

Monthly Statement

BPCL SBI Card

SBI Card

GSTIN of SBI Card: 06AAECS5981K1ZV SANDEEP REDDY MAMIDI

Stmt/Debit Note/Credit Note/Tax Invoice

Credit Card Number

*Total Amount Due (₹)

XXXX XXXX XXXX XX75

1,51,873.00 incl EMI

**Minimum Amount Due (₹)

25,730.00

Pay Now

Credit Limit (₹) (including cash)

STMT No.

3,71,000.00

PLACE OF SUPPLY : TEL/36/TELANGANA

: C19092322796

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

1,11,300.00

Statement Date

21 Sep 2019

Available Credit Limit (₹)

0.00

Available Cash Limit (₹)

Payment Due Date

11 Oct 2019

ACCOUNT SUMMARY



SHOP & SMILE SUMMARY

Previous Balance	Earned	Redeemed/Expired	Closing Balance	Points Expiry Details
5553	621	♀ 。 噗	6174	NONE

Date	Transaction Details for Statement dated 21 Sep 2019	Amount (₹)
24 Aug 19	PETROL TRXN FEE RVRSL EXCLUDING TAX	12.71	С
09 Sep 19	NEFT 0000000000000000000000001796146489	21,000.00	С
07 Sep 19	PETROL TRXN FEE RVRSL EXCLUDING TAX	14.72	C
21 Sep 19	FP EMI 02/24(EXCL TAX 766.21)	12,463.47	M
21 Sep 19	INTEREST ON EMI	4,256.74	D
21 Sep 19	FIN CHARGE ON RETAIL (EXCL TAX 753.55)	4,186.41	D
	IGST DB @ 18.00%	1,519.76	D
	TRANSACTIONS FOR SANDEEP REDDY MAMIDI		
24 Aug 19	KESHAV PETRO FIL HYDERABAD IN	1,515.00	D
24 Aug 19	KESHAV PETRO FIL HYDERABAD IN	11.25	С
07 Sep 19	PIN*BHARAT PETROLEUM C Medchal IN	1,755.01	D
12 Sep 19	DEEP ENTERPRISES HYDERABAD IN (Convert this to Flexipay)	20,500.00	D

EMBRACE CAUTION. PREVENT FRAUD. CVV - 3 digit no. at the back of your Credit Card OTP – a 6-digit no. you receive in as SMS and/or e-mail to complete an online transaction PIN - 4-digit secret code DON'T Card Number - 16-digit no. at the front of your Credit Card Expiry Date - Validity Date of your Credit Card NEVER SHARE these details with anyone, including anyone claiming to be an SBI Card representative.

(DUPLICATE FOR SUPPLIER) గడువు ముగింపు తేదీని ఎవరితోనూ పంచుకోవద్దు The **Expiry Date** indicates the validity of your Credit Card **గడుపు ముగింపు తేదీ** అసేది మీ క్రెడిట్ **NEVER SHARE it with anyone!** ఈ వివరాలను ఎన్నడూ ఎవరితోనూ పంచుకోవద్దు!



Exclusive Benefits* of BPCL SBI Card

- ·Get 4.25% savings on fuel spends
- •Reward Points worth ₹500 as Welcome Gift
 - •13X Reward Points on Fuel spends at BPCL
- ·5X Reward Points on spends at Departmental Stores, Groceries, Utilities, Dining & Movies
 - · Avail Instant Redemption at select 1,200 petrol pumps

For more details, visit sbicard.com



Refer us to your friends.

Get Additional Bonus Points* worth ₹250 on every referral of a BPCL SBI Credit Card.

Follow the steps:

- · Log onto sbicard.com with username & password
 - Click on 'Refer a friend'
- · Provide your friends' details & submit

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Transactions highlighted in grey color, if any, do not form part of Purchases & Other Debits; #Transactions fully/partially converted to Flexipay/Encash/Merchant EMI.

Important Messages

- >You can now combine your credit card transactions of Rs.500 & above and pay back in Flexipay EMIs. Min. Booking Amt.Rs.-2500.
 >W.e.f 1 Oct'19, the benefit of 5 Reward Points per Rs.100 spent on Standing Instruction of Utility bill payment will be discontinued on BPCL SBI Credit Card.T&C.

xipay; EMD=Easy Money Draft; BT=Balance Transfer; M=Monthly Installments; TAD=Total Amount Duc

- > W.e.f. 1st Aug'19, Cash Withdrawal Fee per withdrawal will be revised to 2.5% of withdrawn amount or Rs. 500, whichever is higher, for all cash withdrawals within India or abroad. Please note that the above mentioned charge is exclusive of applicable taxes.

- > W.e.f. 5th September 2019, a charge of Rs. 200 will levied on any request for change in billing cycle, credit limit & network (VISA/MasterCard). The fee is applicable only for customer-requested changes and the charge will be levied post successful completion of the request. Please note that above mentioned charge is exclusive of applicable taxes.

 > W.e.f. 1st September 2019, the minimum amount of Finance Charge levied on all transactions (including unpaid EMI installments) in the event of the Cardholder choosing not to pay his balance in full within payment due date, and on all cash advances taken by the Cardholder will be Rs 25 each, exclusive of applicable taxes
- *Total Amount Due (TAD) needs to be paid by payment due date to avoid levy of finance charges on new transactions done after the statement date. The difference, if any, between the Total Amount Due and the Total Quistanding 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 (₹)#	27.43	27.43	27.43
Reward Points	621	6174	6174

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)(Aug.'19)	Aug 21	232186.01	12463.47(8206.73+4256.74)

In the event of non-payment / short payment of the Minimum Amount Due for more than three successive months or 90 days whichever is earlier, your encash/ flexipay/ encash inline shall be closed on 91st day and the principal outstanding along with the outstanding interest accrued till the date of such closure shall be debited to the Credit Card Account and appear in the subsequent monthly statement. SBI Card shall be entitled to demand immediate repayment of such consolidated outstanding amounts. As a part of the Credit Card Account, this balance will now attract all the charges including finance charges at the credit card rate of interest, over-limit charges in the event account balance post transfer of loan outstanding if any exceeds the existing Credit Card limit as mentioned in the cardholders MITC.

Any increase in fees or charges shall be notified in advance to the Cardholders on SBI Card website (www.sbicard.com/en/customer-notices.page)

Important Notes

- · Description of Services :- Credit Card Services
- · Service Accounting Code (SAC): 997119
- Declaration : We hereby declare that the tax in relation to this statement is not payable under reverse charge mechanism
- •Name and the address of the supplier: SBI Cards and Payment Services Pvt. Ltd, 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 is a Corporate Agent of Royal Sundaram General Insurance Co. Limited vide IRDAI Registration code CA0075.

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 **Balance Enquiry:** Available Credit & Cash limit: SMS 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 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 2.0 / SEP, 2019

For SBI Cards and Payment Services Pvt. Ltd.

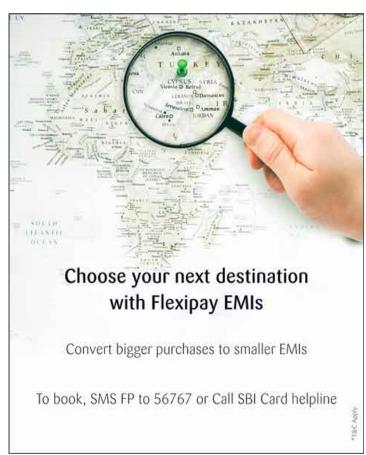
Authorized Signatory















IMPORTANT INFORMATION

Important Terms & Conditions

• Charges & Cardholder Agreement

Privacy Policy

• Reach Us

Payment Options





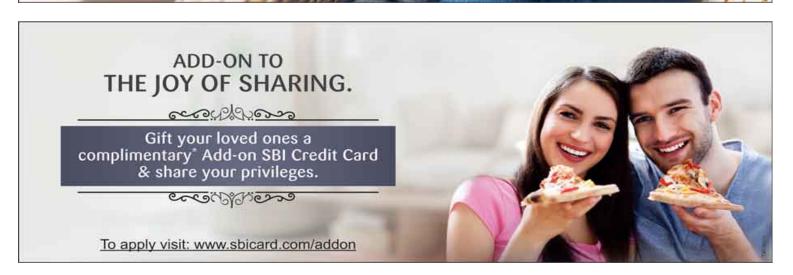
Your bills. Our assistance.

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

- To avail, Go to Utility Bill Payments section, post login to sbicard.com
- Refer to E-store section in Mobile App and add the biller.







\$	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
Finance Charges	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.
Minimum Amount Due	(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)
Cash Advance Cash Advance Limit	Upto 80% of Credit Limit (Max 12k/day for Gold and Titanium & 15k/day for Platinum Cards & Signature Cards, Prime Cards & Elite Cards).
Free Credit Period	Nil
Finance Charges#	3.35% p.m. (40.2% p.a.) for Unsecured Cards; 2.5% p.m. (30% p.a.) for Secured Cards from the date of withdrawal.
Cash Advance Fees	
SBI ATMs/Other Domestic ATMs	2.5% of transaction amount (subject to a minimum of ₹500)
International ATMs	2.5% of transaction amount (subject to a minimum of ₹500)
Other Charges & Fees	
Cash Payment fee	₹199
Cheque Pickup	₹100
Payment Dishonor fee	2% of Payment amount (subject to a minimum of ₹450)
Statement Retrieval	₹100 per Statement (>2 months old)
Cheque Fee	₹100 (Payments made via cheque upto ₹10,000)
Late Payment charges will be	Nil for Total Amount due from ₹0 -₹200
Late Payment charges will be	₹100 for Total Amount due greater than ₹200 & upto ₹500
applicable if Minimum Amount Due is	₹400 for Total Amount due greater than ₹500 & upto ₹1000
not paid by the payment due date.	₹600 for Total Amount due greater than ₹1000 & upto
	₹10,000
	₹800 for Total Amount due greater than ₹10,000 & upto
	₹25000
	₹950 for TotalAmount due greater than ₹25000
Overlimit	2.5% of Overlimit Amount (subject to a minimum of ₹500)
Card Replacement	₹100 - ₹250
Emergency Card Replacement (When	Actual cost (subject to a minimum of \$175)
, ,	
Abroad)	
Abroad) Foreign Currency Transaction	Conversion mark up: 3.5% (For All Cards Except Elite) 1.99% (For Elite Cardholders Only)
Foreign Currency Transaction	1.99% (For Elite Cardholders Only)
,	1.99% (For Elite Cardholders Only) Markup:3.50% (For All Cards Except Elite)1.99% (For Elite
Foreign Currency Transaction	1.99% (For Elite Cardholders Only)
Foreign Currency Transaction Dynamic Currency Conversion Transaction	1.99% (For Elite Cardholders Only) Markup:3.50% (For All Cards Except Elite)1.99% (For Elite Cardholder only)(Only for transactions greater than or equal to
Foreign Currency Transaction Dynamic Currency Conversion Transaction Rewards Redemption Fee	1.99% (For Elite Cardholders Only) Markup:3.50% (For All Cards Except Elite)1.99% (For Elite Cardholder only)(Only for transactions greater than or equal to ₹1000) ₹99
Foreign Currency Transaction Dynamic Currency Conversion Transaction	1.99% (For Elite Cardholders Only) Markup:3.50% (For All Cards Except Elite)1.99% (For Elite Cardholder only)(Only for transactions greater than or equal to ₹1000) ₹99 \$27 per visit + applicable taxes for lounge visits within India.
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Foreign Currency Transaction Dynamic Currency Conversion Transaction Rewards Redemption Fee Priority Pass Lounge Charges	1.99% (For Elite Cardholders Only) Markup:3.50% (For All Cards Except Elite)1.99% (For Elite Cardholder only)(Only for transactions greater than or equal to ₹1000) ₹99 \$27 per visit + applicable taxes for lounge visits within India.
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Foreign Currency Transaction Dynamic Currency Conversion Transaction Rewards Redemption Fee Priority Pass Lounge Charges Surcharge Railway Tickets - Railway Counters	1.99% (For Elite Cardholders Only) Markup:3.50% (For All Cards Except Elite)1.99% (For Elite Cardholder only)(Only for transactions greater than or equal to ₹1000) ₹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
Foreign Currency Transaction Dynamic Currency Conversion Transaction Rewards Redemption Fee Priority Pass Lounge Charges Surcharge Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in	1.99% (For Elite Cardholders Only) Markup:3.50% (For All Cards Except Elite)1.99% (For Elite Cardholder only)(Only for transactions greater than or equal to ₹1000) ₹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 1.8% of transaction amount + all applicable taxes. 1% of transaction value(excluding all applicable taxes wherever applicable + other charges) for single transaction spends
Foreign Currency Transaction Dynamic Currency Conversion Transaction Rewards Redemption Fee Priority Pass Lounge Charges Surcharge Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold	1.99% (For Elite Cardholders Only) Markup:3.50% (For All Cards Except Elite)1.99% (For Elite Cardholder only)(Only for transactions greater than or equal to ₹1000) ₹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 1.8% of transaction amount + all applicable taxes. 1% of transaction value(excluding all applicable taxes wherever applicable + other charges) for single transaction spends between ₹500 and ₹4000 for Platinum Cards, Prime Cards &
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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 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

the Total Amou

"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

SBI Cards discloses information regarding your account to credit information bureaus / agencies on a regular basis, as mandated by RBI.



By Web Log onto: www.sbicard.com and register to access all your account related information

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 Ms. Rupali Bhardwai (Principal Nodal Officer). SBI Cards at above address or via

CUSTOMER GRIEVANCE REDRESSAL: All grievance escalations should be marke 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 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.

(3)

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 3.35% 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) + 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.