



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	98.08
Reward Points	0	1731	16649

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

VALUE ADDED SERVICES

Product (Booking Month)	Loan Expiry Date	Total Outstanding Principal	Current EMI(Principal + Interest)
FLEXIPAY (24 MONTHS)(Mar.'19)	Mar 21	2701.68	933.81(884.28+49.53)
FLEXIPAY (24 MONTHS)(Jan.'20)	Jan 22	6883.31	570.50(495.93+74.57)
FLEXIPAY (12 MONTHS)(Apr.'20)	Apr 21	1431.28	374.38(348.14+26.24)
FLEXIPAY (24 MONTHS)(Jul.'20)	Jul 22	24677.78	1549.90(1097.47+452.43)

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-notice.page](http://www.sbicard.com/en/customer-notice.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](http://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 SMS

<b>Balance Enquiry:</b> BAL XXXX	<b>Available Credit &amp; Cash limit:</b> AVAIL XXXX
<b>Hotlist Lost/Stolen Card:</b> BLOCK XXXX	<b>Last Payment Status:</b> PAYMENT XXXX
<b>Reward Point Summary:</b> REWARD XXXX	<b>Subscribe to Estatement:</b> ESTMT XXXX
<b>Duplicate Statement:</b> DSTMT XXXX Statement Period in MMY 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



Impact  
BEYOND  
BUSINESS



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 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 Chennai



#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.

\*T&C Apply



Pay for your recent purchases  
in easy monthly instalment  
with Flexipay EMIs\*.

Convert any purchase above ₹500 to EMIs, with minimum booking amount of ₹2,500.

To book Flexipay EMIs  
SMS FP to 56767 | Log on to our website or mobile app | Chat with ILA

\*T&C Apply



QUICK ACCESS AND  
EASY ACCOUNT MANAGEMENT

View Statement

Book Flexipay

Manage PIN

Duplicate  
Statement

View Transaction  
History

Alerts and  
Notifications

Login to our website at sbicard.com



YOUR CREDIT SCORE  
IS NOW JUST A CLICK AWAY.

Now, just login to your account  
on sbicard.com or SBI Card Mobile App  
to check your Credit Score.

IMPORTANT INFORMATION

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



# Smart App for the SMART YOU!

Exclusive features on SBI Card App.



SBI Card Pay:  
Carry your card in  
your phone.



Scan to Pay



Explore amazing  
Offers Near You



Easy &  
secure login



View your  
Account Details  
& redeem  
Rewards Points



Utility  
Bill Payments &  
Travel Bookings

Available on:



To download the SBI Card Mobile App, give a missed call at 95946 66659.



## 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

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

\*T&C Apply



**ASK ILA**  
— for —  
**QUICK QUERY  
RESOLUTION**

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



Account Information



Pay Credit Card Bills



Change PIN



Spend Analyzer



Detailed Statement View



View Transaction History



Convert Trxns. to  
Flexipay EMIs



Book Balance Transfer

Start chatting at [ila.sbicard.com](https://ila.sbicard.com) or login to SBI Card Mobile App

## MANAGE YOUR CARD USAGE!

TO ACTIVATE CARD TRXNS.:

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

Or

- 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



\*T&C Apply

Schedule of Charges	
<b>Fees</b> Annual Fee (one time) Renewal Fee (per annum) Add on Fee (per annum) <b>Extended Credit</b> Interest Free Credit Period  Finance Charges  Minimum Amount Due  <b>Cash Advance</b> Cash Advance Limit  Free Credit Period Finance Charges  Cash Advance Fees SBI ATMs/Other Domestic ATMs International ATMs <b>Other Charges &amp; Fees</b> Cash Payment fee  Payment Dishonor fee Statement Retrieval Cheque Fee <b>Late Payment</b> <b>Late Payment charges will be applicable if Minimum Amount Due is not paid by the payment due date.</b>  Overlimit Card Replacement Emergency Card Replacement (When Abroad)  Foreign Currency Transaction  Dynamic & Static Currency Conversion Transaction  Rewards Redemption Fee  Priority Pass/Dream Folks Lounge Charges  <b>Surcharge</b> Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Payment of Customs duty	₹0-9,999 ₹0-9,999 Nil  20-50 days (applicable only on retail purchases and if previous month's outstanding balance is paid in full) 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 + EMI (in case of EMI based products)+OVL amount (if any)  Upto 80% of Credit Limit (Max 12k/day for Gold and Titanium & 15k/day for Platinum Cards & Signature/World/Infinite Cards).  Nil 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.  2.5% of transaction amount (subject to a minimum of ₹500) 2.5% of transaction amount (subject to a minimum of ₹500)  ₹199  2% of Payment amount (subject to a minimum of ₹500) ₹100 per Statement (>2 months old) ₹100 <b>Nil for Total Amount due from ₹0 -₹500;  ₹400 for Total Amount due greater than ₹500 &amp; upto ₹1000  ₹750 for Total Amount due greater than ₹1000 &amp; upto ₹10,000;  ₹950 for Total Amount due greater than ₹10,000 &amp; upto ₹25,000;  ₹1100 for Total Amount due greater than ₹25,000 &amp; upto ₹50,000;  ₹1300 for Total Amount due greater than ₹50,000</b>  2.5% of Overlimit Amount (subject to a minimum of ₹600) ₹100 - ₹250 (₹1500 for Aurum) Actual cost (subject to a minimum of \$175 for VISA and \$ 148 for Mastercard)  Conversion mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM cardholders only) Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM cardholders only) (Only for transactions greater than or equal to Rs1000) ₹0 - ₹99  \$27 per visit + applicable taxes for lounge visits within India. \$27 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  ₹30 + 2.5% of transaction amount 1% of transaction amount + all applicable taxes 1% of transaction value with minimum fee of Rs 10 (excluding all 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.  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
<b>"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."</b>  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 <b>chargeback@sbicard.com</b> 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.	
	<b>By Phone</b> For All Card (except AURUM) : <b>39 02 02 02</b> (prefix local STD code) or <b>1860 180 1290</b> For AURUM Card : <b>1860 500 2000</b>
	<b>By E-mail</b> For All Card (except AURUM) : <b>customercare@sbicard.com</b> For AURUM Card : <b>aurum@sbicard.com</b>
	<b>By Web</b> For All Card (except AURUM) : Log on to <b>www.sbicard.com</b> and register For AURUM Card : <b>www.aurumcreditcard.com</b> and register
	<b>By Letter</b> 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 <b>CUSTOMER GRIEVANCE REDRESSAL:</b> All grievance escalations should be marked 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 pre-determined date.	

Ways to make your SBI Card payment	
	<b>PayNet</b> 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
	<b>Online SBI</b> 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.
	<b>NEFT (National Electronic Funds Transfer)</b> Pay SBI Card bill ONLINE from any bank (except SBI) account Our IFSC code is <b>SBIN00CARDS</b> ; <b>Bank name</b> – SBI Credit Card – NEFT <b>Bank Address</b> – Payment Systems Group, State Bank GITC, CBD Belapur, Navi Mumbai Your payment will be credited <b>within 3 banking hours</b> .
	<b>Pay via UPI</b> 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
	<b>Over The Counter Payment</b> 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.
	<b>YONO by SBI</b> Pay your SBI Credit Card bills with YONO by SBI App and get instant credit in your SBI Card account
	<b>Electronic Bill Payment</b> 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

<b>An illustration of the Finance Charge Calculation:</b> •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 <b>A) Finance Charge calculated= (Outstanding Amount X 3.35% X 12 Months X No. of Days) /365</b>	
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>B) Total Principal Amount Outstanding = ₹2,000</b> (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	

<b>*Krishak Unnati SBI Card customers, please refer to below Table</b> • 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.	
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