

GSTIN of SBI Card: 06AAECS5981K1ZV

Stmt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

PRITHV KANICKRAJ Credit Card Number XXXX XXXX XXXX XX36

\*Total Amount Due (₹)

66 223 00

\*\*Minimum Amount Due (₹)

7,223.00

Pay Now

Credit Limit (₹) (including cash)

PLACE OF SUPPLY : KTK/29/KARNATAKA

: A21010744426

63,000.00

Available Credit Limit (₹)

**BLOCKED** 

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

12,600.00

Statement Date

Available Cash Limit (₹)

Additions

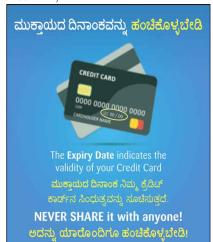
BLOCKED

06 Jan 2021

Payment Due Date

26 Jan 2021

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Purchases & Other Debits (₹) + 288.94

4,662.79

Fee, Taxes & Interest Charges (₹)

**Total Outstanding** (₹)

66,223.00

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



Date	<b>Transaction Details</b> for Statement dated 06 Jan 2021	Amount (₹	₹)
07 Dec 20	OVERLIMT FEE (EXCL TAX 90.00)	500.00	D
06 Dec 20	SBR ANNUAL FEE REVERSA(EXCL TAX 89.82)	499.00	C
07 Dec 20	FINANCE CHG CR GST (EXCL TAX 0.02)	0.10	C
07 Dec 20	FINANCE CHARGE CREDIT (EXCL TAX 0.10)	0.55	C
29 Dec 20	FEE - LATE PAYMENT (EXCL TAX 234.00)	1,300.00	D
01 Jan 21	PAYMENT RECEIVED 00000000VHD49616846529	3,629.81	C
06 Jan 21	FIN CHARGE ON CASH (EXCL TAX 11.57)	64.29	D
06 Jan 21	FIN CHARGE ON RETAIL (EXCL TAX 363.09)	2,017.17	D
06 Jan 21	FIN CHARGE ON EMD (EXCL TAX 26.33)	146.28	D
	IGST DB @ 18.00%	635.05	D
	TRANSACTIONS FOR PRITHV KANICKRAJ		
25 Dec 20	NETFLIX ENTERTAINMENT GURGAON IN	199.00	D







Now, manage your SBI Credit Card PIN\* in 3-simple steps. To set/change the PIN, visit: sbicard.com/changepin 1 Enter Card No. & DOB 2 Enter OTP received Enter PIN of your choice Or, login to website or Mobile App to manage your PIN. \*4-digit PIN required during POS Trxns

Important Messages >W.e.f. 1st Feb 2021, the rate of finance charges will be revised to 3.5% p.m. from 3.35% p.m. o

> W.e.f. 01 Mar 2021, an additional Late Payment Charge of Rs. 100 will be levied on missing payment of Min. Amt. Due by the due date for two consecutive cycles. This charge will continue to be levied for every payment cycle until the Min. Amt. Due is cleared. Please note, this charge is excluding applicable taxes.

> W.e.f. Feb 2021, a processing fee of Rs. 99 will be charged on booking of merchant EMI for all credit card transactions of value greater than Rs. 10,000. Please note, this charge is excluding 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 Outstanding is the balance on the Flexipay/Encash/Installments as applicable.

\*\* To keep your credit card in good standing, you have the option of paying atleast the minimum amount due on or before the due date. The Minimum Amount Due 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.



#### **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	36.94
Reward Points	1	0	5748

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

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** Available Credit & Cash limit: SMS **Balance Enquiry:** 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 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 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/American Express 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, 2020

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



# Impact BEYOND USINESS

# 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 wagers 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

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



#### 5 Mobile Medical Units

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



# **#GoDigital with SBI Card Pay**

Make faster and secure contactless payments\* by tapping your android smartphone on POS machines.

To download the App, give a missed call to 95946 666659

This feature is valid for NFC enabled android phones for credit cards on Visa and MasterCard platform.







#### IMPORTANT INFORMATION

• Important Terms & Conditions

• Charges & Cardholder Agreement

• Privacy Policy

Reach Us

Payment Options

# MANAGE YOUR CARD USAGE!

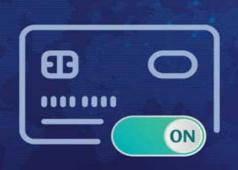
TO ACTIVATE CARD TRXNS.:

Login to SBI Card Mobile App/Website & select 'Manage Card Usage'.

OΓ

- SMS ECOMD <Last 4 digits of your card> to 5676791 to activate Domestic Online Trxns.
- SMS INTL <Last 4 digits of your card> to 5676791 to activate all
   International Trxns.\*

\*Trxn. type - POS, ATM, Online & Contactless





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

Account Information

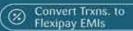
Pay Credit Card Bills

Change PIN

Spend Analyzer



View Transaction History





Start chatting at ila.sbicard.com or login to SBI Card Mobile App



# 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



	Schedule of Charges				
Fees					
Annual Fee (one time)	₹0-9,999				
Renewal Fee (per annum)	₹0-9,999				
Add on Fee (per annum)	Nil				
Extended Credit					
Interest Free Credit Period	20-50 days (applicable only on retail purchases and				
Finance Charges	if previous month's outstanding balance is paid in full) 3.50% p.m. (42% p.a.) for Unsecured Cards; 2.5% p.m. (30% p.a.) for Secured Cards and Shaurya Cards				
Minimum Amount Due	5% of Total Outstanding (Min. Rs. 200)+ all applicable taxes + EMI (in case of EMI based products)+OVL amount (if any)				
Cash Advance Cash Advance Limit	Upto 80% of Credit Limit (Max 12k/day for Gold and Titanium & 15k/day for Platinum Cards & Signature/World/Infinite Cards).				
Free Credit Period	Nil				
Finance Charges	3.35% p.m. (40.2% p.a.) for Unsecured Cards; 2.5% p.m. (30% p.a.) for Secured Cards from the date of withdrawal.				
Cash Advance Fees	2.5% of transaction amount (subject to a minimum of ₹500)				
SBI ATMs/Other Domestic ATMs International ATMs	2.5% of transaction amount (subject to a minimum of ₹500)				
Other Charges & Fees Cash Payment fee	₹199				
	2% of Payment amount (subject to a minimum of FEOO)				
Payment Dishonor fee Statement Retrieval	2% of Payment amount (subject to a minimum of ₹500) ₹100 per Statement (>2 months old)				
Cheque Fee Late Payment	₹100 Nil for Total Amount due from ₹0 -₹500;				
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 & upto				
	₹25,000;				
	₹1100 for Total Amount due greater than ₹25,000 & upto				
	₹50,000;				
	₹1300 for Total Amount due greater than ₹50,000				
Overlimit	2.5% of Overlimit Amount (subject to a minimum of ₹600)				
Card Replacement	₹100 - ₹250 (₹1500 for Aurum)				
Emergency Card Replacement (When	Actual cost (subject to a minimum of \$175 for VISA and \$ 148				
Abroad)	for Mastercard)				
Foreign Currency Transaction	Conversion mark up: 3.50% (For All Cards Except Elite &				
,	AURUM) 1.99% (For Elite & AURUM cardholders only)				
Dynamic & Static Currency Conversion	Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99%				
Transaction	(For Elite & AURUM cardholders only) (Only for transactions				
Rewards Redemption Fee	greater than or equal to Rs1000) ₹0 - ₹99				
·					
Priority Pass/Dream Folks Lounge Charges	\$27 per visit + applicable taxes for lounge visits within India. \$27 per visit + applicable taxes for lounge visits outside India				
Charges	after exhausting complimentary visits.				
Surchargo					
Surcharge Railway Tickets - Railway Counters	₹30 + 2.5% of transaction amount				
Railway Tickets - www.irctc.co.in	1% of transaction amount + all applicable taxes				
Petrol & all products/services sold	1% of transaction value with minimum fee of Rs 10 (excluding all				
at petrol pumps	applicable taxes wherever applicable + other charges) for single				
	transaction spends between Rs500 and Rs4000 for Platinum Cards, Prime Cards & Elite Cards & AURUM Rs 500 and Rs				
	3000 for all other cards.				
Payment of Customs duty	2.25% of transaction amount (subject to a minimum of 775)				
	2.25% of transaction amount (subject to a minimum of ₹75)				
	ents 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.					
	ders having state of residence in the records of SBI Card on the				
statement date as "Haryana" - Central Tax (					
<ul> <li>For the cardholders having state of reside than "Haryana" - Integrated Tax @ 18%</li> </ul>	nce in the records of SBI Card on the statement date as other				
man maryana - miegraieu rax @ 10/0	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 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.

Easier.Faster.Friendlier.

By Phone For All Card (except AURUM): 39 02 02 02 (prefix local STD code) or 1860 180 1290 For AURUM Card : 1860 500 2000

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

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



# **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 3.50% X 12 Months X No. of Days) /365

Finance Charge on ₹1,200 from 30th April to 20th May (21 Days)	₹ 28.99
Finance Charge on ₹1,000 from 21st May to 2nd June (13 Days)	₹ 14.95
Finance Charge on ₹1,000 of fresh purchase from 25th May to 2nd June ( 9 Days)	₹ 10.35
Total Finance Charge for 2nd June cycle	₹ 54.29

# 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.