

GSTIN of SBI Card : 06AAECS5981K1ZV

Stmt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

HITEN PRAJAPATI

PLACE OF SUPPLY : GUJ/24/GUJARAT

STMT No. : E19010370933

Credit Card Number

XXXX XXXX XXXX XX96

*Total Amount Due (₹)

22,412.00

**Minimum Amount Due (₹)

1,121.00

[Pay Now](#)

UPDATE YOUR CONTACT DETAILS

To update, please log onto www.tatacard.com or call TATA Card helpline.

| | | |
|-------------------------------------|---|------------------|
| Credit Limit (₹) (including cash) | Cash Limit (₹)(as part of credit limit) | Statement Date |
| 92,000.00 | 18,400.00 | 10 Jan 2019 |
| Available Credit Limit (₹) | Available Cash Limit (₹) | Payment Due Date |
| 69,587.52 | 18,400.00 | 30 Jan 2019 |

ACCOUNT SUMMARY

| Previous Balance (₹) | Payments, Reversals & other Credits (₹) | Additions | | Total Outstanding (₹) |
|------------------------|---|--------------------------------|-------------------------------------|-------------------------|
| | | Purchases & Other Debits (₹) | Fee, Taxes & Interest Charges (₹) | |
| 9,823.33 | - | 9,823.00 | + | 22,412.15 |
| | | | | 0.00 |
| | | | = | 22,412.00 |

EMPOWER POINT SUMMARY

| Previous Balance | Earned | Redeemed/Expired | Closing Balance | Points Expiry Details |
|------------------|--------|------------------|-----------------|-----------------------|
| 231 | + | 230 | - | 0 |
| | | | = | 461 |
| | | | | NONE |

| Date | Transaction Details for Statement dated 10 Jan 2019 | Amount (₹) |
|-----------|--|--------------|
| 30 Dec 18 | PAYMENT RECEIVED 000000000PSBI7050707099 | 9,823.00 C |
| | TRANSACTIONS FOR HITEN PRAJAPATI | |
| 11 Dec 18 | OSIA HYPER RETAIL GANDHI NAGAR IND | 256.46 D |
| 12 Dec 18 | PAYTM www.paytm.com IND | 608.00 D |
| 12 Dec 18 | JADE BLUE LIFESTYLE IN GANDHINAGAR IND(Convert this to Flexipay) | 3,497.00 D |
| 15 Dec 18 | Amazon Pay BANGALORE IND | 200.00 D |
| 15 Dec 18 | ONLY VIMAL SHOWROOM AHMEDABAD GUJ | 829.24 D |
| 15 Dec 18 | ONLY VIMAL SHOWROOM AHMEDABAD GUJ | 1,474.20 D |
| 16 Dec 18 | PAYTM NOIDA IND | 500.00 D |
| 20 Dec 18 | PAYTM APP NOIDA UTT(Convert this to Flexipay) | 9,500.00 D |
| 20 Dec 18 | B MART GANDHI NAGAR IND | 137.00 D |
| 24 Dec 18 | PAYTM www.paytm.in IND | 200.00 D |
| 25 Dec 18 | GANDHINAGAR R16 GANDHI NAGAR IND | 118.00 D |
| 26 Dec 18 | Amazon Pay BANGALORE IND | 109.00 D |
| 30 Dec 18 | PAYTM NOIDA UTT | 67.25 D |
| 02 Jan 19 | JAY AMBE TRADING GANDHINAGAR IND | 260.00 D |
| 02 Jan 19 | PTM*PAYTM NOIDA UTT | 2,376.00 D |
| 03 Jan 19 | GANDHINAGAR ADALAJ GANDHI NAGAR IND | 112.00 D |
| 04 Jan 19 | Amazon Pay BANGALORE IND | 685.00 D |
| 04 Jan 19 | CapitaWorld Platform P AHMEDABAD IND | 1,180.00 D |
| 07 Jan 19 | AMAZON SELLER SERVICES MUMBAI MAH | 303.00 D |

CONVERT2EMI

NO DOCUMENTATION, NO PROCESSING FEE.

Now what you desire is within your reach

Avail EMIs* at the time of purchase

Interest charges applicable on monthly reducing balance. An interest of 14% per annum will be charged for 3, 6, 9 & 12 EMIs. EMI Pre Closure Charge - 3% of outstanding balance.

For merchant list and terms & conditions, visit tatacard.com

*T&C Apply.

It pays to have friends

Refer a friend & get cashback upto ₹500*

Introduce a friend to the trusted and reliable world of Tata Cards, so they can also enjoy the host of benefits and advantages that you get. For every friend referred, you can get a cashback of upto ₹500.*

3 quick steps to refer

➔ Log onto www.tatacard.com with your username & password

➔ Click on 'Refer a friend' link on right hand navigation

➔ Provide your friends' details and submit

For more information, call us at 39 02 34 56 or 1800 180 8282, log onto tatacard.com

*T&C Apply.

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. 1 Sept '18, you need to have retail spends of Rs. 1,00,000 or more in the anniversary year (12 months from card fee date or renewal date) to get renewal fee reversal.

>Dear TATA Cardholder, a fee of Rs. 100 will be charged for payments made by cheque for an amount less than or equal to Rs. 10,000. No additional fee will be charged for cheque payments more than Rs. 10,000. Visit tatacard.com to make payments digitally. T&C

> W.E.F. 16 August'18 , the Late Payment Charges will be revised to : NIL for Total Amount Due between Rs.0- Rs.200; Rs.100 for Total Amount Due between Rs.200- Rs.500; Rs.400 for Total Amount Due between Rs.500- Rs.1000; Rs.600 for Total Amount Due between Rs.1000- Rs.10,000; Rs.800 for Total Amount Due between Rs.10,000- Rs.25,000 & Rs.950 for Total Amount Due greater than Rs.25,000

>You can now combine your credit card transactions of Rs.500 & above and pay back in Flexipay EMIs. Min. Booking Amt.Rs.- 2500.

*Total Amount Due (TAD) needs to be paid by payment due date to avoid levy of finance charges on new transactions done after the statement date. The difference, if any, between the Total Amount Due and the Total Outstanding is the balance on the Flexipay/Encash/Installments as applicable.
** To keep your credit card in good standing, you have the option of paying atleast the minimum amount due on or before the due date. The Minimum Amount Due includes the EMI on Flexipay/Encash/Installment amounts & 100% of all applicable taxes. Content of this statement will be considered correct if no error is reported within 20 days.

SAVINGS AND BENEFITS SECTION

| | For this statement | For this year | From the card issue date |
|------------------------------|--------------------|---------------|--------------------------|
| Cash Back (₹)# | 0.00 | 0.00 | 0.00 |
| Petrol Surcharge Waiver (₹)# | 0.00 | 0.00 | 167.12 |
| Reward Points | 230 | 51 | 8520 |

with effect from transactions dated 17-Nov-2011.

In the event of non-payment / short payment of the Minimum Amount Due for more than three successive months or 90 days whichever is earlier, your encash/flexipay/ encash inline shall be closed on 91st day and the principal outstanding along with the outstanding interest accrued till the date of such closure shall be debited to the Credit Card Account and appear in the subsequent monthly statement. Tata Cards 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's website (www.sbicard.com/notices)

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 Pvt. Ltd, DLF Cyber City, Tower C, Block 2, Building 3 DLF Infinity Towers, 12th Floor, Gurugram, HR - 122002

Log onto tatacard.com to view the "Most Important Terms & Conditions" & updated information on all ongoing offers.



Royal Sundaram

General Insurance

SBI Card is a Corporate Agent of Royal Sundaram General Insurance Co. Limited vide IRDAI Registration code CA0075

Safety First

- Tata Cards 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. Tata Cards never asks for such information

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 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

TRANSCENDING BEYOND BUSINESS

Enriching Minds, Empowering Lives!

SBI Card is proud to support Skill Development initiative – a platform set in tandem with 'Govt. of India National Skill Mission'. Under this CSR initiative, we strive to train underprivileged youths & hone their skills for gainful employment.

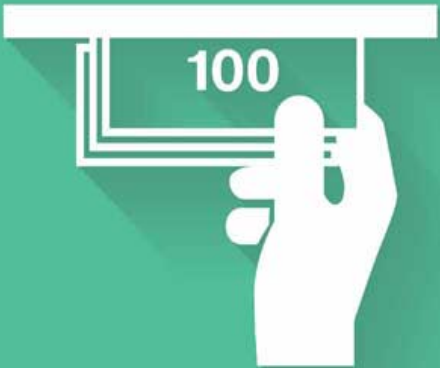


Offering training in various sectors like **Health, Retail, BPO Services, Green Jobs & Solar PV installer**

Successfully trained **1,000 underprivileged youths** & 1,000 more undergoing training

712 youths placed successfully

Training conducted in cities like **Delhi/NCR, Chennai & Hyderabad**



Withdraw Cash*
from any ATM with your Tata Card

- For more Information:
- Call us at 1800 180 8282 or 39 02 34 56 (prefix local STD code)
 - Visit us at tatacard.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.



Pay Instantly with PayNet

Pay your Tata Credit Card bills through PayNet & get instant credit to your account.

How to use PayNet:

- Login to tatacard.com & click on 'Pay Now' icon
- Select the amount & mode of payment
- Confirm the details & click on submit

T&C Apply.



GLOBE READY
Your Tata Card is accepted worldwide.

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

To know more log onto tatacard.com

*T&C Apply.

OUTSTANDING?

Transfer your pending balance to Tata Cards, repay in low EMI's at attractive interest rates:

| Tenure | Interest Rate* |
|----------|----------------|
| 3 months | 0.75%* |
| 6 months | 1.27%* |

For more information, call us at 1800 180 8282 or 39 02 34 56 (prefix local STD code) or visit us at www.tatacard.com

T&C Apply.

IMPORTANT INFORMATION

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



Making online transactions more secure with One Time Password (OTP)

Tata Cards will now send you an OTP, for all 3D Secure Online Transactions, on your registered mobile no.

For more information, call us at 1800 180 8282, or 39 02 34 56, log onto tatacard.com

T&C Apply.



Stay updated through SMS alerts on international number

Simply update your International number with us to get SMS alerts on it, as well as on your domestic number* registered with us.

To update your international mobile number with us simply call our 24 hour helpline number at 1800 180 8282 or 39 02 34 56 (Prefix Local STD code)

*Please ensure that your Domestic number is active when you call us at helpline numbers. If not, please opt for email option to activate. We urge you to kindly register your international number before leaving India.

T&C Apply.



Fulfil your heart's desire with easy EMIs*

EMI Partners



T&C Apply.

Shrink your interest rates. Expand your smiles.

Avail Balance Transfer on EMI at low interest rates.

| Tenure | Interest Rate* |
|----------|----------------|
| 3 Months | 0.75% |
| 6 Months | 1.27% |

For more information, call us at 1800 180 8282 or 39 02 34 56 (prefix local STD code) or visit us at tatacard.com

T&C Apply.



Your bills. Our assistance.

Simply register yourself on **Auto Bill Pay** and we'll take care of the rest.

To avail, register for Auto Bill Pay service under Utility Bill Payments section on our website.

For details, visit tatacard.com

Schedule of Charges


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Important Points


[illegible]


Easier.Faster.Friendlier.


















BILLING AND STATEMENT

Ways to make your SBI Card payment



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