

Service Tax Registration No.: AAEC5981KST001 Service Tax Category: Credit Card, Debit Card, Charge Card or other payment card service.

KARTHIK BHAT
#984 3RD CROSS 11TH MAIN SRINIVASA
NAGAR 2ND PHASE
BANGALORE

560050

Credit Card Number		
XXXX XXXX XXXX 0107		
*Total Amount Due (₹)		
3,718.00		
**Minimum Amount Due (₹)		
275.00 Pay Now		
Credit Limit (₹) (including cash)	Cash Limit (₹)(as part of credit limit)	Statement Date
1,04,000.00	31,200.00	02 May 2017
Available Credit Limit (₹)	Available Cash Limit (₹)	Payment Due Date
1,00,282.15	31,200.00	22 May 2017

ACCOUNT SUMMARY

Opening Balance (₹)	-	Payments, Reversals & other Credits (₹)	+	Additions		Total Outstanding (₹)
				Purchases & Other Debits (₹)	Fee, Taxes & Interest Charges (₹)	
0.00		0.00		3,144.00	573.85	3,718.00

REWARD POINT SUMMARY

Opening Balance	Earned	Redeemed/Expired	Closing Balance	Points Expiry Details
0	310	0	310	NONE

Date	Transaction Details for Statement dated 02 May 2017	Amount (₹)
02 May 17	ANNUAL FEE CHARGED (EXCL TAX 74.85)	499.00 D
	TOTAL ST DEBIT FOR CURRENT STMT	69.86 D
	TOTAL SBC DEBIT FOR CURRENT STMT	2.50 D
	TOTAL KKC DEBIT FOR CURRENT STMT	2.49 D
	TRANSACTIONS FOR KARTHIK BHAT	
30 Apr 17	BIG BAZAAR SHIMOGA IN (Convert this to Flexipay)	3,144.00 D

UPDATE YOUR CONTACT DETAILS

Dear KARTHIK BHAT


Your contact details registered with SBI Card are [09743024244](tel:09743024244) & karthikbhattn@yahoo.com

In case of a change, please update your details to get regular updates and know about our offers.

To update, please log onto sbicard.com or call SBI Card helpline.

₹399 WALA fbb

THE WIDEST RANGE OF KIDS WEAR



fbf INDIAN FASHION HUB

BIG BAZAAR

To avail the offer, visit your nearest fbb/Big Bazaar stores

fbf INDIAN FASHION HUB

Your Fastest Access to the Latest Fashion



Introducing the STYLEUP Contactless Card.

Now simply wave your card at a secure reader for fast and easy transactions.

Flat 10% discount on all fbb products with the STYLEUP Contactless Card.

To apply, SMS **STYLEUP** to 5676791 or visit sbicard.com

*T&C Apply.

₹99 WALA fbb

₹199 WALA fbb

₹299 WALA fbb

SHOP NOW WITH YOUR fbb SBI STYLEUP CARD & GET EXTRA 10% DISCOUNT*

THE WIDEST RANGE OF KIDS WEAR

To avail the offer, visit your nearest fbb/Big Bazaar stores

fbf INDIAN FASHION HUB

BIG BAZAAR

Total Amount Due(TAD) needs to be paid by payment due date to avoid levy of finance charges on new transaction done after the statement date.
C=Credit; D=Debit; EN=Encash; FP=Flexipay; EMD=Easy Money Draft; BT=Balance Transfer; M=Monthly Installments; TAD=Total Amount Due

Important Messages

> Please mention your complete 16 digit card number while making all kind of payments.

>A fee of Rs.100 will be charged for payments made by cheque for an amount less than or equal to Rs.2000 w.e.f. 1st April '17. No additional fee will be charged for cheque payments greater than Rs. 2000.

>Consequent to the revision in Fuel Surcharge levy on credit card transactions from 2.5% to 1%, Fuel Surcharge Waiver on your SBI Card has been revised to 1% w.e.f 26th April'17.

*Amount required to be paid this month in order to avoid levying of finance charges(Please refer overleaf for charges)

**To keep your credit card in good standing, you have the option of paying atleast the minimum amount due or any amount between the Minimum Amount Due and Total Amount Due, on or before the due date. The difference if any between the Total Amount Due and the Total Outstanding is the balance on the Flexipay Plan/Encash/Installment as applicable. The Minimum Amount Due also 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.

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.

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	
Balance Enquiry: BAL XXXX	Available Credit & Cash limit: AVAIL XXXX
Hotlist Lost/Stolen Card: BLOCK XXXX	Last Payment Status: PAYMENT XXXX
Reward Point Summary: REWARD XXXX	Subscribe to Estatement: ESTMT XXXX
Duplicate Statement: DSTMT XXXX Statement Period in MMY	
XXXX = Last 4 Digits of the Card No.	

Log onto sbicard.com to view the "Most Important Terms & Conditions"

Version 2.0 / November, 2016

For SBI Cards and Payment Services Pvt. Ltd.



Authorized Signatory

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	310	310	310

with effect from transactions dated 17-Nov-2011.

Now do much more with SBI Card App!

- Get access to your account details
- Place service requests
- Book Balance Transfer, Encash & Flexipay
- Redeem Reward Points & much more...

Download SBI Card App Now!

Withdraw Cash*

from any ATM with your SBI Credit Card

For more Information:

- Call us at 1860 180 1290 or 39 02 02 02 (prefix local STD code)
- Visit us at sbicard.com

For each withdrawal, 2.5% of the amount withdrawn or ₹300 (whichever is higher) will be charged as a cash advance fee.

*T&C Apply.

Small portions can make a big difference.

Convert transactions into easy instalments with **Flexipay EMI**s*.

- Low interest rates*
- Flexible tenure of 6, 9, 12, 24 or 36 months

To book Flexipay:

- SMS FP to 56767
- Login to sbicard.com
- Call the SBI Card Helpline

*T&C Apply.

GLOBE READY

Your SBI Card is accepted worldwide.

Enjoy an array of exciting offers* on all your international transactions including online spends.

To know more log onto sbicard.com

*T&C Apply.

Use NEFT for a faster credit card bill payment.

Make your SBI Credit Card payment with internet banking from the comfort of your home or office.

Register SBI Card as a beneficiary and use for all future payments.
 IFSC Code: SBIN00CARDS

NEFT is a simple and secure way to transfer funds online.
 Payment will reflect within 3 banking hours in your SBI Card account.

For more details, log onto sbicard.com

IMPORTANT INFORMATION

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



Win assured gifts* on International spends

Now, International spends can win you a fully paid trip to Thailand and much more.



9 Weeks - 9 Winners

Free air tickets worth ₹10,000 for the top spender



2 Months - 10 Winners

4N/5D all expense paid trip for 2 to Thailand for the Top 5 spenders per month



61 Days - 61 Winners

Travel vouchers worth ₹2,000 for the top spender

Validity: 01 May - 30 June'17

*T&C Apply. For more details, log into www.sbcardf.com




Worrying about valuables is now a thing of the past.

Safeguard your wallet essentials with the **Card Protection Plan** at just ₹4.4* per day.

To avail, SMS CPP to 5676791.
For more details, visit sbicard.com




*T&C Apply.



Smarter way to pay your home/office rentals

Now pay your monthly rentals* with SBI Card Auto Bill Pay facility through RedGiraffe.com

Key Advantages

-  Convenience of paying rentals online
-  Upto 45 Days Interest Free Credit Period
-  Stronger CIBIL score with timely rent payment

For more details, visit sbicard.com

*T&C Apply.



Never miss your utility bill payments with Auto Bill Pay.

Just register* your insurance, telecom, power, gas or any other utility bill for Auto Bill Pay and your payments will be made automatically on time.

For more information, call us at 1860 180 1290 or 39 02 02 02 (prefix local STD code) or visit sbicard.com

*T&C Apply.

	Schedule of Charges
Fees	
Annual Fee (one time)	₹ 0-4,999
Renewal Fee (per annum)	₹ 0-4,999
Add on Fee (per annum)	Nil
Extended Credit	
Interest Free Credit Period	20-50 days (applicable only on retail purchases and if previous month's outstanding balance is paid in full)
Finance Charges	3.35% p.m. (40.2% p.a.) for Unsecured Cards; 2.5% p.m. (30% p.a.) for Secured Cards
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 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
Cash Advance Fees	
SBI ATMs/Other Domestic ATMs	2.5% of transaction amount (subject to a minimum of ₹ 300)
International ATMs	3.0% of transaction amount (subject to a minimum of ₹ 300)
Other Charges & Fees	
Cash Payment fee	₹ 100
Cheque Pickup	₹ 90
Payment Dishonor fee	2% of Payment amount (subject to a minimum of ₹ 350)
Statement Retrieval	₹ 100 per Statement (>2 months old)
Cheque Fee	₹100 (Cheque payment upto ₹2000)
Late Payment	Nil for Total Amount Due from ₹ 0 – ₹ 200 ₹ 100 for Total Amount Due greater than ₹ 200 & up to ₹ 500 ₹ 400 for Total Amount Due greater than ₹ 500 & up to ₹ 1000 ₹ 500 for Total Amount Due greater than ₹ 1000 & up to ₹ 10,000 ₹ 750 for Total Amount Due greater than ₹ 10,000
Overlimit	2.5% of Overlimit Amount (subject to a minimum of ₹ 500)
Card Replacement	₹ 100 - ₹ 250
Emergency Card Replacement (When Abroad)	Actual cost (subject to a minimum of \$175)
Foreign Currency Transaction	Conversion mark up: 3.5% (For All Cards Except Elite) 1.99% (For Elite Cardholders Only)
Rewards Redemption Fee	₹ 99
Surcharge	
Railway Tickets - Railway Counters	₹ 30 + 2.5% of transaction amount
Railway Tickets - www.irctc.co.in	1.8% of transaction amount + all applicable taxes. 1% of transaction value or Rs. 10 whichever is higher
Petrol & all products/services sold at petrol pumps	1% surcharge waiver (excluding all applicable taxes wherever applicable + other charges) for single transaction spends between ₹ 500 and ₹ 4000 for Signature & Platinum Cards; ₹ 500 and ₹ 3000 for all other cards. Maximum surcharge waiver of ₹ 250 per statement cycle per credit card account for Signature & Platinum Cards; ₹ 100 per credit card account for all other cards
Payment of Customs duty	2.25% of transaction amount (subject to a minimum of ₹ 75)

Order of payment settlement - All payments made for a cardholder account will be settled in the order of Minimum Amount Due (which is inclusive of all applicable taxes + EMI on EMI based products + 5% of Total Outstanding), Fees & Other Charges, Interest charges, Balance Transfer Outstanding, Purchase Outstanding and Cash Advance.

All taxes would be charged as applicable on all the above Fees, Interest & Charges.

[^]For Reward Point redemption, your SBI Card must not be overdue, suspended, blocked, cancelled or terminated by SBICPSL at the time of redemption request.

^{**}Applicable taxes means Service tax (ST) @ 14%, Swachh Bharat Cess (SBC) @ 0.5% and Krishi Kalyan Cess (KKC) @ 0.5%.

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.

In case of any transaction dispute please send a signed dispute form within 60 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. Jewelry 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.

-  **SMS** SMS 'PROBLEM' to <9212500888> and get your **concerns** addressed
-  **By Phone** Call us at : **39 02 02 02** (prefix local STD code) or **1860 180 1290**
-  **By E-mail** Write to us at: **feedback@sbicard.com** for any queries on your card account
-  **By Web** Log onto: **sbicard.com** and register to access all your account related information
-  **By Letter** Write to us at Manager, Customer Correspondence Unit DLF Infinity Towers, Tower C, 12th Floor, Block 2, Building 3, DLF Cyber City, Gurgaon – 122002 (Haryana) India or Post Bag No.28, GPO, New Delhi – 110001
- CUSTOMER GRIEVANCE REDRESSAL:** All grievance escalations should be marked to Saurabh Gaur – 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 and Chief Nodal Officer at CustomerServiceHead@sbicard.com

Ways to make your SBI Card payment

-  **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**.
-  **PayNet**
Click on PayNet at sbicard.com to make your payment online through netbanking or your SBI ATM cum debit card. Your payment will be credited in 2 working days. For bank details, please log onto sbicard.com
-  **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.
-  **Online SBI**
Simply log onto onlinesbi.com to pay your bills directly from your SBI Bank Account. Your payment will be credited in 2 working days
-  **SBI ATM**
Pay at over 27000+ SBI ATMs with your SBI ATM/Debit Card. Your payment will be credited in 3 working days
-  **Electronic Bill Payment**
Pay online, directly from your bank account through Net Banking or through 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

Please drop your Cheque/Demand Draft well in advance to avoid any late payment charge and interest charge. Please draw your Cheque/Demand Draft favoring SBI credit card No. _____ (Please fill in your complete 16 digit SBI credit card no.) and mention your name and contact no. at the back side of the cheque/demand draft and drop it in your nearest drop box, or mail it to SBICPSL, P.O. Bag No. 24 GPO, New Delhi, 110001 through ordinary mail. Please allow us 3 working days to credit the payment.

An illustration of the Finance Charge Calculation:

- Statement Date is 2nd of every Month and Payment Due Date is 22nd of every month.
- The interest free period is from the 3rd of every month to 22nd of the next month provided the previous outstanding balance is paid in full. Making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance.
- Cardholder makes a retail purchase of ₹ 1,200 on 30th April, therefore the Total Amount Due on the statement dated 2nd May is ₹ 1,200 to be paid before 22nd May.
- On 21st May, the Cardholder pays Minimum Amount Due of ₹ 200.
- On 25th May, Cardholder makes a fresh purchase of ₹ 1,000.

Statement dated 2nd June would show the following components

A) Finance Charge calculated= (Outstanding Amount X 3.35% X 12 Months X No. of Days) /365

Finance Charge on ₹ 1,200 from 30th April to 20th May (21 Days)	₹ 27.75
Finance Charge on ₹ 1,000 from 21st May to 2nd June (13 Days)	₹ 14.32
Finance Charge on ₹ 1,000 of fresh purchase from 25th May to 2nd June (9 Days)	₹ 9.91
Total Finance Charge for 2nd June cycle	₹ 51.98

B) Total Principal Amount Outstanding = ₹ 2,000

(Balance ₹ 1,000 outstanding from last month's billing period + ₹ 1,000 fresh purchase)

Hence Total Amount Due = (A) + (B) + Service Tax as applicable

If Minimum Amount Due of ₹ 200 is not paid by due date of 22nd May, Late Payment charges as applicable would be levied