osbi card

GSTIN of SBI Card: 06AAECS5981K1ZV

Stmt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

SUDANSHU AGGARWAL

PLACE OF SUPPLY : KTK/29/KARNATAKA

: B20070885847

XXXX XXXX XXXX XX05

\*Total Amount Due (₹)

Credit Card Number

8.574.00

\*\*Minimum Amount Due (₹)

868.00

Pay Now

incl. EMI

Credit Limit (₹) (including cash)

2,00,000.00

Available Credit Limit (₹)

1,88,801.08

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

60 000 00

Statement Date

09 Jul 2020

Available Cash Limit (₹)

60.000.00

Payment Due Date

29 Jul 2020

# ಮುಕ್ತಾಯದ ದಿನಾಂಕವನ್ನು ಹಂಚಿಕೊಳ್ಳಬೇಡಿ The **Expiry Date** indicates the validity of your Credit Card **NEVER SHARE it with anyone!** ಅದನ್ನು ಯಾರೊಂದಿಗೂ ಹಂಚಿಕೊಳ್ಳಬೇಡಿ!





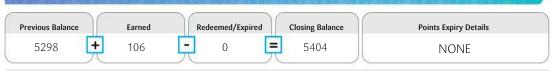




# **ACCOUNT SUMMARY**



### **SHOP & SMILE SUMMARY**



Date	Transaction Details for Statement dated 09 Jul 2020	Amount (₹)
09 Jul 20	FP EMI 06/12(EXCL TAX 6.39)	455.50 M
09 Jul 20	INTEREST ON EMI	35.52 D
	IGST DB @ 18.00%	6.39 D
	TRANSACTIONS FOR SUDANSHU AGGARWAL	
12 Jun 20	MC MONEY PMT UNKNOWN	825.00 C
13 Jun 20	GOOGLE *YouTubePremium 855-836-3987 CA 12,900.00 356	129.00 D
27 Jun 20	PTM*PAYTM NOIDA UTT	1,400.00 D
27 Jun 20	PTM*PAYTM NOIDA UTT	1,000.00 D
27 Jun 20	PTM*PAYTM NOIDA UTT	1,000.00 D
27 Jun 20	PTM*PAYTM NOIDA UTT	1,000.00 D
27 Jun 20	PTM*PAYTM NOIDA UTT	1,000.00 D
29 Jun 20	PAYU MONEY GURGAON IND	2,190.00 D
29 Jun 20	Bundl technol Bangalor Bangalore IND	394.00 D





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. 01 July 2020, transactions pertaining to e-Wallet loading/recharge identified under MCCs 6

> In line with RBI's COVID-19 Regulatory Package, SBI Cardholders may avail moratorium on payment of credit card outstanding till 31 May 2020. Applicable interest will continue to accrue on the outstanding amount during this period. To check your eligibility for moratorium & other details visit https://sbicard.com/reliefFAQs
> W.e.f. 01 July 2020, the Late Payment Charges will be revised to NIL for Total Amount Due between Rs. 0 - Rs. 500; Rs. 400 for Total Amount Due between Rs. 501 - Rs. 1,000; Rs. 750 for Total Amount Due between Rs. 1,001- Rs. 1,000 and Rs. 950 for Total Amount Due greater than Rs. 10,000.
> W.e.f. 1 July 2020, the Processing Fees for Flexipay EMIs bookings will be revised to 2% of the conversion amount with a Min. charge of Rs. 249 and a Max. charge of Rs. 1,500. Please note that above mentioned charge is exclusive of applicable taxes.

Total Amount Due (TAD) needs to be paid by payment due date to avoid levy of finance charges on new transactions done after the statement date. The difference, if any, between the Total Amount Due and the Total Dustanding is the balance on the Flexingsy/Encash/Installments as applicable

reprinceduce.

of paying atleast the minimum amount due on or before the due date. The Minimum Amount Due includes the EMI on Flexipay/Encash/Installment will be considered correct if no error is reported within 20 days.



### **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	19.23	31.94
Reward Points	106	972	5404

# 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)(Jan.'20)	Jan 21	3044.77	455.50(419.98+35.52)		

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.

Any increase in fees or charges shall be notified in advance to the Cardholders on SBI Card website (www.sbicard.com/en/customer-notices.page)

### Important Notes

- · Description of Services :- Credit Card Services
- · Service Accounting Code (SAC): 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) (formerly known as SBI Cards and Payment Services Private Limited), 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.







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

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

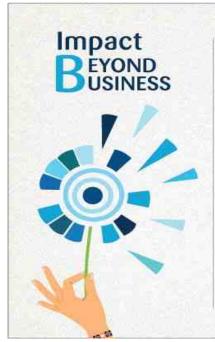
XXXX = Last 4 Digits of the Card No.

- Kindly note that this temporary credit (T) has been rendered to you in the interim and the case is still under investigation. As we are dependent on feedback from external parties such as acquiring banker, closure of such disputes may take upto 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 of resolution of the dispute in favor of the cardholder, the temporary credit amount shall be regularized on the account. Further, any charges levied on the disputed transaction during the period of investigation will be reversed
- All transaction disputes are resolved as per the VISA/MasterCard guidelines. You will receive continuous updates on status of the dispute
- We will contact you, in case any further documentation is required. In such an instance, we urge you to share the necessary details / information within 5 days of the request, failing which we shall be constrained to withdraw the temporary credit from the card account and close the dispute

Version 1.0 / NOV, 2019

For SBI Cards and Payment Services Limited (SBI Card) (formerly known as SBI Cards and Payment Services Private Limited)





# SERVING. HELPING. REVIVING.

SBI Card in collaboration with prominent NGOs from across the country is helping the disadvantaged emerge through in these unprecedented times due to covid-19 crisis.



#### Serving more than 3 Lakh cooked meals

Giving free meals twice a day to migrants, homeless, daily wager and other underprivileged



# Supporting 4500 elderly and differently abled

Providing dry ration and basic hygiene kits in South & South East Delhi



# Reaching to 1,845 Villages Spreading COVID awareness

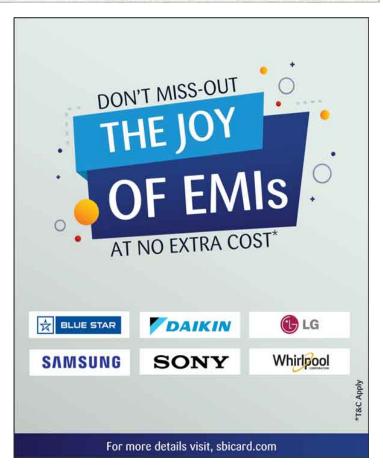
among approx.12,96,900 people through distribution of cotton face masks, apron. headcap, hand soap and COVID wareness pamphlets



#### 5 Mobile **Medical Units**

Providing primary healthcare services in urban slums of Delhi, Gurgaon, Agra and









• Important Terms & Conditions

· Charges & Cardholder Agreement

Privacy Policy

• Reach Us

Payment Options

Offer valid till 31 May '21



# Enjoy Cashback on Automatic bill payments

Simply register yourself for Auto Bill Pay and get 5% Cashback\* on first 3 bill payments for new registrations

Max. Cashback: ₹100 per bill payment

on SBI Card App.

To add a Biller, log in at sbicard.com or visit the E-store section

ADD-ON TO THE JOY OF SHARING.

couldins

Gift your loved ones a complimentary\* Add-on SBI Credit Card & share your privileges.

حموة المرات المحمودة

To apply visit: www.sbicard.com/addon





# Missed Call Service.

Just give a missed call to get info about your SBI Card account.

Balance Enquiry	8422845512
Available Credit and Cash Limit	8422845513
Reward Point Summary	8422845514
Last Payment Status	8422845515



# **ANYTIME & ANYWHERE,** Just Ask ILA

Resolve your queries quicker than ever through our 24x7 smart self-servicing channel - ILA.







Make Card Payments



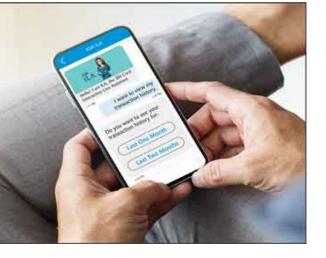


increase Credit Limit



🧟 Raise Service Request

Start chatting at ila.sbicard.com or log on to your SBI Card Mobile App



### **Schedule of Charges Fees** ₹0-4,999 Annual Fee (one time) ₹0-4,999 Renewal Fee (per annum) Nil Add on Fee (per annum) **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 5% of Total Outstanding (Min. Rs. 200)+ all applicable taxes Minimum Amount Due + EMI (in case of EMI based products)+OVL amount (if any) **Cash Advance** Upto 80% of Credit Limit (Max 12k/day for Gold and Titanium & Cash Advance Limit 15k/day for Platinum Cards & Signature/World Cards). Nil Free Credit Period 3.35% p.m. (40.2% p.a.) for Unsecured Cards; 2.5% p.m. Finance Charges# (30% p.a.) for Secured Cards from the date of withdrawal. Cash Advance Fees 2.5% of transaction amount (subject to a minimum of ₹500) SBI ATMs/Other Domestic ATMs 2.5% of transaction amount (subject to a minimum of ₹500) International ATMs Other Charges & Fees ₹199 Cash Payment fee 2% of Payment amount (subject to a minimum of ₹500) Payment Dishonor fee ₹100 per Statement (>2 months old) Statement Retrieval ₹100 Cheque Fee Nil for Total Amount due from ₹0 -₹500; **Late Payment** Late Payment charges will be ₹400 for Total Amount due greater than ₹500 & upto ₹1000 applicable if Minimum Amount Due is ₹750 for Total Amount due greater than ₹1000 & upto not paid by the payment due date. ₹10,000; ₹950 for Total Amount due greater than ₹10,000 2.5% of Overlimit Amount (subject to a minimum of ₹500) Overlimit ₹100 - ₹250 Card Replacement Actual cost (subject to a minimum of \$175) **Emergency Card Replacement (When** Abroad) Conversion mark up: 3.5% (For All Cards Except Elite) Foreign Currency Transaction 1.99% (For Elite Cardholders Only) Markup: 3.50% (For All Cards Except Elite) 1.99% (For Elite Dynamic & Static Currency Conversion Cardholder only)(Only for transactions greater than or equal to Transaction ₹1000) ₹99 Rewards Redemption Fee \$27 per visit + applicable taxes for lounge visits within India. Priority Pass Lounge Charges \$27 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits. Surcharge Railway Tickets - Railway Counters ₹30 + 2.5% of transaction amount 1.8% of transaction amount + all applicable taxes. Railway Tickets - www.irctc.co.in 1% of transaction value(excluding all applicable taxes wherever Petrol & all products/services sold applicable + other charges) for single transaction spends at petrol pumps between ₹500 and ₹4000 for Platinum Cards, Prime Cards & Elite Cards; ₹500 and ₹3000 for all other cards. Maximum surcharge waiver of ₹250 per statement cycle per credit card account for Platinum Cards, Prime Cards & Elite Cards ₹100 per credit card account for all the other cards 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:- 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%

# 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

words or figures. Hence, we request you to take care at the time of issuing cheques against your SBI Cadues 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 Cards discloses information regarding your account to credit information bureaus / agencies on a regular basis, as mandated by RBI.



By Web Log onto: www.sbicard.com and register to access all your account related information

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 Ms. Rupali Bhardwai (Principal Nodal Officer). SBI Cards at above address or via

**CUSTOMER GRIEVANCE REDRESSAL**: All grievance escalations should be marke to Ms. Rupali Bhardwaj (Principal 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 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 predetermined date.

# Ways to make your SBI Card payment



### **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



### **Online SBI**

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

**(3)** 

### **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 **within 3 banking hours**.



# Pay via UPI

Get instant credit by making payment of SBI Credit Card bill through BHIM SBI PAY. It is a UPI app which enables Instant Transfer of funds between two banks



# 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.



# YONO by SBI

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



# **Electronic Bill Payment**

Pay online, directly from your bank account through Net Banking or though 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

# 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) + 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.