaction Fee Dynamic Currency Conversion Fee Rewards Redemption Fee Utility Payments Fee**** Processing Fee on all Rent Payment Transactions*** Priority Pass Lounge Charges Grace period	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 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 Cash withdrawal. ₹25 2.5% of transaction amount (subject to a minimum of ₹500) 2.5% of transaction amount (subject to a minimum of ₹500) ₹250 2% of Payment amount (subject to a minimum of ₹500) ₹100 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; ₹1300 for Outstanding Amount due greater than ₹50,000 ₹100 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) Actual cost (subject to a minimum of \$175 for VISA and \$ 148 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) 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 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. ₹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 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 provided to accommodate for processing time of payments.
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.

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:-** For the cardholders having state of residence in the records of SBI Card on the statement date as "Haryana" - Central Tax @ 9% and State Tax @ 9%
- For the cardholders having state of residence in the records of SBI Card on the statement date as other than "Haryana" - Integrated Tax @ 18%.***All transactions towards payment of rent through any merchant will be levied Rs.199+Applicable Taxes as processing fee. All the transactions identified under Merchant Category Code (MCC) 6513 will be considered as rent payment transactions.

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. To enjoy the benefit of interest free period, please pay the Total Amount Due (TAD) before the Payment Due Date (PDD). Further, making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance."

SMA & NPA

•Special Mention Accounts (‘SMA’):

In furtherance to Regulatory requirements, SBI Card is required to identify incipient stress in the account by creating a sub-asset category viz. ‘Special Mention Accounts (‘SMA’)" with the three sub-categories as given in the table below.

Credit cards are treated as "Loans other than revolving facilities".

SMA Sub-categories	Basis for classification [Principal or interest payment or any other amount wholly or partly overdue]
SMA – 0	Upto 30 days from Payment Due Date (‘PDD’).
SMA – 1	More than 30 days &upto 60 days from PDD
SMA – 2	More than 60 days &upto 90 days from PDD

Example regarding classification of SMA:

If Payment Due Date (‘PDD’) of a Credit Card account is 31st March 2021, and 'Minimum Amount Due (‘MAD’) is not received before this date then after the due date, the account will be mentioned as SMA-0. If the account continues to remain overdue beyond 30 days from PDD i.e., beyond 30th April 2021 then this account shall get tagged as SMA-1.

Similarly, if the account continues to remain overdue, beyond 60 days from PDD i.e., beyond 30th May 2021 then this account shall get tagged as SMA-2.

•Non-Performing Asset (‘NPA’):

A credit card account will be treated as non-performing asset (‘NPA’) if the Minimum Amount Due, as mentioned in the statement, is not paid fully within ninety (90) days from the PDD mentioned in the statement. Further, any account where a settlement or restructuring arrangement has been availed will be classified as NPA. An account continues to be classified as NPA till the entire arrears of interest and principal are paid. Settlement and restructured accounts do not qualify for an upgrade. Finally, if any customer has even one credit card with SBICard tagged as NPA, all cards of the customer will be classified as NPA.

Example regarding classification of an account as NPA:

If Payment Due Date (‘PDD’) of a Credit Card account is 31st March 2021, and Minimum Amount Due as mentioned in the statement has not been fully paid by the customer within a period of 90 days from the PDD i.e., till 29th June 2021, then the lender shall consider the credit card account as NPA.

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 25 days from date of transaction to **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. Jewellery etc.) to prevent misuse or potential fraud on your SBI Card.

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

In the event of non-payment of at least the Minimum Amount Due by the Payment Due Date, your card account will be reported as ‘Default’ to credit information bureaus / agencies.

Cardholders with active credit cards with identical billing cycle will be assigned the same billing cycle for any new card issuance. Billing cycle of new credit card(s), for cardholders with only one active credit card, will be same as the existing card.

Let’s Connect! Let’s Simplify!

 **By Phone**

For All Card (except AURUM) : **39 02 02 02** (prefix local STD code) or **1860 180 1290**

 **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


BILLING AND STATEMENT

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 pre-determined 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 to register

 **YONO by SBI**


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

 **PayNet**


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

 **Debit Card Payment**


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

 **VISA Credit Card Pay**


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

 **Auto Debit**


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

 **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.

 **BBPS**


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

 **OTC**

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

 **ATM**

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

 **Cheque**

Pay your SBI Credit Card dues through cheque. You can drop your cheque at any of the SBI Card 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 visit <https://sbicard.com/en/personal/pay.page>.

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

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

Finance Charge on ₹1,200 from 30th April to 20th May (21 Days)	₹ 31.07
Finance Charge on ₹1,000 from 21st May to 2nd June (13 Days)	₹ 16.03
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 would be levied

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

- 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 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 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.