**osbicard** 

JISHNU T V

STMT No.

Previous Balance

(₹)

7,382.89

Previous Balance

0

Date

12 May 21

15 May 21

06 Jun 21

+

Stmt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

Credit Card Number XXXX XXXX XXXX XX39

\*Total Amount Due (₹)

4.111.00

incl. EMI

\*\*Minimum Amount Due (₹)

2,652.00

Pay Now

Credit Limit (₹) (including cash)

14,000.00

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

7,000.00

Statement Date

06 lun 2021

Available Credit Limit (₹)

Payments,

Reversals & other

2.598.00

Accumulated Spends till statement date

(₹)

Earned

175

FP EMI 02/03(EXCL TAX 10.05)

8.166.00

Credits (₹)

+

0

PAYMENT RECEIVED 00000000VSM29966826403

NEFT 0000000000000000000N135210597203710

: D21060888326

7,482.51

PLACE OF SUPPLY : KER/32/KERALA

Available Cash Limit (₹)

**ACCOUNT SUMMARY** 

Additions

Fee, Taxes & Interest Charges (₹)

112.64

1,00,000 (₹)

91,834.00

7,000.00

Purchases & Other

1,619.96

**ONLINE SPENDS SUMMARY** 

**REWARD SUMMARY** 

=

Transaction Details

for Statement dated 06 Jun 2021

Closing Balance

175

Debits (₹)

Payment Due Date

**Total Outstanding** 

(₹)

6,517.00

2,00,000 (₹)

Amount (₹)

2,597.00

2,435.00

1.00

C

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26 Jun 2021

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Points Expiry Details

NONE

Spends left to reach the milestone of

# **DON'T SHARE YOUR OTP NEVER SHARE it with anyone!**





# REWARD POINTS\*

amazon.in

bookinyshow

**□** cleartrip

dinegut

C





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. 1st Feb 2021, the rate of finance charges will be revised to 3.5% p.m. from 3.35% p.m. on all unsecured SBI Credit Cards (except Shaurya).
>Please note, cumulative 10X Reward Points accrued on Online Spends with exclusive partners and cumulative 5X Reward Points accrued on other Online Spends on your SimplyCLICK SBI Card, each will have a capping of 10,000 Reward Points per month. Post the capping, standard Reward Points as per the card policy will continue to accrue on the aforementioned categories w.e.f. 01 Oct 20. T&C.

# >Please note 0 points will expire on 31 Jul 2021. Call our helpline to redeem your points.

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 very payment cycle until the Min. Amt. Due is cleared. Please note, this charge is excluding applicable taxes.

> W.e.f. 01 Jun 2021, the Cardholder will be charged a revised interest rate of 3.65% per month (43.8% per annum) if the Minimum Amount Due is not paid by the due date twice in a 12-month period. This revised rate will be applicable for a period of 12 months before it is reviewed again. When the Minimum Amount Due or more is paid by the due date for at least 11 times in the next 12 months, the interest rate charged will be revised back to the original rate applicable. This change is valid only for unsecured retail cards except Shaurya SBI Card..

\*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.

### 06 Jun 21 INTEREST ON EMI 55.84 FORGN CURR MARKUP DB (EXCL TAX 7.13) 39.62 IGST DB @ 18.00% 17.18 TRANSACTIONS FOR JISHNU T V 17 May 21 DIGITALOCEAN.COM DIGITALOCEAN. NY 615.32 8.39 USD 24 May 21 IIO PREPAID MUMBAI 75.00 MAH 28 May 21 AMAZON PAY INDIA PRIVA BANGALORE IN 413.00 01 Jun 21 DIGITAL OCEAN, COM DIGITAL OCEAN, NY 7.08 USD 516.64



# **SAVINGS AND BENEFITS SECTION**

|   | For this statement | For this year | From the card issue date |
|---|--------------------|---------------|--------------------------|
| Cash Back (₹)#                            | 0.00               | 0.00          | 0.00                     |
| Petrol Surcharge Waiver (₹)#              | 0.00               | 0.00          | 0.00                     |
| Reward Points                             | 175                | 885           | 885                      |
| Reward Points For Online Partners         | 36                 | 675           | 675                      |
| Reward Points For All Other Online Spends | 24                 | 24            | 24                       |

<sup>#</sup> 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 (3<br>MONTHS)(Apr.'21) | Jul 21           | 4786.08                     | 2435.00(2379.16+55.84)            |

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
- ·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) (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**

# 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 wages 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





# **#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

# Save more with exclusive offers on Electronics & Home Appliances





5% Cashback Min. Trxn.: ₹25,000 | *I* Valid only on EMI Trxi











For more details visit, sbicard.com/offers

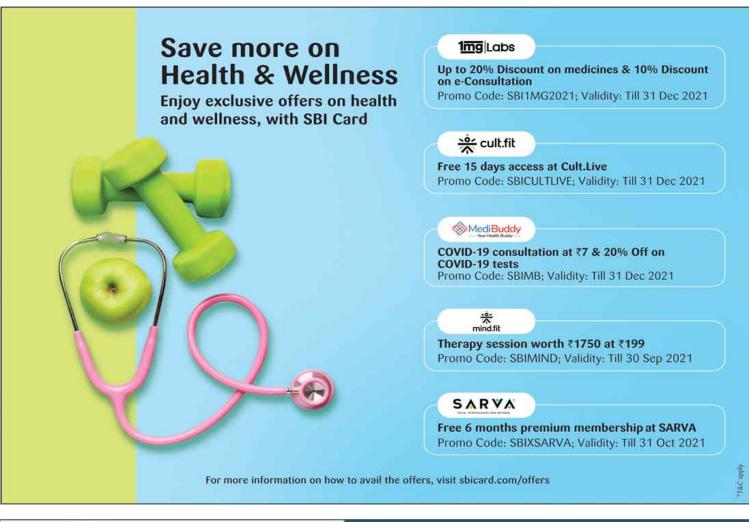
• Important Terms & Conditions

· Charges & Cardholder Agreement

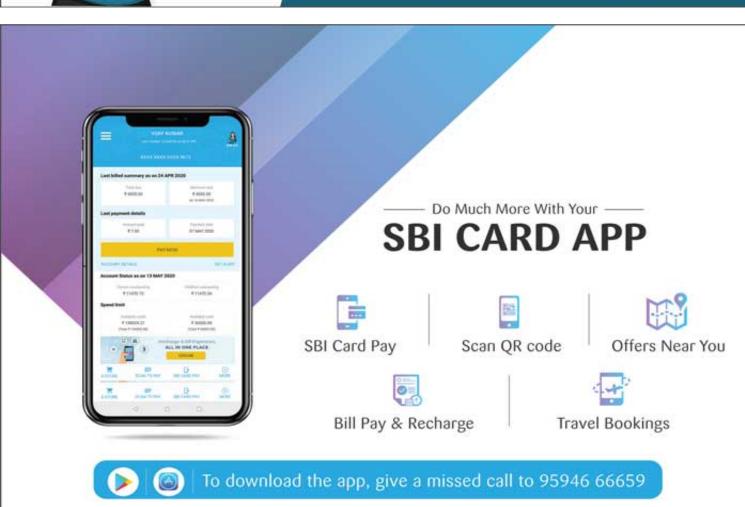
Privacy Policy

Reach Us

Payment Options







| Fees Manual Foe (one time) Renewal Fee (per annum) Extended Credit Interest Free Credit Period Finance Charges Overdue Finance Charges Minimum                                   |   | Schedule of Charges   |  |  |  |
|--|---|---|--|--|--|
| Annual Fee (pre imme) Recroved Fee (pre granum) Rect on Fee (pre annum) Rect o                                   | Fees  | ₹0-9,999  |  |  |  |
| Add on Foe Great name   Extended Credit Period  Interest Price Credit Period  Minimum Finance Charges  Minimum Amount Due   Cash Advance  Cash  Cash Advance  Cash  Ca                                   | ,   | ,   |  |  |  |
| Extended Credit Finance Charges  Coerdus Finance Charges  Coerdus Finance Charges  Minimum Finance Charges  Minimum Finance Charges  Minimum Finance Charges  Cash Advance  Cush Advance Limit  Finance Charges  Cash Advance  Cush Advance Limit  Cash Advance  Cush Advance Limit  Finance Charges  Cash Advance  Cush Advance Limit  Cash Charges  Cash Advance  Cush Advance Limit  Cash Charges  Cash Advance  Cush Advance Limit  Cash Charges  Cash Advance Limit  Cash Charges  Cash Advance  Cush Advance Limit  Cash Charges  Cash Advance Limit  Cash Charges  Cash Advance Charges  Cash Advance Charges  Cash Advance Limit  Cash Charges  Cash Advance Charges  Cash Advance Charges  Cash Advance Fores  Cash Advance Fores  Cash Advance Fores  Cash Advance Fores  Cash Advance Charges  Cash Advance Fores  Coed Fores  Cash Advance Fores  Coed Fores  Cash Advance Fores  Coed                                   | , ,   | Nil   |  |  |  |
| if previous months outstanding balance is paid in fully 3,50% p.m. (25% p.a.) for Secured Cards and Shaurya Cards 3,50% p.m. (25% p.a.) for Secured Cards and Shaurya Cards 3,50% p.m. (25% p.a.) for Secured Cards and Shaurya Cards 3,50% p.m. (25% p.a.) for Secured Cards and Shaurya Cards 3,50% p.m. (25% p.                                   | ,   |   |  |  |  |
| Finance Charges Overdue Finance Charges Minimum Finance Charges Cash Advance Cash Advance Limit  Cash Advance Limit  Cash Advance Limit  Upre 80% of Trailo Custanding (Man, Re. 200)+ all applicable saves + EMI (in case of EMI based products)+OVL amount (if any) Finance Charges  Similary Cardia (Shaurya Cardis)  Associated Cardia (Shaurya Cardis)  Vivortus Finance Charges  Similary Cardia (Shaurya Cardis)  Noverdue Finance Charges  Similary Cardis (Shaurya Cardis)  Similary Cardis (Shaurya Cardis)  Similary Cardis (Shaurya Cardis)  Similary Cardis (Shaurya Cardis)  Cardinal Cardis (Shaurya Cardis)  Similary Cardis (Shaurya Cardis)  Surcharge  Surcharge  Surcharge  Surchary  Surc                                   | Interest Free Credit Period   |   |  |  |  |
| Coerdus Finance Charges Minimum Finance Charges  Cash Advance Cash Advance Cash Advance Limit  Free Credit Period Finance Charges  Overdus Finance Charges  Minimum Finance Charges  Minimum Finance Charges  Overdus Finance Charges  Minimum Finance Charges  Overdus Finance Charges  Minimum Finance Charges  Cash Advance Cash Cash Cash Cash Cash Cash Cash Cash  | Finance Charges   | , , ,   |  |  |  |
| paid by the due date late late.  Cash Advance Cash Advance Cash Advance Limit Cash Cash Cash Cash Cash Cash Cash Cash   |   |   |  |  |  |
| Minimum Finance Charges Minimum Amount Due  Assh Advance Cash Cash Cash Cash Cash Cash Cash Cash   | Overdue Finance Charges   |   |  |  |  |
| Minimum Finance Charges  Cash Advance Limit  Deep Credit Period  Finance Charges  Finance Charges  Finance Charges  Similar May 1 for Credit Limit (Max 12k/day for Gold and Tilianium & 15k/day for Flatinum Cards & Signature/Wordforfinitine Cards). Williams of Siday for Flatinum Cards & Signature/Wordforfinitine Cards). Williams of Siday for Flatinum Cards & Signature/Wordforfinitine Cards). Williams of Siday for Flatinum Cards & Shaurya Cards from the date of withdraws. Williams of Siday for Flatinum Cards & Shaurya Cards from the date of withdraws. Williams of Siday for Flatinum Cards & Shaurya Cards from the date of withdraws. Siday for Flatinum Cards & Shaurya Cards from the date of withdraws. Siday for Flatinum Cards & Shaurya Cards from the date of withdraws. Siday for Flatinum Cards & Shaurya Cards from the date of withdraws. Siday for Flatinum Cards & Shaurya Cards from the date of withdraws. Siday for Flatinum Cards & Shaurya Cards from the date of withdraws. Siday for Flatinum Cards & Shaurya Cards from the date of withdraws. Siday for Flatinum Cards & Shaurya Cards from the date of withdraws. Siday for Flatinum Cards & Shaurya Cards from the date of withdraws. Siday for Flatinum Cards & Shaurya Cards from the date of withdraws. Siday for Flatinum Cards & Shaurya Cards from the date of withdraws. Siday for Flatinum Cards & Shaurya Cards from the date of the part of the siday for Flatinum Cards & Shaurya Cards from the date of the part of the siday for Flatinum Cards & Shaurya Cards from the date of the part of the siday for Flatinum Cards & Shaurya Cards from the date of the part of the siday for Flatinum Cards & Shaurya Cards from the date of the part of the siday for Flatinum Cards & Shaurya Cards from the date of the part of the siday for Flatinum Cards from the date of the part of the siday for Gold and the siday for Flatinum Cards from the date of the part of the siday for Flatinum Cards, Prima Cards & Shaurya Cards fr                                   |   |   |  |  |  |
| Cash Advance Cach Advance Limit  Cash Advance Limit  Cash Advance Cach Advance Limit  Cash Advance  Cash Advance Limit  Cash Advance  Cash Advance  Coverdue Finance Charges  Minimum Finance Charges  Cash Advance Fees  SISI ATMA**Office Dimessic ATMS  International ATMS  Coverdue Finance Charges  Cash Advance Fees  SISI ATMA**Office Dimessic ATMS  International ATMS  Content Charges & Fees  Cash Payment fees  Salt Advance Fees  Salt Amparent Charges  Cash Payment Limit (Salt) Experiment (Salt)  Cash Cash Cash Cash Cash Cash Cash Cash   | _   | ,   |  |  |  |
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| Cash Advance Limit  Free Credit Period  Free C                                   |   | + EMI (in case of EMI based products)+OVL amount (if any)         |  |  |  |
| Free Credit Period Finance Charges  Overdue Finance Charges  Sis A Mayone Fees  SISI ATMS Other Demostra ATMS  International ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  Other Charges A Fees  SISI ATMS Other Demostra ATMS  The Sistematic (2-2 morths old)  25% of Payment amount (subject to a minimum of ₹500)  \$750 Other Total Amount due greater than ₹100.0 & upto ₹750 Demostration of Total Amount due greater than ₹25,000 & upto ₹750 Demostration of Total Amount due greater than ₹30,000 & upto ₹750 Demostration of Total Amount due greater than ₹30,000 & upto ₹750 Demostration of Total Amount due greater than ₹30,000 & upto ₹750 Demostration of Total Amount due greater than ₹30,000 & upto ₹750 Demostration of Total Amount due greater than ₹30,000 & upto ₹750 Demostration of Total Amount due greater than ₹30,000 & upto ₹750 Demostration of Total Amount due greater than ₹30,000 & upto ₹750 Demostration of Total Amount due greater than ₹30,000 & upto ₹750 Demostration of Total Amount due greater than ₹30,000 & upto ₹750 Demostration of Total Amount                                   |   |   |  |  |  |
| Free Cradit Period Finance Charges  Overdue Finance Charges  Minimum Finance Charges  Minimum Finance Charges  Sash Advance Fees SISH ATMs/Other Domestic ATMs International ATMs Intern                                   | Cash Advance Limit  | \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \                             |  |  |  |
| Finance Charges  Nil 3,9 p.m. (42% p.a.) for Unsecured Cards: 2,5% p.m. (30% p.a.) for Secured Cards & Shaurya Cards from the date of withstand on the date of with the cards of the cards                                    | From Credit Deviced   | 15k/day for Platinum Cards & Signature/vvorld/Infinite Cards).    |  |  |  |
| Overdue Finance Charges  Overdue Finance Charges  Minimum Finance Charges  Cash Advance Fees SISI ATMs/Other Domesite ATMs International ATMs Other Charges & Foes Cash Payment For Domesite ATMs International ATMs Other Charges & Foes Cash Payment fee Payment Dishort fee Statement Retrieval Cheque Fee Statement Retrieval Late Payment Charges will be applicable if Minimum Amount Due is not a public by the payment of the payment charges will be applicable if Minimum Amount Due is not a public by the payment charges will be applicable if Minimum Amount Due is not a public by the payment charges will be applicable if Minimum Amount Due is not a public by the payment charges will be applicable if Minimum Amount Due is not a public by the payment charges will be applicable if Minimum Amount Due is not a public by the payment charges will be applicable if Minimum Amount Due is not a public by the payment of Minimum Amount Due is not a public by the payment of Minimum Amount Due is not a public by the payment of Minimum Amount Due is not a public by the payment of Minimum Amount Due is not a public by the payment of Minimum Amount Due is not a public by the payment of Minimum Amount Due is not a public by the payment of Minimum Amount Due is not a public by the payment of Minimum Amount Due is not a public by the payment of Minimum Amount Due is not a public by the payment of Minimum Amount Due is not a public by the payment of Minimum Amount Due is not a public by the payment of Minimum Amount Due is not a public by the payment of Minimum Amount Due is not a public by the payment of Minimum Amount Due is not a public by the payment of Minimum Amount Due is not a public by the payment by the paym                                   |   | Nil   |  |  |  |
| withdrawal.  3.65% per month (43.8% p.a.) if the Minimum Amount Due is not paid by the due date twice in a 12-month period (except for secured & Shaurya cards)  725  SIATMACOTHER Domestic ATMs International ATMs Cherc Charges & Fees  Cash Payment Bolshonor fee  Statement Retrieval  Cheque Fee  Late Payment Charges will be applicable if Minimum Amount Due is not paid by the due date for two companies of the payment due date.  An additional Late Payment Charge of Rs. 100 will be levied on missing payment of Minimum Amount Due is not paid by the payment due date.  An additional Late Payment Charge of Rs. 100 will be levied on missing payment of Minimum Amount Due is not paid by the payment due date.  An additional Late Payment Charge of Rs. 100 will be levied on missing payment of Winimum Amount Due (MAD) by the due date for two consecutive cycles. This charge will continue to be levied for every payment cycle until the MAD is cleared Coordinal  Cord Replacament  Emergency Card Replacament (When Abroad)  Forcign Currency Transaction  Dynamic & Static Currency Conversion Transaction  Pynamic & Static Currency Conversion  Transaction  Pynamic & Static Currency Conversion  Transaction  Pynamic Static Currency Conversion  Transaction  Pynamic Yess/Dream Folks Lounge  Charges  Surcharge  Priority Pass/Dream Folks Lounge  Charges  Forcial Amount due greater than ₹50,000 & upto ₹5000.  ₹300 for Total Amount due greater than ₹50,000 & upto ₹5000.  ₹100 for Total Amount due greater than ₹50,000 & upto ₹5000.  ₹100 for Total Amount due greater than ₹50,000 & upto ₹5000.  ₹100 for Total Amount due greater than ₹50,000 & upto ₹500 for Yall Amount due greater than ₹50,000 & upto ₹5000.  ₹100 for Total Amount due greater than ₹50,000 & upto ₹5000 for Yall Amount due greater than ₹50,000 & upto ₹5000 for Yall Amount due greater than ₹50,000 & upto ₹500 for Yall Amount due greater th                                    | I mance charges   |   |  |  |  |
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| paid by the due date twice in a 12-month period (except for secured & Shaurya cards) ₹25 SIR ATMACTION Domesine ATMs International ATMs International ATMs (ATMS) Cher Charges & Foes (258) ATMACTION Domesine ATMs (25% of transaction amount (subject to a minimum of ₹500) ₹300 Cher Charges & Foes (25% of transaction amount (subject to a minimum of ₹500) ₹300 Cher Charges & Foes (25% of transaction amount (subject to a minimum of ₹500) ₹300 Cher Charges & Foes (25% of transaction amount (subject to a minimum of ₹500) ₹300 Cher Charges (25% of transaction amount (subject to a minimum of ₹500) ₹300 Cher Total Amount due greater than ₹500 & upto ₹100 Cher Total Amount due greater than ₹100 & upto ₹100 Cher Total Amount due greater than ₹100 & upto ₹25,000; ₹300 Will be levied on missing anyment of Minimum Amount Due (MAD) by the due date for two consecutive cycles. This charge will constitute to be levied for every payment cycle until the MAD is cleared Cycelimit Card Replacement (When Abroad) Charges (25% of Choral Amount due greater than ₹50,000 & upto ₹30,000; ₹300 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹300 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹300 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹300 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹300 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹300 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹300 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹300 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹300 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹300 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹300 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹300 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹300 for Autum) Actual Cost (subject to a minimum of ₹600) ₹300 for Autum) Actual Cost (subject to a minimum of ₹500 for For Autum) Actual Cost (subject to a minimum of ₹500 for For Autum) Actual Cost (subject to a m                                    | Overdue Finance Charges   |   |  |  |  |
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| AURUM) 1.99% (For Elite & AURUM cardholders only)  Dynamic & Static Currency Conversion Transaction  Rewards Redemption Fee  Priority Pass/Dream Folks Lounge Charges  Surcharge Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  **To **To **To **To **To **To **To **T  |   | for Mastercard)   |  |  |  |
| Dynamic & Static Currency Conversion Transaction Rewards Redemption Fee Priority Pass/Dream Folks Lounge Charges Priority Pass/Dream Folks Lounge Charges Railway Tickets - Railway Counters Railway Tickets - Railway Railway Counters Railway Tickets - Railway Ra                                    | Foreign Currency Transaction  | Conversion mark up: 3.50% (For All Cards Except Elite &           |  |  |  |
| Transaction  Rewards Redemption Fee  Priority Pass/Dream Folks Lounge Charges  Surcharge Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  \$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 Rs400 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 ₹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 Tota 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 "Haryana" - Central Tax @ 9% and State Tax @ 9%  *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 str                                  |   | · · · · · · · · · · · · · · · · · · ·                             |  |  |  |
| greater than or equal to Rs1000)  ₹0 - ₹99  Priority Pass/Dream Folks Lounge Charges  Surcharge Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  \$30 + 2.5% of transaction amount + all applicable taxes  \$40 + 2.5% of transaction amount + all applicable taxes  \$50 + 2.5% of transaction amount taxes  \$50 + 2. | 1 -   |   |  |  |  |
| Rewards Redemption Fee Priority Pass/Dream Folks Lounge Charges  \$70 - ₹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.  \$\text{Surcharge}\$  Railway Tickets - Railway Counters Railway Tickets - Weing Tickets -                               | Transaction   | 1,  |  |  |  |
| 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 after exhausting complimentary visits.  \$28 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$29 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$29 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$29 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$29 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$29 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$29 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$29 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$29 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$29 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$29 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$29 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$29 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$29 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$29 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$29 per visit + applicable taxes for lounge visits outside India after exhaustininimium fee of Rs 10 per visit and visits.  \$29 per visit + applicable taxes for lounge visits outside for single taxes for lound applicable and subject to a minimum in the fores                 | Rewards Redemption Fee  | <del>-</del>  |  |  |  |
| Surcharge Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  ₹30 + 2.5% of transaction amount + all applicable taxes sold at petrol pumps  ₹30 + 2.5% of transaction amount + all applicable taxes + 1% of transaction spends between Rs500 and Rs 4000 for Platinum Cards, Prime Cards & Elite Cards & AURUM Rs 500 and Rs 3000 for all other cards.  Payment of Customs duty  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 Tota 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.  **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 "Haryana" - Central Tax @ 9% and State Tax @ 9%  **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 sta                                    | Priority Pass/Dream Folks Loungs  | \$27 per visit + applicable taxes for lounge visits within India. |  |  |  |
| Surcharge Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  ### Payment of Customs duty    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 Tota Outstanding), Fees & Other Charges, Interest charges, Balance Transfer Outstanding, Purchase Outstanding, Archarded 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 Tharyana" - Takes 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 con 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   | 1 -   | \$27 per visit + applicable taxes for lounge visits outside India |  |  |  |
| Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products - services of Rs 10 (excluding all applicable taxes wherever applicable + other charges) for single transaction spends between Rs500 and Rs 4000 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 or ₹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 Tota 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.  **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%  **Applicable taxes means:- 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 acc                                    |   | after exhausting complimentary visits.                            |  |  |  |
| Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Railway Tickets - www.irctc.co.in Petrol & all products - services of Rs 10 (excluding all applicable taxes wherever applicable + other charges) for single transaction spends between Rs500 and Rs 4000 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 or ₹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 Tota 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.  **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%  **Applicable taxes means:- 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 acc                                    | Surcharge   |   |  |  |  |
| Petrol & all products/services sold at petrol pumps  1% of transaction value with minimum fee of Rs 10 (excluding all applicable to the robrages) 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 ₹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 Tota 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 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                                    | Railway Tickets - Railway Counters  |   |  |  |  |
| 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 ₹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 Tota 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. AFor 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 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 da                                    |   |   |  |  |  |
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| 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 Tota 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 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 acc                                    | at potroi puripo  | transaction spends between Rs500 and Rs4000 for Platinum          |  |  |  |
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| 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 Tota 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.  **To 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 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  |   | טטטט וטו מוו טנוודו טמועט.  |  |  |  |
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| Minimum Amount Due (which is inclusive of all applicable taxes + EMI on EMI based products + 5% of Tota 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.  **Applicable 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   |   | · · ·   |  |  |  |
| 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   |   |   |  |  |  |
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| 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 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   | ·   | <del>-</del>  |  |  |  |
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| SBI Cards discloses information regarding your account to credit information bureaus / agencies on a   | , , ,   | The state of the property in protection of potential              |  |  |  |
| regular basis, as mandated by RBI.   | SBI Cards discloses information regardi   | ng 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.