



TERMS & CONDITIONS

Cardholder Agreement

Before you sign or use the enclosed SBI Card, please read this Agreement, as your use of the Card will be governed by the terms and conditions below:

1. Definitions

'You' and 'Your' shall mean the applicant whose name appears on the SBI Card application form and includes his/her heirs and assignees. 'Additional Cardholder' shall mean an individual issued a Card as per your instruction in line with clause 2.6 of this Agreement.

'Card' or 'Credit Card' or 'SBI Card' shall mean a credit card issued by SBICPSL on a Card Account and which entitles a Cardholder to use the Card Account.

'Cardholder' is an individual who holds a Card under this Agreement and shall mean a Primary Cardholder and, where appropriate the Additional Cardholder.

'Card Account' shall mean an account opened and maintained by SBICPSL for the purpose of usage of the Card, under this Agreement.

'Cash Advance' shall mean any transaction whereby cash or cash equivalent is obtained by the Cardholder by use of the Card/Card number.

'Charges' shall mean all amounts charged to the Card Account under this Agreement including but not limited to purchase of goods, services or cash advances by use of the Card or a Card number, balance transfers, joining fee, annual fees, interest charges, finance charges, over limit charges, late payment charges, collection charges, maintenance charges transaction charges and service charges.

'International transactions' mean the transactions entered into by the Cardholder on his/her Card outside of India, Nepal and Bhutan.

'Merchant Establishment' shall mean any company, establishment, firm or person, wherever located and in whatever form (including the Internet), which is designated as a MasterCard/VISA merchant and/or with whom there is an arrangement for a Cardholder to obtain goods, services or cash advances by use of the Card or Card number and includes any establishment displaying the MASTERCARD/VISA symbol which appears on the face of the Card.

'Primary Cardholder' means a Cardholder in whose name the Card Account is maintained.

'Purchase Balance' shall mean any and all amounts relating to non-cash transactions owing to SBICPSL.

'Total Outstanding', 'Outstanding' or 'Outstanding Balance' (capitalised or not, in singular or plural) shall mean any and all amounts owing to SBICPSL on the Card Account.

'SBICPSL' shall mean SBI Cards & Payment Services Limited (formerly known as SBI Cards & Payment Services Private Limited) having its registered office at Unit 401 & 402, 4th Floor, Aggarwal Millennium Tower, E 1,2,3, Netaji Subhash Place, Wazirpur, New Delhi – 110034, and shall include its successors and assignees.

2. The Card

2.1 You shall be deemed to have unconditionally agreed to be bound by this Cardholder Agreement by acknowledging receipt of the Card in writing or by signing on the reverse of the Card or by incurring a Charge on the Card. If you do not wish to be bound by this Agreement then you must cut the Card in half and return it to SBICPSL promptly.

2.2 The Card is the property of SBICPSL and must be surrendered to SBICPSL on request. The Cardholder must not permit any other person to use the Card and should safeguard it from misuse by retaining it under his/her personal control at all times.

- 2.3 Each Cardholder may be issued a personal identification number or a password (PIN) to enable use of the Card for accessing his/her Card Account on the ATM and Internet and also for availing any privilege, benefit or service that may be offered by SBICPSL on the Card. The PIN will be communicated to the Cardholder entirely at his/her risk, who shall not disclose the PIN to any person and shall take all possible care to avoid its discovery by any person. The Cardholder shall be liable for all transactions made with the use of the PIN, whether with or without the knowledge of the Cardholder. SBICPSL reserves the right to refuse any transactions if it believes that the PIN is being misused or being used without appropriate authorisation.
- 2.4 The Card is valid up to the last day of the month of the year indicated on the face of the Card unless cancelled earlier. Upon expiry or earlier cancellation, the Card may be renewed or reinstated at the sole discretion of SBICPSL. On expiry, the Card must be destroyed by cutting it in half diagonally.
- 2.5 A Joining fee at the prevailing rate will be levied on opening of the Card Account. An Annual fee at the prevailing rate will be levied upon opening of the Card Account and then annually during the month in which the Card Account was originally opened. An Annual Additional Card fee will also be levied for each Additional Card on the Card Account at the prevailing rate. The Joining and Annual fee(s) are subject to change at the discretion of SBICPSL and are not refundable.
- 2.6 SBICPSL may, based on the Primary Cardholder's written request, issue Additional Cards to individuals nominated by the Primary Cardholder who shall be unconditionally bound by this Agreement.
- 2.7 The Primary Cardholder shall be fully liable to SBICPSL for all the Charges on his/her Card and also for those incurred by the Additional Cardholders. The Additional Cardholders shall be jointly and severally liable to SBICPSL for all the Charges even though the monthly statement of account may be sent only to the Primary Cardholder. The Primary Cardholder may at any time request cancellation of any Additional Card(s) but will continue to remain liable for any Charges on such Additional Card(s).

3. Use of the Card

- 3.1 The Card is valid for use in India and internationally as per usage restrictions, entitlements and other conditions stipulated by Reserve Bank of India ("RBI") or any other Government authority from time to time.
- 3.2 The Card is not valid for payment in foreign exchange in Nepal and Bhutan. The currency of transaction on the Card in Nepal and Bhutan shall be the local currency or Indian Rupee.
- 3.3 The Cardholder (including the Additional Cardholder) shall strictly comply with all requirements of the foreign exchange control/management regulations issued by RBI from time to time and in the event of non-compliance, the Cardholder will be liable for action under the applicable exchange control/management regulations. Moreover, the Cardholder may be debarred from holding the Card at the instance of RBI or SBICPSL.
- 3.4 Use of the Card at Merchant Establishments will be limited by the credit limit assigned to each Card Account by SBICPSL from time to time. In case of Additional Cards issued by SBICPSL, the extent of use of all Cards so issued will be limited by the Card Account's credit limit. The Outstanding on the Card Account must not exceed the credit limit at any time. In the event of breach of this provision, the Cardholder will be charged an over-limit fee at the prevailing rate. The Cardholder must repay the excess immediately. The over limit fee is subject to change at the discretion of SBICPSL. The credit limit may be revised from time to time at the discretion of SBICPSL.
- 3.5 SBICPSL may, at any time without prior notice, refuse authorisation for a Charge incurred at a Merchant Establishment, and/or restrict or defer the Cardholder's ability to use the Card and/or suspend or cancel the Card and/or repossess (directly or through a Merchant Establishment or any other third party) the

Card if it reasonably believes that it is necessary to do so for proper management of credit or business risk or if the Card or the Card Account is being or likely to be misused or if the Cardholder is in violation of the exchange control/management regulations or any other applicable law or regulation.

- 3.6 The Card may be used for personal purposes and for bona fide business expenses.
- 3.7 The Cardholder shall ensure that he/she maintains a detailed record of his/her transactions on the Internet. SBICPSL is not obliged to make any independent verification with regard to order details provided by the Cardholder and shall be entitled to rely on the details submitted by the Cardholder on the Internet.
- 3.8 Some transactions may attract a service charge, in addition to the amount of the Charge, at certain Merchant Establishments. SBICPSL may also levy charges for collection of cheques, maintenance of the Card Accounts, and for other services that may be rendered to the Cardholder from time to time.
- 3.9 The Cardholder must sign and collect the Chargeslip, Cash Advance Slip or Mail Order Coupon at the time of incurring the Charge. Failure to sign a chargeslip will not avoid liability for the Charges. The Cardholder must retain his/her own copy of the chargeslips. Copies of chargeslips will not normally be provided by SBICPSL. However, at its discretion, and upon customer request, SBICPSL may provide copies thereof subject to an additional charge.
- 3.10 In relation to Charges on account of mail order or telephone or electronic commerce (e.g. on the Internet) where a chargeslip or voucher may not be available for signature, the Cardholder accepts that in the event of any dispute regarding the authenticity or validity of such a Charge, the Cardholder will first clear his/her Outstanding on the Card and then endeavour to resolve the dispute directly with the concerned Merchant Establishment.
- 3.11 Any chargeslip or other payment requisition (electronic or otherwise) received from a Merchant Establishment or any intermediary by SBICPSL for payment shall be conclusive proof that the amount recorded on such chargeslip or other requisition was properly incurred by the use of the Card by the Cardholder. Should the Cardholder choose to disagree with a Charge indicated in the monthly statement of account, the same should be communicated to SBICPSL within 10 (ten) days of the statement date, failing which it would be construed that all Charges and the monthly statement of account are entirely in order.
- 3.12 You agree that an electronic record or printout of an electronic record or a copy produced from a microfilm or a scanned /digital image of any document or Charge relating to your Card / Card Account with SBICPSL or produced from data received by SBICPSL electronically from the Merchant Establishment or from you or any intermediary, shall be conclusive evidence of that document or Charge for any purpose.
- 3.13 SBICPSL will not be responsible if any Merchant Establishment refuses to accept the Card or is unable to transact on the Card or levies a surcharge on the Card. However, the Cardholder should notify SBICPSL of this complaint. SBICPSL is not responsible or liable for any defect or deficiency in respect of goods and services charged to the Card. Any dispute should be settled directly by the Cardholder with the Merchant Establishment and failure to do so will not relieve the Cardholder of any obligations to SBICPSL. The existence of a claim or dispute shall not relieve the Cardholder of his/her obligation to pay all Charges and the Cardholder agrees to pay promptly such Charges, notwithstanding any dispute or claim whatsoever. No claim by the Cardholder against a Merchant Establishment will be the subject of a set-off or counterclaim against SBICPSL.
- 3.14 SBICPSL may, at its sole discretion, permit from time to time, its Cardholder to transfer his/her Outstanding balances ("Balance Transfer/s") on other credit cards and credit facilities availed by him /

her from other companies and financial institutions. Balance Transfers will not be accepted from overdue status accounts or where the credit limit has been exceeded or which are greater than the Outstanding balances on such other credit cards and will be limited to such percentage of the available credit limit on the Card as may be determined by SBICPSL. Balance Transfer requests will also not be accepted from other SBI card accounts. By choosing to avail of the Balance Transfer facility, the Cardholder authorizes SBICPSL to make payments to companies / financial institutions so designated. SBICPSL, however, reserves its absolute right to refuse any Balance Transfer request. The Cardholder must continue to meet his / her obligations in respect of his / her existing credit facilities, balances of which are the subject of Transfer hereunder, until he/she has received a written intimation from SBICPSL that the Balance Transfer request has been accepted and payments have been made to the companies/financial institutions so designated. SBICPSL will not be liable for any new charges, overdue payments or interests incurred on other credit cards/facilities. SBICPSL may, in its discretion, stipulate additional terms and conditions from time to time.

- 3.15 The Cardholder acknowledges that the privileges, benefits and facilities attached to the Card may be suspended/withdrawn by SBICPSL at its discretion at any time without liability to the Cardholder. Termination of this Cardholder Agreement shall result automatically in the termination of such privileges, benefits and facilities. SBICPSL shall not be liable in any way to the Cardholder for any defect or deficiency in any privileges, benefits or facilities provided by third party suppliers or Merchant Establishments.
- 3.16 A purchase and a cancellation of goods/services, e.g. air/rail tickets, are two separate transactions. The Cardholder must pay for the purchase transaction as it appears on the statement to avoid incurring finance charges or fees. Credit of refund on account of cancellation will be made to the Card Account (less cancellation charges) only when received from the Merchant Establishment. No cash refund will be given to the Cardholder. If a credit is not posted to the Card Account within a reasonable time, the Cardholder must notify SBICPSL within 30 (thirty) days of cancellation.
- 3.17 The onus of complying with the foreign exchange control / management regulations, baggage rules, EXIM Policy and other applicable laws, as amended from time to time, is solely that of the Cardholder and the Cardholder shall indemnify and hold harmless SBICPSL from any consequence, loss, damage, expense or any other financial charge that SBICPSL may incur and/or suffer on account of the Cardholder's contravention of any applicable law and regulation. Non-compliance with the regulations shall not be a ground for the Cardholder to delay or refuse the amounts payable to SBICPSL. In case the Card is suspended/cancelled, whether on account of non-compliance with exchange control/management regulations or otherwise, SBICPSL will not be responsible for any attempted usage of the Card, whether in India or abroad, resulting in the Card being dishonoured and the concerned Merchant Establishment would be entitled to pick up the Card on presentation.

4. Cash Advances

The Cardholder may be permitted to obtain a Cash Advance from designated branches of State Bank of India, Automated Teller Machines (ATMs) and/or other permitted establishments subject to applicable terms and requirements imposed by SBICPSL from time to time. A minimum and/or maximum amount of Cash Advance that can be accessed on the Card in a single charge or in a single business day may be specified by SBICPSL periodically. The total amount that will be available for cash withdrawal at any point in time will be governed by cash limits set up periodically which will be disclosed to the Cardholder in the monthly statement of account. A cash advance fee will be levied on each such Charge and will be billed to the Cardholder.

5. Insurance Benefits

- 5.1 Insurance is optional and a subject matter of solicitation. In the event any insurance cover or benefit of any insurance cover is made available to the Cardholder by an insurance company at the request of SBICPSL, the Cardholder specifically acknowledges that SBICPSL will not be liable in any manner whatsoever and that the insurance company will be solely liable for all claims thereunder. The Cardholder shall not hold SBICPSL responsible for any matter arising out of or in connection with such insurance cover, whether for or in respect of any deficiency or defect in such insurance cover. Recovery or payment of compensation, processing or settlement of claims or any other matter in relation to the insurance cover shall be addressed to and resolved directly by the Cardholder with the insurance company.
- 5.2 The Cardholder further acknowledges that the insurance cover so provided will be available to the Cardholder only as per the terms of the relevant insurance policy in force and only so long as the Card Account is maintained in good standing. On the Card being suspended or cancelled for whatever reason, the benefit of such insurance cover shall automatically and ipso facto cease to be available from the date of suspension/cancellation of the Card Account.
- 5.3 The Cardholder hereby authorizes SBICPSL to require the insurance company to settle any Outstanding on his/her Card Account before payment of any compensation or claim to his/her heirs, nominees, beneficiaries, etc., under the insurance policy.

6. Billing & Settlement

- 6.1 The monthly statements of account shall be sent to the Cardholder by mail unless the Cardholder specifically opts for such statements to be sent by e-mail, in which case they shall be sent at the e-mail address specified by him/her in the application or by a separate intimation. Additionally, the Cardholder may also access his/her Card Account on the Internet, as and when so enabled by SBICPSL, at its website by using his/her PIN to check his/her statement of account. If the Cardholder experiences any difficulty in accessing the electronically delivered statement of account, he/she shall promptly inform SBICPSL. The Cardholder agrees to access his/her aforesaid e-mail account at regular intervals of time. The Cardholder will not hold SBICPSL responsible for his/her not having access, for any reason whatsoever, to the information and statements of account sent to him/her via e-mail. Failure on the part of the Cardholder to receive the statement of account electronically (by e-mail or through access to the Card Account on the Internet) will not avoid his/her liability for the Charges incurred on the Card and the Cardholder shall be liable to make payment for the Charges within 30 days of incurring the Charge on the basis of his/her own record of the transaction or earlier if requested by SBICPSL.
- 6.2 SBICPSL will debit the Card Account for all the Charges incurred by use of the Card and provided for in the Agreement. Charges in respect of International Transactions incurred in foreign currency will be segregated from the Indian Rupee transactions in the statement of account. All Charges (including those in respect of International Transactions) shall be billed in Indian Rupees. The Cardholder agrees and hereby authorises SBICPSL to convert Charges in respect of International Transactions incurred in foreign currency to Indian Rupees at the applicable foreign exchange rates plus any service charges. SBICPSL will credit the Card Account for all payments made by the Cardholder to SBICPSL and also for any credit received from the Merchant Establishments in favour of the Cardholder. When the Card Account has a debit(s) or a credit(s) to be applied over a statement period as determined by SBICPSL from time to time, SBICPSL will send a monthly statement of account to the Cardholder reflecting such debit(s)/credit(s). The Cardholder's obligations and liabilities under this Agreement will not be affected in any way by non-receipt of the monthly statement of account and the Cardholder shall be liable to settle the Outstanding balance on the Card in due time on the basis of his/her chargeslip, noting, record or any other evidence (electronic or otherwise) of the Charge.

- 6.3 The monthly statement of account will set out, inter alia, the Outstanding balance on the Card Account, minimum payment required to be made and the due date for payment. The minimum payment due from the Cardholder each month will consist of (a) the monthly payment - this amount is payable by the due date shown on the relevant monthly statement of account and will be 5% of the Outstanding balance on the Card Account or ₹200 whichever is higher (refer Tariff of Charges) and (b) any overdue amount and any over limit amount - these amounts are payable immediately; or if the Outstanding balance is less than ₹200/-, the minimum amount payable will be equal to the Outstanding balance on the Card Account.
- 6.4 (a) Unless the interest-free period applies as set out below, SBICPSL will levy a finance charge on any new purchase (and any related debited charge) from the day on which it is debited to the Card Account. The interest-free period for a purchase (and any related debited charge) in any statement period will apply if the Outstanding balance on the Card Account for the previous statement period (if any) is paid in full by its due date. If the Outstanding balance on the Card Account is not paid in full by its due date, a finance charge will be levied on any new purchase (and any related debited charge) from the day on which the purchase (and any related debited charge) is debited to the Card Account and on the Outstanding account balance on the Card Account from the first day of the last statement period. SBICPSL will charge interest on a Cash Advance from the day on which the Cash Advance is debited to the Card Account.
- (b) SBICPSL will ordinarily levy a finance charge on the Purchase Balance Outstanding on the Card Account on a daily basis by applying its current daily percentage rate to the amount of the Purchase Balance Outstanding at the end of each day. SBICPSL will levy a finance charge on Cash Advance balances on a daily basis by applying its current daily percentage rate to the amount of the Cash Advance balance at the end of each day.
- (c) The finance charge as above, will continue to be payable after termination of this Agreement or closure of the Card Account till Outstanding on the Card Account is cleared in full.
- (d) SBICPSL may at any time, under intimation to the Cardholder, vary the finance charge to take into account prevailing interest rates, market forces and credit and business risks.
- (e) No interest will be paid on any credit balances in the Card Account.
- 6.5 (a) The Cardholder must make payment to SBICPSL each month of at least the minimum amount due as described in clause 6.3 hereinbefore.
- (b) Punctual payment is essential and it is a condition of this Agreement that all payments must reach SBICPSL on or before the payment due date indicated in the monthly statement of account but not later than 30 days from the date of incurring the Charge in any case.
- (c) If the minimum amount due is not paid by the payment due date, a late payment fee will be debited to the Card Account.
- (d) Payments will be applied towards the Charges on the Card Account in the following order:
- (i) In repayment of unpaid fees;
 - (ii) In repayment of service charges;
 - (iii) In repayment of membership fee (Joining/Annual);
 - (iv) In repayment of late payment fee;
 - (v) In repayment of cheque dishonoured fee;
 - (vi) In repayment of collection expenses;
 - (vii) In repayment of over limit fee;

- (viii) In repayment of interest debited to the Card Account;(ix) In repayment of Charges;
- (x) In repayment of any Charges incurred but not yet billed, and thereafter at the discretion of SBICPSL.
- (e) All payments made by cheque/draft are subject to realisation. Outstation cheques/drafts are subject to a collection charge at the prevailing rate, which is subject to change at the discretion of SBICPSL.
- (f) Should any payment instrument be subsequently dishonoured, a fee will be charged respect of a dishonoured instrument. SBICPSL also reserves the right to initiate all appropriate legal action(s). Please refer to MITC for the exact fees for cheque dishonour fee and other related charges.
- 6.6 Duplicate monthly statements of account will be provided by SBICPSL to the Cardholder only for a period of six months preceding the Cardholder's request and would be subject to a service charge.
- 6.7 The Cardholder will be liable for all Charges incurred and all other obligations under the terms and conditions of this Cardholder Agreement until the Card Account is repaid in full.
- 6.8 "SBI Cards may, at its sole discretion and in accordance to its internal policy and procedures or on request from the cardholder may waive / reverse interest, fees or other charges which had been charged or levied by it to the cardholder"
- 6.9 "Notwithstanding anything inconsistent contained in any other clause of the Cardholder Agreement / Most Important Terms & Conditions ("MITC"), it is further stipulated that if the cardholder does not pay the minimum amount due for a period of 180 days, then the credit card services being provided by SBI Cards under this Agreement shall stand terminated, however the Cardholder shall continue to be liable for any unpaid sum as on the 180th day plus any finance charges / delayed payment interest that SBI Cards may, at its sole discretion and option and in accordance to its various internal policies and procedures, levy for the period post 180 days after the payment due date."

7. Lost or Stolen Cards

- 7.1 In the event the Card, Card number or the PIN is lost, stolen or misused by another person, the Cardholder must report the occurrence to SBICPSL. Although loss, theft or misuse may be reported by any means, the Cardholder must confirm to SBICPSL in writing immediately after reporting the loss/theft/misuse to the police. A copy of the police complaint/First Information Report (FIR) must accompany the written confirmation.
- 7.2 If the Cardholder loses his/her Card overseas, he/she may either report the occurrence to SBICPSL or report the loss through the MASTERCARD/VISA Global Emergency Assistance Services. In case the Cardholder uses the MASTERCARD/VISA Global Emergency Assistance Services then the charges would be applicable as provided in the cardholder guide.
- 7.3 SBICPSL is neither liable nor responsible for any transactions incurred on the card account prior to the time of reporting of the loss of the card, and the card member will be wholly responsible and liable for the same. However it is stipulated that after receipt of proper notification of the loss by SBICPSL by any means preferably on call or in writing, the card member shall have no financial liability. Furthermore, in addition to notifying SBICPSL about the loss or theft of the card, the card member must report any thefts of cards to police and other investigating authorities and lodge a First Information Report ("FIR").
- 7.4 The Cardholder will not be liable for transactions made on the Card after receipt by SBICPSL of the written notice of the loss/theft/misuse.
- 7.5 On the loss of the Card, SBICPSL may at its sole discretion issue a replacement Card at a fee. In the event the Cardholder subsequently recovers the Card, the recovered Card must not be used and must be cut in half diagonally and returned immediately to SBICPSL and adequate care taken to prevent its misuse.

- 7.6 The Cardholder is responsible for the security of the Card, Card number and the PIN and shall take all steps towards ensuring the safekeeping thereof. In the event SBICPSL determines that the aforementioned steps are questionable (on account of the Cardholder's negligence, malafides, etc.), financial liability on account of the lost, stolen or misused Card/Card number/PIN shall be borne by the Cardholder and could result in cancellation of the Card Account.
- 7.7 As per Reserve Bank of India (RBI) mandate, dated 06 Jul'17 on Customer Protection - Limiting Liability of Customers in Unauthorised Electronic Banking Transactions, a policy is designed to ensure customer protection relating to unauthorized credit card transactions. The same is updated on SBI Card's website under "Customer Grievance Redressal Policy". The policy is based on the principles of transparency and fairness in treatment of customers.

8. Termination

- 8.1 The privileges of the Card may be suspended and the Card cancelled by SBICPSL, either temporarily or permanently, at any time as provided in clause 3 hereinbefore in its absolute discretion and without giving notice thereof to the Cardholder or assigning any reason therefore. SBICPSL may list the cancelled Cards in a Cancellation Bulletin/Alert/Hot List, etc. that the Card(s) issued on the Card Account have been cancelled. The Cardholder shall agree to surrender the Card to SBICPSL or its representative, upon being requested to do so either by SBICPSL or its representative. The Cardholder must not use the Card after it has expired or has been suspended or cancelled and shall continue to be fully liable for the Charges incurred after its expiry/suspension/cancellation.
- 8.2 The Cardholder can close his/her Card Account at any time by terminating this Agreement by a written notice to SBICPSL accompanied by the return of the Card cut in half diagonally and with full settlement of all Outstanding on the Card Account.
- 8.3 Upon termination of this Cardholder Agreement for any reason whatsoever, whether at the instance of the Cardholder or SBICPSL, the Cardholder shall remain liable for all Charges incurred by the use of the Card and all amounts/Outstanding shall be due and immediately payable.
- 8.4 The Cardholder specifically acknowledges that once the Card Account is closed and privileges (including any benefits and services) of the Card stand withdrawn, reinstatement of the same is neither automatic, nor attendant and will take place solely at the discretion of SBICPSL. The Cardholder also acknowledges that the aforementioned takes precedence over any communication in this context that the Cardholder might receive during the normal course.
- 8.5. The Card Account is liable to be suspended / cancelled on instruction from any government / regulatory body. All amounts Outstanding on the Card Account shall be deemed to have immediately become due on such instructions from government/ regulatory bodies as the case may be and SBICPSL shall be entitle to recover the same in accordance with the relevant laws in force.

9. Miscellaneous

- 9.1 SBICPSL, at its sole discretion, can appoint agents for recovery of any Outstanding on the Card or initiate any other action allowed by law for recovery of all monies owing to SBICPSL.
- 9.2 The Cardholder shall be liable for all costs associated with the collection of dues, legal expenses and decretal amounts with interest, should it become necessary to refer the matter to any agent or where legal recourse for enforcement of payment has been taken.
- 9.3 The Cardholder expressly recognizes and accepts that SBICPSL shall be absolutely entitled to sell, assign or transfer in any manner (including through the drawing of a negotiable instrument or otherwise) in whole or in part and on such terms as SBICPSL may decide (including reserving a right to SBICPSL to proceed against the Cardholder on behalf of any purchaser, assignee or transferee) the Outstanding and dues of a Cardholder to any third party of SBICPSL's choice without reference to or without written

intimation by SBICPSL to the Cardholder and any such sale, assignment or transfer shall bind the Cardholder to accept such third party as a creditor exclusively or as a joint creditor with SBICPSL, but with the right to SBICPSL to continue to exercise all powers hereunder on behalf of such third party and to pay over such Outstanding and dues to such third party or to appropriate the same, as SBICPSL may decide. Any costs incurred by SBICPSL towards enforcement of its rights and recovery of Outstanding and dues shall be debited to the account of the Cardholder.

9.4 Where SBICPSL acts on good faith in response to any oral or electronic instruction or inquiry by the Cardholder in respect of any matter in relation to the Card, the Cardholder will not be entitled to claim or allege any loss, damage, liability, expense etc., attributable, directly or indirectly, to any such good faith action of SBICPSL and the Cardholder agrees to hold SBICPSL harmless in respect thereof.

9.5 The total Outstanding on the Card Account, together with the amount of any Charges effected but not yet charged to the Card Account, will become immediately due and payable in full to SBICPSL on bankruptcy or death of the Primary Cardholder and the Card Account shall immediately stand cancelled.

The Primary Cardholder's estate will be responsible for settling any Outstanding on the Card Account and should keep SBICPSL indemnified against all costs including legal fees and expenses incurred in recovering such Outstanding. Pending such repayment, SBICPSL will be entitled to continue to levy finance charges at its prevailing rate.

9.6 The Cardholder hereby authorizes SBICPSL or its representatives to contact his/her employer, banker or any other source to obtain and/ or verify any information or otherwise that may be required.

9.7 SBICPSL reserves the right to add to or change these terms and conditions and revise policies, benefits and features offered on the Card at any time, without limitation to changes which affect existing balances, finance charges or rates and methods of calculation. The Cardholder will be notified of any such changes. By keeping or using the Card after notification, the Cardholder is deemed to have agreed to the amendment/change. If the Cardholder does not agree with any amendment of the terms and conditions or any other change related to the Card or benefit made available on the Card, he/she may cancel the Card by cutting it in half diagonally and returning both halves to SBICPSL.

9.8 If required by law to do so or if considered necessary to do so for proper management of credit or business risk, SBICPSL reserves the right to disclose any and all Cardholder information, including default in any payments, to any court of competent jurisdiction, quasi judicial authority, law enforcement agency, relevant wing of the Central Government or State Government, Cardholder's employer, State Bank of India, any other card issuer, credit reference agency, financial institution or any company which is an affiliate or associate or parent or subsidiary of SBICPSL. The Cardholder acknowledges that information on usage of credit facilities by customers are also exchanged amongst banks and financial institutions which provide credit facilities and the Card may be cancelled on receipt of any adverse market information in relation to the Cardholder without any liability on SBICPSL to disclose any details thereof to the Cardholder.

9.9 The Cardholder authorises disclosure of his/her Card Account information by SBICPSL to any third party engaged to provide any service in connection with operation of the Card Account and/or marketing of various services. The Cardholder agrees to SBICPSL sending, from time to time, marketing offers and/or promotional mailers to him/her at his/her postal or e-mail address, unless he/she has specifically opted not to so receive, in which event SBICPSL will be entitled reasonable time to stop sending such offers.

9.10 The Cardholder hereby agrees that the Card application and copies of all documents submitted in support thereof and for the ongoing operation of the Card Account by the Cardholder to SBICPSL are and shall remain the sole and exclusive property of SBICPSL, and SBICPSL shall not be obliged to return the same to the Cardholder upon his/her request or upon termination of this Agreement.

- 9.11 In the event that the Cardholder delays or is unable to settle the Outstanding on the Card in terms of this Agreement, SBICPSL is hereby authorised by the Cardholder to set-off and adjust any such Outstanding against any amount that may be payable by SBICPSL, in any capacity, to the Cardholder on any account whatsoever.
- 9.12 The Cardholder agrees that SBICPSL may send him/her reminders from time to time for settlement of any Outstanding on his/her Card Account by post, fax, telephone, e-mail, cellular phone, SMS messaging and / or engage third parties to remind, follow up and collect his/her Outstandings on the Card Account.
- 9.13 The Cardholder agrees to comply with all applicable laws and regulations from time to time which govern or may be affected by the use of the Card.
- 9.14 The forbearance, delay or failure on the part of SBICPSL to exercise any right under this Agreement shall not operate as waiver of such a right nor preclude any further exercise of that right.
- 9.15 Without in any way limiting the above, SBICPSL shall not be liable or responsible to the Cardholder for any loss, damage, expense, claim or liability arising directly or indirectly out of:
- (a) any defect or deficiency in any goods and services purchased on the Card or availed as a benefit, privilege or facility attached to the Card;
 - (b) refusal by or inability of a Merchant Establishment to honour or accept the Card;
 - (c) non or malfunctioning of any Terminal Device, Website, Server Client machine;
 - (d) handing over of the Card by the Cardholder to any unauthorised person;
 - (e) any statement made by any person requesting return of the Card or any act performed by any person in conjunction therewith;
 - (f) any injury to the credit, character and reputation of the Cardholder alleged to have been caused by the repossession of the Card and/or request for its return;
 - (g) SBICPSL complying with any request made by the Additional Cardholder in relation to the Card Account;
 - (h) the exercise of any right by SBICPSL seeking surrender the Card prior to the expiry of the date mentioned on the face of the Card whether such demand and surrender is made and /or asked by SBICPSL or any person or Terminal Device;
 - (i) exercise of SBICPSL's right to terminate any Card;
 - (j) decline of any charge by SBICPSL because of the Cardholder exceeding his/her foreign exchange entitlements or usage restrictions as prescribed by RBI guidelines issued from time to time; and
 - (k) if any demand or claim for settlement of Outstanding dues from the Cardholder is made by SBICPSL or any other person for and on behalf of SBICPSL, the Cardholder acknowledges that such an act shall not amount to an act of defamation or an act prejudicial to or reflecting upon the character of the Cardholder in any manner.
- 9.16 The Cardholder is aware of all security risks, including possible third party interception of any of his/her transactions and statements of account on the Internet and the contents of his/her transactions or statements of account becoming known to third parties. The Cardholder agrees and undertakes that he/she shall not hold SBICPSL liable therefore in any way. The use and storage of any information, including without limitation, the Card number, PIN, password, account information, transaction activity, account balances and any other information available on the Cardholder's Internet access device or computer is at his/her own risk and responsibility.
- 9.17 Any notice given by SBICPSL hereunder will be deemed to have been received by the Cardholder within

7 days of posting to the Cardholder's address last notified in writing to SBICPSL or, where specifically requested, within 24 hours of sending the same via e-mail at the e-mail address specified by him/her. Any notice may also be sent by fax or communicated verbally and confirmed in writing by post or fax. SBICPSL shall not be held accountable for delays in receipt of notices by post. In the event of any change in the Cardholder's e-mail and/or employment and/or office and/or residential address and/or telephone numbers, the Cardholder shall inform SBICPSL promptly in writing or by e-mail and must confirm the same by mail or fax.

- 9.18 The Cardholder understands and consent that SBICPSL may engage, hire, use the services of agent(s) and/or any third party(ies) for the purpose of providing marketing or sales related services or any other related services in relation to its products on its behalf and the customer may be required to deal with such agents/third parties/service providers with respect to such product/services.

10. Governing Law and Arbitration

- 10.1 The Cardholder Agreement shall be governed by the laws of India and the courts of Delhi.
- 10.2 Any dispute, difference and/ or claims arising out of in connection with or in relation to this Agreement, shall be settled by arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 and any subsequent statutory amendment, if any, to the Act , by a sole arbitrator, whose appointment shall be made at the instance and discretion of the SBICPSL. The arbitrator appointed shall be competent to decide whether any matter or dispute or difference referred to the arbitrator falls within the purview of arbitration as provided for in this clause and/or should be decided under the Arbitration and Conciliation Act, 1996.
- 10.3 Any arbitration award granted shall be final and binding on the Parties. The venue and seat of the Arbitral Tribunal shall be at New Delhi.
- 10.4 This Clause 10 shall survive termination of the Cardholder Agreement.

11. Reward Point Program

11.1 Eligibility

- (a) The Program is open to holders of IRCTC SBI Card Premier ("SBI Card/s") whose accounts are valid and in good standing and any other Card so determined by SBICPSL.
- (b) The IRCTC SBI Card Premier must not be overdue, suspended, blocked, cancelled or terminated by SBICPSL at the time of accrual of Reward Points.
- (c) The Points earned by an Additional Cardholder will accrue to the account of the Primary Cardholder.

11.2 Enrolment

- (a) Participation in the Program is voluntary.
- (b) The Cardholder may opt out of the Program by sending intimation (telephonic or written) to SBICPSL.
- (c) The Cardholder may continue to use his/her SBI Card as he/she normally does.
- (d) The Annual Fee for participation in the Program may be as determined by SBICPSL from time to time.
- (e) Enrolment Date - shall mean the date of launch of the Program for the existing Cardholders and the account set up date by SBICPSL for the new Cardholders.
- (f) Enrolment Year - shall mean "any twelve-month period" commencing on the Enrolment Date.

11.3 Reward Points

To be eligible for a Reward Point Program, the cardholder needs to spend as per the communication by SBICPSL. All the cumulative purchases may also be clubbed together to avail this offer from SBICPSL. The qualifying spends and transactions shall accordingly be as per the details mentioned in the various communications sent to the Cardholders by SBICPSL chosen by SBICPSL at its sole instance.

- (a) The accelerated categories defined from time to time shall have the same meaning as ascribed to the categories by Visa under their respective Merchant Category Codes. (i.e.) The franchisees have listed qualifying criteria for merchant establishments in order to qualify to be listed under a specified category (like Dining etc.) The merchant establishment needs to have accordingly qualified and hence listed in the accelerated Category, in order for the transaction to be eligible for the accelerated Reward Points.
- (b) The sub categories and their respective MCCs under each of accelerated Reward Points include the following:

Dining

- i. Eating Places and Restaurants: 5812
- ii. Drinking Places: 5813
- iii. Fast Food Restaurants: 5814
- (c) i. Cardholder shall earn 5 reward Point for Rs 100 spent on Air and E-Catering through www.air.irctc.co.in and www.ecatering.irctc.in
- ii. Cardholder shall earn 3 reward Point for Rs 125 spent on Dining and Standing Instruction on Utility Spends
- iii. Cardholder shall earn 1 Point for every eligible ₹125 charged to your IRCTC SBI Card Premier for Domestic as well as International Transactions.

All spending charged to the IRCTC SBI Card Premier under the Program will be eligible to earn Points except the following:

- Balance transfers
- Encash
- Cash advances
- Financial charges (e.g. late payment fee, dishonored cheque charges, service fee, transaction charges)
- Disputed transactions

The monthly accumulated Reward Points are transferred by SBI Card to IRCTC on the 03rd of every month. The Reward Points balance will be credited to the cardholder's IRCTC reward membership account within 7 days from the transfer date. The SBI Card Reward Point balance will stand zero post transfer of points.

- (d) Points accumulated by a Cardholder on IRCTC SBI Card Premier cannot be combined or used in conjunction with Points of his/her other SBI Cards at the time of redemption or transferred to any other customer loyalty program unless otherwise notified by SBICPSL.
- (e) The Points do not constitute property of the Cardholder and are not transferable by operation of law or otherwise to any other person or entity.
- (f) The Points accrued do not have cash or any monetary value.

- (g) Adjustments will be made to the Points if there are any credits, including those arising from returned goods or services or billing disputes. If a disputed transaction is resolved in favour of the Cardholder or where a transaction is reversed, proportionate Points will also be reversed and credited to the Cardholder. On redemption, the Points would automatically be subtracted from the Points accumulated in the Cardholder's account.
- (h) SBICPSL will notify the Primary Cardholder in the monthly statement of account in respect of the SBI Card of the number of Points accumulated immediately preceding the closing date for the said monthly statement.
- (i) In the event the IRCTC SBI Card Premier is voluntarily closed by the Cardholder, the Points accumulated on his/her SBI Card can be redeemed within 6 months of closure, otherwise these will automatically lapse. In the event of cancellation of the SBI Card for any other reason, all the Points accumulated will stand forfeited. If the SBI Card is blocked or suspended by SBICPSL for any reason whatsoever, then the Points accumulated shall stand forfeited but may be reinstated at the discretion of SBICPSL if use of IRCTC SBI Card Premier is reinstated.
- (j) In the event a customer holding any other credit card offered by SBICPSL desires to convert his credit card to the Co-branded Credit Card, all the existing reward points accumulated on the existing credit card shall be unconditionally transferred to the Co-branded credit card. It is clarified that such cardholder will not be permitted to redeem the transferred reward points earned on the existing credit card for voucher and gifts as per the Shop and Smile program but not for the payment of annual fees or purchase of railway tickets through IRCTC website.
- (k) SBICPSL's decision on computation of Points will be final, conclusive and binding on the Cardholder.

Value Back on Railway Ticket booking

- (a) Get 10% back on 1st Class AC, 2nd Class AC, 3rd Class AC, Executive Chair Car and AC Chair Car as Reward points for your ticket purchases at www.irctc.co.in
- (b) Reward Points are awarded for full-fare tickets & concessional tickets. No Travel Reward Points will be awarded from voucher transaction like military warrants etc.
- (c) You must be one of the passengers on the ticket to earn Reward Points. Also, Reward Points will be awarded only on your individual fare.
- (d) Reward Points shall accrue to your account 5 days after the date of your journey, provided your ticket has not been cancelled.
- (e) Reward Points will be valid for a period of 3 years from the date of member's registration..

11.4 Additional Terms & Conditions for IRCTC SBI Card loyalty number For Membership

- (a) All approved IRCTC SBI Cardholders would be given a unique IRCTC SBI Card loyalty number allocated by IRCTC on behalf of SBICPSL to the cardholder. The Unique IRCTC SBI Card loyalty number will be embossed / indented / printed on the IRCTC SBI Card along with the regular credit card details.
- (b) The IRCTC SBI Cardholder is the only person who may use the IRCTC SBI Card loyalty number for any purpose whatsoever. The IRCTC SBI Card loyalty number is not transferable.
- (c) A cardholder must quote his/her IRCTC SBI Card loyalty number and name as mentioned on his/her card when booking on www.irctc.co.in . If a cardholder fails to provide the required IRCTC SBI Card loyalty number information accurately along with valid, unblocked IRCTC SBI Card details while making such booking or availing such services and this may result in the applicable SBI Card Travel Reward points not being credited to the cardholder's account and SBICPSL or IRCTC or its program partners will not be responsible in the regard.

- (d) IRCTC SBI Card loyalty number open only to individuals, who are above the age of 18 years and below 70 years.
- (e) Currently membership fee is ₹1499 with an annual renewal fee of ₹1499, exclusive of applicable taxes. Both the membership fee and renewal fee are subject to the change at discretion of SBICPSL. There shall be a grace period of ninety days from the date of expiry of IRCTC SBI Card loyalty number for payment of renewal fee. During the grace period though accrual of reward points shall be permitted. Redemption of Reward points can not be availed. After the expiry of the grace period on non-payment of renewal fees. The account will expire. Reward points will be obliterated and these cannot be reinstated.
- (f) A person may be enrolled to only one Reward membership account. In the event that more than one account number is assigned to the same individual (duplicate accounts), SBICPSL & IRCTC reserves the right to merge the two accounts.
- (g) Misuse of IRCTC SBI Card loyalty number or programme benefits may result in termination of loyalty number or withdrawal of benefits at the discretion of SBICPSL.
- (h) SBICPSL reserves the right at any time in its absolute discretion and without giving notice to such member to refuse membership or to revoke membership.
- (i) Only the member is eligible to obtain information from IRCTC relating to such membership data including but not limited to travel data, Reward points accumulated and class of travel.
- (j) SBICPSL & IRCTC may at any time, without giving notice, change the points structure by revising the Reward Points required to attain a particular complimentary ticket, stipulate a specified period during which Reward points cannot be redeemed, limit the number of seats available for the redemption of Reward points to any or all destinations or on certain specified routes, alter the number or types of journeys required to obtain a particular complimentary ticket, change or withdraw programme partners' affiliations, change the parties from which a complimentary ticket may be obtained/redeemed, change the length of time after being awarded within which Reward points must be redeemed, impose a time limit upon the validity for redemption of any Reward points issued by SBICPSL or any Programme partners, introduce and or review membership fees: and modify the procedures and rules relating to ticketing on redemption of reward points or other aspects of the membership programme.
- (k) SBICPSL reserves the right to terminate at any time, without giving any notice the right of any or all members to earn or redeem Reward points.
- (l) SBICPSL shall not be liable for any loss or damage, whether direct or indirect, resulting from termination or change of the membership programme or any of the facilities, benefits or arrangements which are made available to members, including, without limitation, programme partners' withdrawal or the withdrawal or limiting of any such services, benefits or facilities.

Accrual of SBI Cards Travel Reward Points:

Travel Reward Points are earned on railway ticket bookings at www.irctc.co.in with IRCTC SBI Card only:

- (a) To ensure credit of SBI Cards Travel Reward Points, the cardholder must make all his bookings in the same name as printed on the IRCTC SBI Card.
- (b) To earn SBI Cards Travel Reward points, the cardholder will have to mandatorily be one of the travelers listed on the railway ticket. The cardholder must quote his/her IRCTC SBI Card loyalty number at the time of making the booking.
- (c) Failure to give complete/correct information may result in the SBI Cards Travel Reward points due for that activity not being credited to the cardholder's account and the cardholder not receiving certain service benefits.

- (d) SBI Cards Travel Reward Points will not be awarded where the train for which the ticket is booked is cancelled due to any reason beyond the control of IRCTC and due to force majeure situations.
- (e) The responsibility to check that SBI Cards Travel Reward Points and activities have been properly credited lies with the Cardholder.
- (f) All activities that are not tracked automatically at the time of travel may be credited later at SBI Cards discretion provided that the claim is made within 2 months from the date of travel.
- (g) In case of dispute about entitlement to point's credit, SBICPSL & IRCTC may require proof of travel on the relevant sector including the ticket and passenger receipts for the sector claimed to have been travelled. Claims must be lodged within 2 months from the date of travel. Altered or illegible documents will not be accepted for the purpose of crediting /debiting of SBI Cards Travel Reward Points as the case may be.
- (h) SBI Card Travel Reward points are credited to the account only 5 days after the date of travel. These points shall be credited to Reward account, when cardholder travels on a ticket booked through IRCTC website. Cardholder needs to be the member of the IRCTC SBI Card loyalty program during ticket booking date and on date of travel.

Transfer of SBI Card Travel Reward Points

- (a) Reward Points are not transferable and cannot be combined with the points/points of any other account
- (b) At no time may Reward points be credited to or complimentary tickets be purchased by any person other than the member. Any such Reward Points or complimentary tickets are void if transferred for cash or other consideration. Any person who commits such acts is liable for damages, litigation and related costs to SBICPSL who reserves the right to terminate membership of such persons. Reward points can, however be redeemed for complimentary tickets for the member or his family or any person duly authorized by the member.
- (c) Use of complimentary tickets that have been acquired by purchase or for any other consideration may result in the complimentary tickets being confiscated in such cases if a trip has already commenced, the remaining portion of the travel will not be eligible for the benefits of the complimentary tickets and such travel will be at passenger's expense on a full-fare basis.

SBI Card Travel Reward Point Calculation

- (a) SBI Cards Travel Reward Points will be credited to the cardholder's account based on his/her class and sector of travel. SBI Cards Travel Reward Points shall accrue only on 1st class AC, AC2 Tier, AC3 Tier, EXECUTIVE Chair Car and AC Chair Car travel. No SBI Cards Travel Reward Points shall accrue on tickets booked through Mobile Phone.

These SBI Cards Travel Reward Points are accrued on basis of a particular ratio which is subject to change at the discretion of SBICPSL.

10 SBI Card Travel Reward Points will be given for every ₹100. This is subject to change at the discretion of SBICPSL.

SBI Cards Travel Reward Points shall always be rounded off to the lower integer.

- (b) Points can be accumulated only once per rail journey per cardholder regardless of the number of seats purchased. Points shall be calculated as per the cardholder's individual fare and not on the fare of the entire ticket, in case the ticket has more than one passenger. Points will be credited only to the cardholder who has traveled on the train, on the relevant sector, and not to any third party irrespective of who has paid for the seat/berth.

- (c) SBI Cards Travel Reward Points credit for the cardholder's travel on IRCTC shall be based on the railway fare between the cities where the cardholder's travel begins and ends.
- (d) Railway Ticket Fares are subject to change at the discretion of Ministry of Railways, India
- (e) SBI Cards Travel Reward Points credit will be awarded according to the class of travel booked, regardless of the class of travel journeyed.
- (f) For travel booked on discounted/ concessional IRCTC fares i.e. senior citizen etc., SBI Cards Travel Reward Points will be credited.
- (g) Points credit is not applicable for the following:
 - Refunded, forfeited and unused tickets including non-refundable tickets
 - Travel agents, tour conductors and/or other persons traveling on non-revenue basis or travel industry/cargo customer discount fares.
 - Free tickets of any kind
 - Tickets booked through mobile phone
- (h) Validity of SBI Cards Travel Reward Points
 - SBI Card Travel Reward Points will lapse after the expiry of three years from the date of registration of the member. For example: If Account year for Membership No 123456789 lies from 05.09.18 to 04.09.19 and points accrued during 05.09.18 to 04.09.19 is 1050, the expiry date for the points accrued during 05.09.18 to 04.09.19 would be 05.09.21 i.e. three years from the date of registration/Renewal.

If the member has redeemed 1000 points before 05.09.21 then the system shall expire the balance of 50 points from the membership account on 05.09.21. However, irrespective of the three year validity, Reward Points will lapse if you do not renew his/her membership.

SBI Card Travel Reward Points may be accumulated by the cardholder only during the period of the validity of the membership and any points accumulated by the cardholder must be redeemed, subject to the other terms hereof, within a period of 3 years from the date of registration of membership.

Redemption of SBI Card Travel Reward Points

- (a) General Conditions
 - Each SBI Card Travel reward point shall be equivalent to ₹1/-. This conversion ratio is subject to change at the sole discretion of SBICPSL.

For redemption of SBI Card Travel Reward points for free rail travel, the following policy shall apply:-

 - The Cardholder can redeem the Reward Points for free rail tickets for himself/herself and for loved ones.
 - Redemption shall be allowed only if Cardholder has accessed the IRCTC website through his own login by using his own username and password.
 - Redemption can be made only against full fare of ticket, inclusive of fares of all the passengers on that ticket inclusive of services charges levied by IRCTC
 - Complimentary tickets will only be issued to and from destination served by IRCTC designated at the time the ticket is issued and also at the time the ticket is used. Redemption of SBI Card Travel Reward Points shall be permitted only on the confirmed /RAC/WL 1st class AC, AC2 Tier, AC3 Tier, Executive Chair Card and AC Chair Car for all sectors.
 - Complimentary tickets issued against redeemed SBI Card Travel Reward points are not eligible for

Earning SBI Card Travel reward point's credit.

- All complimentary tickets are subject to the rules and restrictions of the appropriate governments. For additional travel conditions or restrictions, please check with IRCTC.
 - Sale, purchase or barter of SBI Card Travel Reward Points is not permitted and will be considered as illegal.
 - Complimentary tickets issued against redeemed SBI Card Travel Reward Points have no monetary refund value.
 - If the Cardholder does not have enough SBI Card Travel Reward Points to purchase his/her redeemed ticket, he/she will not be able to purchase the remaining SBI Card Travel Reward points at any time, either while booking his/her ticket or before he/she initiates the ticket booking process.
- (b) Claiming a complimentary ticket by redeeming SBI Card Travel Reward points
- Request for all complimentary tickets must be made to the IRCTC by requesting the same by logging on to www.irctc.co.in in accordance with such procedure as may be in force from time to time.
 - Such request will not be considered valid unless completed in all respects.
 - Complimentary tickets issued against redeemed SBI Card Travel Reward points will be booked and issued by IRCTC only. Travel agencies are not authorized to book and issue such complimentary tickets.
 - The passenger shall also be responsible for all other expenses and any other charges, claims or liabilities arising in relation to the use of tickets for complimentary tickets issued against redeemed SBI Card Travel Reward points.
 - While redeeming SBI Card Travel Reward points for complimentary tickets, cardholder should have enough points to cover the fare of all passengers on the ticket inclusive of service levied by IRCTC.
- (c) Cancellation of Complimentary Ticket.
- Complimentary tickets will be permitted to be cancelled either on the counters or in the system (depending on whether they are i-tickets or E-tickets). In case of cancellation, the points as per the below calculation would be refunded back to the cardholder. This would be over and above the existing cancellation charges as normally levied by Indian Railway as per the Railway Commercial Rule
- Example:
- Ticket Base Fare = ₹300 and Service charges = ₹23
- So the cardholder paid/ redeemed 323 points at the time of booking
- On cancellation of ticket, the railways refunded ₹205 So Points refund is calculated as follows:
- (Paid Point at the time of booking with service tax) / Base Price of Ticket (without service tax)) X (0.5 * refund amount received from railway based on cancellation rules).
- $(323/300) \times (0.5 \times 205) = 110$ approx.
- No show passengers in complimentary tickets issued for redeemed SBI Card Travel Reward points (Confirmed passengers who do not present themselves for their booked travel) will attract 100% deduction of applicable points.
- In the event of a re-credit of any SBI Card Travel Reward points, if the re-credited SBI Card travel reward Points are past their validity, the same will automatically expire from their member's account.
- (d) Lost/stolen complimentary tickets issued for redeemed SBI card travel reward points and redemption:

- If complimentary tickets issued for redeemed SBI card travel reward points are lost or stolen, Cardholder should immediately inform IRCTC and simultaneously lodge a First Information Report (FIR) with the Local Police Station.
- IRCTC will advise the member if and when such ticket will be reissued

Data Processing & Protection

- (a) By using his /her IRCTC SBI Card loyalty number, the member consents to IRCTC and/or any programme partners, maintaining and updating data that is personal to the member. Such data includes membership data like name, address, telephone number, date of birth, employer, mother's name, etc., travel data (including without limitation, travels taken, Reward Points accumulated and class of travel traveled) and data concerning contacts with IRCTC (including without limitation, enquiries regarding membership) and will be maintained and updated for the purpose of providing relevant information and services to the member. Data will also include data received from Programme Partners about Reward Points accrued as a result of using services provided by Programme Partners.
- (b) Before any data relating to a member is disclosed to the member by IRCTC, the member may be asked security questions, which may require him/her to confirm his /her identity by providing information held by IRCTC or its partners.
- (c) Members are responsible for the security of their online logins and passwords and IRCTC shall have no liability in the event that a member's login and/or password is disclosed by the member, whether intentionally or not, so as to allow a third person online access to the data and to make any transactions, IRCTC reserves the right to block online access to data by or through any third party website not authorized by IRCTC.
- (d) In an effort to provide valuable offers to members, IRCTC develops mailing lists for use by themselves and their programme partners. These lists are based on information provided by the member at the time of enrolment. These lists are developed under strict conditions designed to safeguard the privacy of member's information. If a member does not wish to receive these offers, he/she may request in writing to have his/her name removed from the said mailing lists by contacting IRCTC.
- (e) As part of providing value added services unique reward members, IRCTC in collaboration with its programme partners reserves the right to send special offers / products to the members, through Email/Postal mail/Telephone, based on his profile as recorded in his Membership Account, Such Partner Offers will be sent automatically to the members.
- (f) Consent to receive such offers will be deemed as given, until such time that the member withdraws consent to receive mailers and offers from IRCTC and its various Programme Partners by opting out of the relevant preference at www.irctc.co.in. Withdrawal of consent may mean that certain services may no longer be provided to the member.
- (i) Any and all information in a member's Account may be disclosed as required by law, including disclosures to the police, immigration and customs authorities.
- (ii) Member details will be shared with SBICPSL, its affiliates, subsidiaries and/ or any third party for the purpose of administration of membership accounts and/or marketing of their own products/services through e-mail, post, telephone or personal visits.

Audit and Disqualification

- (a) SBICPSL & IRCTC reserves the right to audit any and all members Accounts at any time, without prior notice to the member(s) to ensure compliance with the rules set forth in this programme handbook. In the event that the audit reveals discrepancies or violations, the processing of complimentary

tickets issued for redeemed Reward points and Points summaries may be delayed until the discrepancies or violations are resolved.

- (b) Violators may have their Accounts disabled /partially disabled (Eg Reward points may not be redeemed from a partially disabled account) or penalties imposed through the deduction of Reward Points from their membership accounts.

Termination of IRCTC SBI Card Loyalty Membership:

- (a) The IRCTC SBI Card loyalty membership ceases on cancellation of the IRCTC SBI Card or due to non-renewal of IRCTC SBI Card Loyalty Membership.
- (b) If the Cardholder terminates his/her membership by closing his IRCTC SBI Card post clearance of all dues, any such termination does not relieve the Cardholder of any continuing obligations under these terms and Conditions.
- (c) SBICPSL reserves the right at any time in its absolute discretion to terminate the membership of any Cardholder and / or right of any member to use the IRCTC SBI Card loyalty membership if a Cardholder commits fraud, misconduct, or if his account is blocked /disabled.
- (d) Upon the death of a Cardholder, the SBI Card Reward Account will be closed. However, the Cardholder's legal heir, upon production of relevant documents can redeem the SBI Card Travel reward points available in the deceased's reward Account till such time that they are valid for redemption.

Change/termination of the Membership

- (a) Membership enrolment and eligibility, earning Reward Points, complimentary travel, availability of Complimentary tickets and redemption are subject to terms and conditions of the loyalty programme and are subject to any applicable laws and regulations, including applicable government regulations. SBICPSL & IRCTC may change, add to, modify to withdraw at any time without giving notice such terms and conditions as well as any benefits provided in connection with the Loyalty Membership Programme and any special offers or promotional offers made to the group of members.
- (b) SBICPSL & IRCTC and its programme partner's reserve the right to change rules, regulations, point calculations and special offers at any time without notice.
- (c) SBICPSL & IRCTC may terminate the loyalty programme at any time but will use its reasonable endeavors to give at least three months' notice to members. At the end of the period of notice, each member acknowledges that his/her right to use the services including the earning and redemption of Reward Points will cease.

Limitation of Liability

- (a) SBICPSL & IRCTC and/or programme partners shall not be liable to any member or his/her nominee or companion, for any indirect or consequential loss, damage or expense of any kind whatsoever, arising out of or in connection with the Membership Programme and or the provision or the refusal to provide any benefits whether such loss, damage or expense is caused by the negligence or otherwise and whether SBICPSL, IRCTC and/or its programme partners have any control over the circumstances giving rise to the claim or not.
- (b) SBICPSL & IRCTC will endeavor to ensure the availability of services provided by Programme Partners but will not be liable for any loss arising from the failure by Programme Partners to provide services.
- (c) To the extent permissible by local law or regulation, these terms and conditions shall be governed by and construed in accordance with Indian law. SBICPSL, IRCTC and each member submit to the non-exclusive jurisdiction of the Indian courts to resolve disputes that may arise therefrom.

11.5 General

- (a) Fraud and abuse relating to earning and redemption of Points in the Program will result in forfeiture of the Points as well as termination of the SBI Card account.
- (b) Information supplied by a Cardholder on redemption of rewards may be used by SBICPSL or its merchant establishments for administrative and/or marketing purposes.
- (c) Any taxes or other liabilities or charges payable to the Government or any other authority or body or any other participating merchant establishment which may arise or accrue to a Cardholder by redemption as aforesaid or otherwise as result of the Program shall be to the sole account of the Cardholder.
- (d) SBICPSL reserves the right to cancel, change or substitute the rewards or reward conditions or the computation of Points or terms and conditions of the Program at any time. SBICPSL can suspend or terminate the Program at any time it deems necessary. In such a case, SBICPSL will intimate the Cardholders and give them an option to redeem the accumulated Points.e.
SBICPSL makes no warranties or representations, either expressed or implied, with regard to the type, quality or fitness of the goods and services provided by the participating merchant establishments under the Program. Merchandise, where applicable, will be accompanied by warranty information from the manufacturer and any claims must be directed solely to the manufacturer.
- (e) Any dispute concerning goods or services received as rewards under the Program shall be settled between the Cardholder and the participating merchant establishment which supplied the goods or services. SBICPSL will bear no responsibility for resolving such disputes or for the dispute itself.
- (f) The Program does not in any way amend the Cardholder Agreement between SBICPSL and the Cardholder, and any term referenced but not defined herein may be interpreted in accordance with the Cardholder Agreement.
- (g) SBICPSL acts in good faith in response to any oral or electronic instruction or inquiry by the Cardholder in respect of any matter in relation to this Program and fulfillment of any reward, the Cardholder will not be entitled to claim or allege any loss, damage, liability, expense etc. attributable, directly or indirectly, to any such good faith action of SBICPSL and the Cardholder shall indemnify and hold SBICPSL harmless in respect thereof.
- (h) All queries in relation to the Program may be addressed to -
The Manager - Customer Services
SBI Cards & Payment Services Limited
P.O.Bag 28-GPO, New Delhi - 110 001

12. Milestone Benefits :

- Earn 2500 Reward points on annual travel spends of ₹50000
- Earn 5000 Reward Points on annual travel spends of ₹100000
- Eligible Travel spends for milestone includes Visa defined MCC category:
 - Travel Agents
 - Railways

13. Air Accident:

IRCTC SBI Card Premier is entitled for an air accident cover of ₹50,00,000 lacs by the SBI GENERAL INSURANCE CO LTD. In event of accidental death arising out of Aircraft, scheduled Airlines etc.(In this condition mention the operative time of the quote i.e. from Takeoff to landing from scheduled airline) as

defined under the policy the claim would be payable only if the ticket is purchased using the SBI Credit Card. Insurance Benefit is available only to the cardholder holding SBI Credit card. In the event of insured having multiple cards, the personal Air accident claim would be payable for sum insured amount limit assigned to the card through which respective ticket is booked. In the event of accidental death, the claim should be reported to insurance company within 90 days from the date of accidental death, in case of delay in intimation a justified reason that substantiates the delay will be asked for. The geographical limit is worldwide.

Exclusions:

- Pilots, Armed forces, Police, Air crew are not covered (while performing their respective duties)
- The insurance benefit would not be available to delinquent (Add on members) cardholders.
- Any claim due to violation/breach of law is not payable

General Conditions:

- Air Accident cover is applicable only for the Primary cardholder
- Air Accident cover is applicable only if the air tickets are purchased on SBI Card of respective passenger (not applicable on Corporate cards)
- This Policy shall be voidable in the event of deliberate misrepresentation, or non- disclosure in any material information

The Company shall not be liable in the event of any material change in the nature of the business of the Insured unless the Company has been advised and their written approval obtained

- Minimum and maximum age at entry is restricted to 18 years and 80 years respectively

If the Insured shall claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Policy shall become void and all claims hereunder shall be forfeited.

Claims Settlement Process –

- Step 1: Customer/ Nominee will intimate the claim via Email or Telephone To SBI GENERAL INSURANCE CO LTD, within 90 days of the incident with below mentioned information
- (a) Cardholder name
 - (b) Credit card details
 - (c) Date of accident & Death
 - (d) Accident details
 - (e) Card blocking date
 - (f) Date of ticket purchase transaction/card statement confirming transaction
 - (g) Claim intimation process: Claim to be intimated through calling toll free customer care numbers 1800 22 1111/1800 102 1111 or through email- tocustomer.care@sbigeneral.in
- Step 2: Claim number will be shared by SBI GENERAL INSURANCE CO LTD to the customer post registration of the claim. Customer can use Claim reference number for tracking purpose
- Step 3: Once claim is notified/registered; Nominee has to share the below documents for Claim settlement to SBI GENERAL INSURANCE CO LTD within 90days from incident date.
- Claim Form duly filled & signed by Corporate/beneficiary
 Central KYC registry Form with self-attested copy of PAN & Aadhar card of beneficiary
 Certified copy of Death certificate issued by municipal authority

Certified copy of FIR, MLC Copy, Spot Panchnama, Final Police report
 Certified copy of Post Mortem report, Viscera/chemical analysis report (if applicable)
 Certified copies of hospital admission notes & Indoor case papers (in case of hospitalization post-accident)
 Insured Identity proof & Destroyed card copy (if not available, SBI Card declaration needs to be provided)
 Air Ticket & Account statement highlighting the transaction for Air ticket purchase.
 Certificate from Airline authority, in case of Air accident (Notarized)
 Duly notarized Indemnity bond executed by claimant (on ₹100 bond) confirming legal heirship and no objection from other eligible legal heirs to claim the benefits under policy
 NEFT details (corporate / employee): Cancelled cheque or copy of first page of bank passbook showing account holder's name, Account number, IFSC code, Branch name etc
 (Please note additional documents other than those listed above may be called for based case specific requirements)

All claims documents should be couriered to below given Address:

SBI GENERAL INSURANCE CO LTD,
 Accident & Health claims Dept
 4th Floor, Lotus Park, Plot No 18-19,
 Road No. 16, Wagle Industrial Estate, Thane – 400604

Scanned copy of original claim documents should be emailed to: customer.care@sbigeneral.in

Step 4: Claims will be processed within 30 working days from receipt of all claim requirements.

Step 5: On claim settlement, fund would be transferred to Nominee's/beneficiary's bank account details provided to us

SPOC Details for Claim intimation and support:

1. 1800 22 1111/1800 102 1111/ customer.care@sbigeneral.in

2. Mr. Himanshu Chawla– Circle Manager

SBI GENERAL INSURANCE CO LTD Mobile No. – 7838672228

Note: Insurer is subject to change at the sole discretion of SBICPSL. Please contact SBICPSL before initiating any claim request at customercare@sbicard.com or call on our helpline 1800 180 1295/39 02 12 12 (prefix local STD code).

14. Fraud Liability T&C:

IRCTC SBI Card Premier is protected against unauthorized charges in case it is lost or stolen or even if your Credit Card is still in your possession and unauthorized charges are made using your SBI Credit Card information, you will have to call the 24 – hour SBI Card Customer Helpline Number in India to report the loss, accordingly we can block your card immediately. The IRCTC SBI Card Premier are covered up to ₹1,00,000 of financial loss incurred due to fraudulent usage of your Credit Card.

This protects you against the misuse of your Credit Card for up to 48 hours prior to your first reporting the event and 7 days post reporting of the event to us. In case of loss / damage of your IRCTC SBI Card Premier will have to apply for a replacement card and pay the fee as applicable at that time. This

protection is insured by ICICI Lombard General Insurance Company Ltd. SBI Cards & Payment Services Limited (“SBI Card”) is only acting as a group policy administrator for this particular policy. SBI Card does not accept any responsibility for

ICICI Lombard General Insurance Company Ltd.’s actions or decisions. SBI Card holds no warranty & makes no representation about claims processing. ICICI Lombard General Insurance Company Ltd. is liable for claims processing as per the terms and conditions of this policy. Conditions apply.

Key Exclusions:

The company will not make any payment in respect of:

- (a) Any loss or damage arising out of any Card transactions which have occurred after the loss of Card has been reported to the Bank
- (b) Any loss or damage arising out of Card transactions authorized using PIN issued to the Cardholder by the Bank.
- (c) Any loss or damage arising out of Internet Based transaction- PIN based (ATM, Telephone), Pre-delivery fraud and loss in transit, Any claim due to violation of law
- (d) The Company will not make any payment for any claim directly or indirectly arising from, or occasioned by, or due to:
 - Loss incurred by the cardholder because of misuse of credit card at any site not having authorized VeriSign Security status or any other equivalent security status at any point in time for the entire period of the insurance
 - Any failed/ duplicate/ declined transactions by host website/ authorized bank
 - Any errors made by the host Website
- (e) General Conditions: Gross negligence is not covered. Any claim due to deliberate breach of law is not payable.
- (f) Online Fraud Protection: Password based transactions are not covered; All losses arising from breach of 2nd level authorizations are not covered

Claims Procedure:

In the event of a loss:

- (a) File a police report “FIR” within 24 hours of discovering unauthorized charges or ATM withdrawals.
- (b) Report the theft or loss or fraud on your Credit Card, unauthorized charges made when Credit Card is in your possession to SBI Card within 24 hours of discovering such theft or loss.
- (c) Call us at 1800 266 7780 or provide written intimation to register a claim within 15 days of loss or counterfeiting of card. and obtain the claim forms and instructions on what to do within 24 hours from discovering a loss.
- (d) Fill up, sign and submit the signed claim form to us along with list of all the following documents, within 30 days of making the original claim:
 - Claim can be intimated, documents can be uploaded and status tracking can be done on the below link - <https://www.icicilombard.com/IL-Health-Care/Customer/ClaimIntimationOnlineTracking>
 - Documentation from the SBI Card verifying the unauthorized charges for which you are held responsible;
 - An official police report regarding the loss; and (c) All other relevant documents we may ask you to provide.

Address:
 ICICI Lombard General Insurance Co. Ltd
 PA- Cards Claims
 ICICI Lombard Healthcare Ltd
 Plot No. 12, ICICI Bank Towers , Near Wipro Circle,
 Nanakramguda, Gachibowli, Hyderabad-500032

Note: Insurer is subject to change at the sole discretion of SBICPSL. Please contact SBICPSL before initiating any claim request at customercare@sbicard.com or call on our helpline 1800 180 1295/39 02 12 12 (prefix local STD code).

15. Rail Accident Insurance T&C

The policy covers cardholders of IRCTC SBI Card Premier cardholders, who book a train ticket by directly using their IRCTC SBI Card Premier. The cover is applicable only to the primary cardholder. Insurance will be applicable and claim will be payable to cardholders / claimants of cardholders in the event of a train accident

| Cover | Description | Amount |
|----------------------------------|--|-------------|
| Death | Death of cardholders in a train Accident when traveling on a ticket booked directly through IRCTC SBI Card Premier | INR 10 lacs |
| Permanent Total Disability | Loss of 2 limbs, Loss of 2 eyes, Loss of 1 eye and 1 Limb | INR 10 lacs |
| Permanent Partial Disability | To the extent of disability as per policy and/ or doctor's certificate | INR 10 lacs |
| Transportation of Mortal Remains | From place of accident/death to place of cremation | INR 5,000 |

Exclusions

1. Death/disability due to reasons other than mentioned above.
2. Under the influence of alcohol
3. Payment of compensation in respect of Death, injury or Disablement of the Insured person (a) from intentional self-injury, suicide or attempted suicide, (b) whilst under the influence of intoxicating liquor or drugs (c) whilst engaging in Aviation or Ballooning whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world, (d) directly or indirectly caused by venereal diseases, aids or insanity, (e) arising or resulting from the insured person committing any breach of law with criminal intent.
4. Payment of compensation in respect of Death, Injury or Disablement of the Insured person due to or arising out of or directly or indirectly connected with or traceable to: War, Invasion, Act or foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power Seizure, Capture, Arrests, Restraints and Detainments of all kings, princes and people of whatsoever nation condition or quality

5. Payment of Compensation in respect of death of, or bodily injury or any disease or Illness to the Insured person
 - Directly or indirectly caused by or contributed to or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.
 - Directly or indirectly caused by or contributed to or arising from nuclear weapons material. Provided also that the due observance and fulfillment of the terms and conditions of this Policy (which conditions and all endorsements hereon are to be read as part of this Policy) shall so far as they relate to anything to be done or not to be done by the Insured and/or Insured person be a condition precedent to any liability of the Company under this Policy
6. PREGNANCY EXCLUSION CLAUSE: The Insurance under this Policy shall not extend to cover death or disablement resulting directly or indirectly caused by contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.

Claims Settlement Process –

Step 1: Customer/ Nominee will intimate the claim via Email or Telephone to Marsh India Insurance Brokers Pvt Ltd, within 30 days of the incident with below mentioned information

1. Cardholder name
2. Date of accident
3. Card blocking date
4. Date of ticket purchase transaction

Claim to be intimated in given email id:- manish.deo@marsh.com

Step 2: Once claim is notified/registered; Nominee has to share the below documents for Claim settlement to Marsh India Insurance Brokers Pvt Ltd within 30 days from incident date.

1. Original Claim form duly filled and signed
 2. Destroyed card copy (if not available, SBI Card declaration needs to be provided)
 3. Assignee Verification form with photo and signature attested (Notarized)
 4. Original Death Certificate
 5. Train Ticket & Account statement highlighting the transaction for Train ticket purchase.
 6. Certificate from Railway authority, certifying death/disability of passenger in a train accident
- Scanned copy of all documents will need to be mailed to email id:- manish.deo@marsh.com
All claims documents should be couriered to below given Address:

Marsh India Insurance Brokers Private Ltd.

Unit-I, 7th Floor, Tower-A, DLF Infinity Towers, DLF Cyber City,

Gurgaon, Haryana, India 122 002

Mobile +91 9873017234

Step 3: Claims will be processed within 30 working days after submission of all the documents mentioned in the above list.

Step 4: On claim settlement, fund would be transferred to Nominee's account within 15 working days.

Marsh India contact details:

Manish Deo

Marsh India Insurance Brokers Private Ltd.

Unit-I, 7th Floor, Tower-A, DLF Infinity Towers, DLF Cyber City, Gurgaon, Haryana, India 122 002
E-mail id:- manish.deo@marsh.com; Mobile +91 9873017234

Note: Insurer is subject to change at the sole discretion of SBICPSL. Please contact SBICPSL before initiating any claim request at customercare@sbicard.com or call on our helpline 1800 180 1295/39 02 12 12 (prefix local STD code).

16. Railway Lounge Program :

- Customer needs to present his eligible SBI card along with valid train travel ticket.
- Rs 2/- will be charged from the customer's account to validate the card for complimentary lounge access.
- Post 2 hours, the lounge reserves the right to ask for respective charges from the Customer.
- The Customer is eligible for the below complimentary facilities. If the Customer uses over and above from the below mentioned facilities the Customer is liable to pay charges at the lounge.
 - Two Hours of lounge stay
 - A/C comfortable sitting arrangements
 - 1 Buffet meal- Breakfast, Lunch or Dinner as per the time of visit.
 - Unlimited tea & coffee
 - Free Wi-Fi
 - Newspaper and Magazine
 - Access to Washrooms & charging points etc.
- Complimentary lounge access allows 1 buffet meal as part of program benefit.
- In case the Customer has already used his permissible limits or if Customer is not eligible for complimentary visit, Customer will be liable to pay all applicable charges to the lounge.
- The complimentary access to railway lounge is only permissible to Primary card holder, if the Customer is accompanied by guest, guest will be liable to pay applicable charges to the lounge.
- Any other services which part of benefit program like soft drink is not, recliners, showers, private resting suite will be chargeable at the lounge.
- Children below 3 years can enjoy the complimentary lounge access. However, any services or food and beverages consumed, the lounge operator reserves the right to ask for respective charges from the guest.
- the Customer will avail the Railway Lounge Program at its own risk and that SBICPSL shall not be liable for any loss, damage, injury or death of the Customer while availing the lounge facility.
- Further, the Customer shall remain completely & exclusively responsible / liable for its actions or inactions while availing the Railway Lounge Program. SBICPSL will not be held liable in any manner for any claim, damages, loss, injury or death of any personnel of lounge service providers or any other customer availing the lounge facility, caused due to the actions or inactions of the Customer while availing the Railway Lounge Program.
- Any dispute with respect to the T&C's of the Railway Lounge Program shall be governed by and construed in accordance with the laws of India and the Courts of Delhi shall have exclusive jurisdiction.

FREQUENTLY ASKED QUESTIONS

1. What is IRCTC SBI Card Premier loyalty number?

Your IRCTC SBI Card Premier loyalty number is a 11-digit number which gets allocated on approval of IRCTC SBI Card Premier. The Loyalty number is embossed below the cardholder name on the IRCTC SBI Card Premier plastic. Cardholder shall avail the benefits of the IRCTC SBI Card Premier by linking the IRCTC SBI Card Premier loyalty number to his/her existing irctc.co.in login id.

2. How to link your IRCTC SBI Card Premier loyalty number with irctc.co.in login id?

You can link the 11-digit loyalty number post activation of your IRCTC SBI Card Premier. Your IRCTC SBI Card Premier is activated as soon as you make your first purchase with the IRCTC SBI Card Premier or make a payment on your card. Kindly link your loyalty account 5 days after activation. Please use the same email id, mobile no. & date of birth which was mentioned at the time of applying for IRCTC SBI Card Premier.

Steps for linking the loyalty number with irctc.co.in login id are mentioned below:

- Access www.irctc.co.in with your existing login id (username and password). In cases where the cardholder does not have an existing irctc.co.in login id, cardholder shall register at irctc.co.in using sign up link at <https://www.irctc.co.in>
- Select the option Add Loyalty Account link provided under Loyalty Account Tab.
- The cardholder has to enter the 11 digit Loyalty Number printed on his/her IRCTC SBI Card, then click on sent OTP.
- Enter the OTP received on your registered mobile number and click on Confirm.
- After entering the OTP cardholder will receive confirmation message of successful linking of Loyalty Account.
- You can check your Loyalty Account details under the “Loyalty Account tab”.
- You will not be able to successfully link the IRCTC SBI Card Premier loyalty number in case there is a mismatch in the email id, mobile no. or date of birth mentioned in your IRCTC SBI Card Premier and IRCTC profiles. Please call SBI Card helpline at 39021212 if you are unable to link your IRCTC SBI Card Premier loyalty number with your existing www.irctc.co.in login id and password.

3. When does the cardholder need transaction password?

Transaction password is different from your irctc.co.in profile password. The transaction password can be set and reset as mentioned in the points 4 and 5. Transaction password is required to be entered at the time of redemption of reward tickets.

4. What is the process of setting transaction password?

- The Cardholder can set transaction password by clicking on 'Please set your Transaction Password' post login.
- Cardholder must enter registered e-mail id and login password.
- Enter OTP sent to registered mobile number and set new password by following password instructions.
- After submitting the details, cardholder will get the confirmation.

5. How to reset your transaction password?

- To reset transaction password click on 'My Account' under “My profile” Tab.
- Enter the OTP which is sent to your registered mobile number linked with User Id.
- After resetting the password screen will show the confirmation message.

6. How do I check my reward point balance?

The reward point balance is available in loyalty tab on logging @www.irctc.co.in, using irctc.co.in login id and password which is linked to the IRCTC SBI Card Premier loyalty number.

7. Why is the reward point balance screen not visible after logging at www.irctc.co.in?

For cardholders who have card account opening date after 15th December 2019, please ensure that you have linked your IRCTC SBI Card Premier 11-digit loyalty number to your existing login id and password.

Refer point 2 - How to link your IRCTC SBI Card Premier loyalty number. After successful linking of the loyalty number, cardholder will be able to view the reward point balance. For cardholders who have account opening date prior to 15th December 2019, all the cardholders were mailed a new login id and password to be used for IRCTC SBI Card Premier loyalty account. Please login using your linked login id and password. In case you don't know your login id and password, then please contact customer support at 01139340000 or mail us at loyaltyprogram@irctc.co.in.

8. How to earn Reward Points on your IRCTC SBI Card?

On Railway Ticket Spends:

- a) The cardholder needs to be a registered user of www.irctc.co.in.
- b) The Cardholder will have to book railway tickets at www.irctc.co.in while using IRCTC SBI Card.
- c) The Cardholder necessarily must be one of the passengers on the ticket. Also, Reward Points will be awarded only on cardholder's individual fare.
- d) Reward Points can be earned on 1st Class AC, ACII Tier, ACIII Tier, Executive Chair Car and AC Chair Car travel only. Tickets purchases at the Passenger Reservation System counters shall not entitle the cardholder to these benefits.
- e) The cardholder will get 10% Value back on AC ticket fare as Reward points only if :
 - i. The cardholder activates his/her IRCTC SBI Card Premier and has linked loyalty number with his/her IRCTC login ID.
 - ii. The railway tickets are booked online at www.irctc.co.in through HDFC or CITI PG with 11-digit loyalty number as shown on the IRCTC SBI Card.
- f) Reward Points shall accrue only on Base Fare of the passenger's ticket. Reward Points shall not accrue on Reservation Charges, Superfast Charges and Other Charges or taxes, if any, included in the total Amount Charged for the Railway Ticket. Spend category is AC I / AC II / AC III / Chair Car /Executive Chair Car

For your convenience:

- Reward Points will always be rounded off to the lower integer
- Each Reward Point is equivalent to ₹ 1 of your ticket fares when redeeming these Reward Points

On Non-Fuel Retail Purchases.

- 1 Reward point on every ₹125 spent on non-fuel retail transactions including railway ticket purchases at www.irctc.co.in
- g) Reward Points shall accrue to Cardholder's account only 5 days after the date of journey provided the ticket has not been cancelled, advanced, postponed or modified in any manner. These Reward Points are credited in IRCTC loyalty account of the cardholder
- h) 10% value back i.e. 10 Reward Points per ₹100 on all AC ticket purchases is also applicable on discounted train ticket bookings.

- i) The Reward Points earned on Non-Fuel Retail Purchases are transferred from IRCTC SBI Card Premier account to customer's IRCTC loyalty account on 3rd of every month and customer can check the successful credit of these points by 10th of every month.

9. What is the process of redeeming Reward Points?

- a) Access www.irctc.co.in with your login credentials (username and password), which are linked with your loyalty number.
- b) After entering the journey details, opt for the redemption option.
- c) The cardholder can redeem Reward Points for confirmed/RAC/WL tickets on 1st Class AC, AC 2Tier, AC 3Tier, Executive Chair Car and AC Chair Car Travel.
- d) The Cardholder can redeem the Reward Points for free train tickets for himself/herself and for his/her loved ones.
- e) Reward Points can be redeemed in multiples of ₹1.
- f) If the reward points are not sufficient, the cardholder can also top up the Reward Points by purchasing them online at cost of ₹1.50 (plus taxes) per Reward point.
- g) Redemption can be made only against the total ticket cost, including service charges levied by IRCTC. The cardholder cannot redeem Reward Points for individual passenger fares.
- h) If there is more than one passenger on the redeemed ticket, the cardholder will have to redeem the Reward Points equivalent to the total fare of all passengers. Part payment cannot be made for such a ticket. A separate ticket needs to be booked, if the cardholder would like to redeem points only for himself/herself.
- i) You will also need to enter your transaction password to complete the redemption.

9. What is the value of one Reward Point?

1 Reward Point = ₹1

10. What is the validity of the Reward Points?

Reward Points will lapse after the expiry of three years from the date of registration of membership. For Example: Let us suppose Account year for Membership No 123456789 lies from 05.09.19 to 04.09.20 and points accrued during 05.09.19 to 04.09.20 is 1050, the expiry date for the points accrued during 05.09.19 to 04.09.20 would be 05.09.22 i.e. three years from the date of registration/Renewal. If the member has redeemed 1000 points before 05.09.22 then the system shall expire the balance of 50 points from the membership account on 05.09.22. However, irrespective of the three-year validity, Reward Points will lapse if you do not renew your membership. For details, please refer to Terms & Conditions booklet.

11. Are Reward Points transferable?

Reward Points are not transferable and cannot be combined with the Points accrued on any other SBI Card account.

12. Can the cardholder top up his/her Reward Points?

The cardholder can either buy Reward Points while booking the ticket or choose to do so even before the ticket booking process is initiated.

- If there is shortfall at the time of making payment for the ticket, click on the "Purchase IRCTC points" option in the loyalty account tab and purchase the additional Reward Points at the cost of ₹1.50 + applicable taxes per Reward Point.
- Or purchase Reward Points in advance by accessing your account online at www.irctc.co.in and click on "Purchase IRCTC points" in the loyalty account tab.

13. What is the process for cancellation of Reward Tickets?

- Reward tickets will be permitted to be cancelled either on the counters or in the system (depending on whether they are I-tickets or E-tickets). In case of cancellation of a redeemed ticket before the date of journey, 50% of the reward points (SBI Travel Reward Points, SBI Reward Points and Purchase Points) would be forfeited. This would be over and above the existing cancellation charges as per the Indian Railway Commercial Rule. Remaining Reward Points (SBI Travel Reward Points, SBI Reward Points and Purchase Points) will be credited back to your account.
- On cancellation of redeemed tickets, only Reward Points (SBI Travel Reward Points, SBI Reward Points and Purchase Points) would be credited back and not cash.
- Please retain your original tickets till the mileage credit appears on your mileage statement. Report all omissions/discrepancies online at care@irctc.co.in
- In case of loss of redeemed ticket, a duplicate ticket shall be issued according to the then applicable rules of Indian Railways.

14. What will happen to the Reward Points, in case the cardholder forgets to pay the renewal fees?

IRCTC, as a special privilege, extends a grace period of ninety days from the date of expiry of the membership for payment of renewal fees for an account. During this period though accrual of Reward Points shall be permitted, no redemption of Reward Points can be availed. After the expiry of this grace period and nonpayment of renewal fees, the account expires and Reward Points shall lapse permanently.

15. Does a cardholder earn Reward Points for mobile App booking too?

No, the cardholder will not be eligible for Travel Reward Points on tickets booked on mobile App.

16. The total amount debited to the credit card is more than the actual fare amount, but why are the Reward Points getting accrued for only the fare amount?

There are courier/delivery charges levied for tickets booked on IRCTC website. This may be up to ₹60 per ticket. There is also a 1.8% transaction fee + GST on credit card transactions on IRCTC. However, Reward Points accrue only on the ticket fare.

17. In case the cardholder forgets to quote the IRCTC SBI Card Premier loyalty number for ticket booking, can he/she get the Reward points later by quoting the number?

No, the cardholder must mention the IRCTC SBI Card Premier loyalty number at the time of booking the tickets to avail the benefits.

18. Can redemption be made against part fares?

No, redemption can be made only against full fare of ticket, inclusive of all the passengers and service charges by IRCTC.

19. Are the reward points awarded on discounted tickets? Will the cardholder get Points on concessional tickets?

Yes, Travel Reward Points will be awarded on concessional tickets, including ticket for senior citizens. No Travel Reward Points will be awarded for voucher transactions like Military warrants, PTO's etc.



SBI Cards & Payment Services Ltd.
(formerly known as SBI Cards & Payment Services Private Limited)
P.O. Bag No. 28, New Delhi - 110 001
Please visit our website at : www.sbicard.com