PLACE OF SUPPLY : MAH/27/MAHARASHTRA

: B21012819659

# **Monthly Statement**

**osbicard** 

Stmt/Debit Note/Credit Note/Tax Invoice

Credit Card Number

(ORIGINAL FOR RECIPIENT)

**AKASH GORE** 

XXXX XXXX XXXX XX50

\*Total Amount Due (₹)

1 769 00

\*\*Minimum Amount Due (₹)

470.00

Pay Now

Credit Limit (₹) (including cash)

2,40,000.00

Available Credit Limit (₹)

2,38,231.18

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

36,000.00

Statement Date

23 Jan 2021

Available Cash Limit (₹)

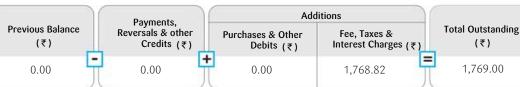
36.000.00

Payment Due Date

12 Feb 2021

# कालबाह्यतेची तारीख सामायिक करू नका The **Expiry Date** indicates the validity of your Credit Card **NEVER SHARE it with anyone!** ती कोणासोबतही सामायिक करू नका!

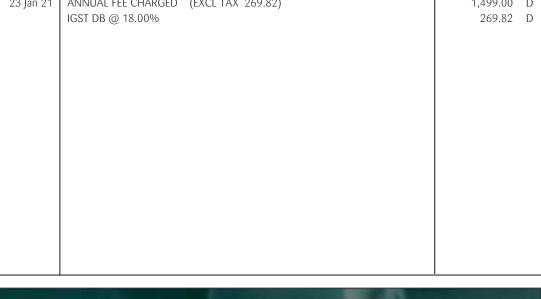
# **ACCOUNT SUMMARY**



# **SHOP & SMILE SUMMARY**

Previous Balance		Earned		Redeemed/Expired	1	Closing Balance	Points Expiry Details
0	+	0	Ę	0	見	0	NONE

Date	<b>Transaction Details</b> for Statement dated 23 Jan 2021	Amount (₹)
23 Jan 21	ANNUAL FEE CHARGED (EXCL TAX 269.82) IGST DB @ 18.00%	1,499.00 D 269.82 D





# Small portions. Big surprise.

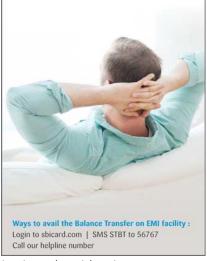
Convert your transactions into easy installments with Flexipay EMIs\*.

To book Flexipay: • SMS SFP to 56767 • Log in to sbicard.com • Call 1860 180 1290 or 39 02 02 (prefix local STD code)

\*T&C Apply

#### Transfer your burden with **Balance Transfer**

Transfer unpaid balance of any other credit card to your SBI Card and repay in low interest EMIs.



# EMBRACE CAUTION. PREVENT FRAUD. CVV - 3 digit no. at the back of your Credit Card OTP – a 6-digit no. you receive in as SMS and/or e-mail to complete an online transaction PIN - 4-digit secret code Card Number - 16-digit no. at the front of your Credit Card Expiry Date - Validity Date of your Credit Card NEVER SHARE these details with anyone, including anyone claiming to be an SBI Card representative.

Transactions highlighted in grey color, if any, do not form part of Purchases & Other Debits; #Transactions fully/partially converted to Flexipay/Encash/Merchant EMI. C-Credit; D-Debit; EN-Encash; FP-Flexipay; EMD-Easy Money Draft; BT-Balance Transfer; M-Monthly Installments; TAD-Total Amount Due; T-Temporary Credit.

Important Messages >W.e.f. 1st Feb 2021, the rate of finance charges will be revised to 3.5% p.m. from 3.35% p.m. of

> Please note, w.e.f. 20 Nov'20, any Negative Reward Point balance will be converted into equivalent statement debit amount and charged to the cardholder account in case of - voluntary card closure, Negative Reward Point balance for 2 consecutive statement cycles and card flip (change in card variant). T&C.

> W.e.f. Feb 2021, a processing fee of Rs. 99 will be charged on booking of merchant EMI for all credit card transactions of value greater than Rs. 10,000. Please note, this charge is excluding applicable taxes.

>Please note, w.e.f. 20 Nov'20, Reward Points accrued on transactions converted into Flexipay EMI or Merchant EMI (EMI availed at the time of purchase) will be reversed. T&C

nt due date to avoid levy of finance charges on new transactions done after the statement date. The difference, if any, between the Total Amount Due and the Total have the option of paying atleast the minimum amount due on or before the due date. The Minimum Amount Due includes the EMI on Flexipay/Encash/Installment of this statement will be considered correct if no error is reported within 20 days.



#### **SAVINGS AND BENEFITS SECTION**

	For this statement	For this year	From the card issue date
Cash Back (₹)#	0.00	0.00	0.00
Petrol Surcharge Waiver (₹)#	0.00	0.00	0.00
Reward Points	0	0	0

# with effect from transactions dated 17-Nov-2011.

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

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

#### **Important Notes**

- · Description of Services :- Credit Card Services
- · Service Accounting Code (SAC): 997119
- · Declaration : We hereby declare that the tax in relation to this statement is not payable under reverse charge mechanism
- Name and the address of the supplier: SBI Cards and Payment Services Limited (SBI Card) (formerly known as SBI Cards and Payment Services Private Limited), DLF Cyber City, Tower C, Block 2, Building 3 DLF Infinity Towers, 12th Floor, Gurugram,

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

SBI Card (SBICPSL) is a Corporate Agent of Royal Sundaram General Insurance Co. Limited, SBI General Insurance Company Limited and SBI Life Insurance Company Limited Vide IRDAI Registration Code CA0075. Insurance is the subject matter of solicitation.







#### Safety First

- ·SBI Card has now introduced OTP for 3D secure authentication of all Online Credit Card transactions
- ·Please ensure your current mobile no. is registered with us
- · Please do not share this 6 digits OTP with anyone. SBI Card never asks for such information

Instant information 24X7, by just sending an SMS to 5676791 **Simply** Available Credit & Cash limit: SMS **Balance Enquiry:** BAL XXXX AVAIL XXXX Hotlist Lost/Stolen Card: Last Payment Status: **BLOCK XXXX** PAYMENT XXXX **Reward Point Summary:** Subscribe to Estatement: REWARD XXXX **ESTMT XXXX Duplicate Statement:** 

DSTMT XXXX Statement Period in MMYY

XXXX = Last 4 Digits of the Card No.

#### Important Information on Disputed Transaction(s):

- · Kindly note that this temporary credit (T) has been rendered to you in the interim and the case is still under investigation. As we are dependent on feedback from external parties such as acquiring banker, closure of such disputes may take upto a maximum of 120 days from date of initiation of investigation
- Post completion of the investigation, in case the dispute is not closed in cardholder's favor, the temporary credit shall be reversed and corresponding debit entry shall reflect on the card account. However, in case of resolution of the dispute in favor of the cardholder, the temporary credit amount shall be regularized on the account. Further, any charges levied on the disputed transaction during the period of investigation will be reversed
- All transaction disputes are resolved as per the VISA/MasterCard/American Express guidelines. You will receive continuous updates on status of the dispute
- We will contact you, in case any further documentation is required. In such an instance, we urge you to share the necessary details / information within 5 days of the request, failing which we shall be constrained to withdraw the temporary credit from the card account and close the dispute

For SBI Cards and Payment Services Limited (SBI Card) (formerly known as SBI Cards and Payment Services Private Limited)



# **Impact EYOND**

# SERVING. HELPING. REVIVING.

SBI Card in collaboration with prominent NGOs from across the country is helping the disadvantaged emerge through in these unprecedented times due to covid-19 crisis.



#### Serving more than 3 Lakh cooked meals

Giving free meals twice a day to migrants, homeless, daily wager and other underprivileged



# Supporting 4500 elderly and differently abled

Providing dry ration and basic hygiene kits in South & South East Delhi



# Reaching to 1,845 Villages Spreading COVID awareness

among approx.12,96,900 people through distribution of cotton face masks, apron, headcap, hand soap and COVID wareness pamphlets



#### 5 Mobile **Medical Units**

Providing primary healthcare services in urban slums of Delhi, Gurgaon, Agra and



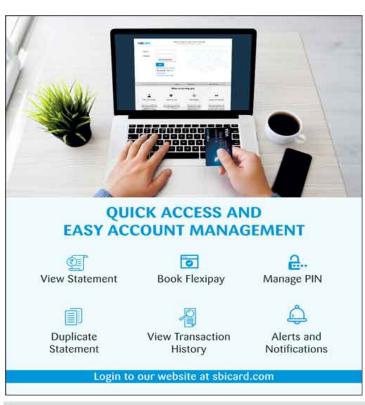
# **#GoDigital with SBI Card Pay**

Make faster and secure contactless payments\* by tapping your android smartphone on POS machines.

To download the App, give a missed call to 95946 666659

This feature is valid for NFC enabled android phones for credit cards on Visa and MasterCard platform.







\*TBC Ace

• Important Terms & Conditions

· Charges & Cardholder Agreement

Privacy Policy

Reach Us

Payment Options



Exclusive features on SBI Card App.







Explore amazing Offers Near You





View your Account Details & redeem Rewards Points









To download the SBI Card Mobile App, give a missed call at 95946 66659.



# Enjoy Cashback on Automatic bill payments

Simply register yourself for Auto Bill Pay and get 5% Cashback\* on first 3 bill payments for new registrations

Max. Cashback: ₹100 per bill payment

To add a Biller, log in at sbicard.com or visit the E-store section on SBI Card App.



Resolve your queries quicker than ever through our 24x7 smart self-servicing channel - ILA.

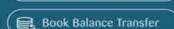
Account Information



Change PIN



Detailed Statement View
 Convert Trxns. to
 Flexipay EMIs



View Transaction History

Start chatting at ila.sbicard.com or login to SBI Card Mobile App

# **MANAGE YOUR CARD USAGE!**

TO ACTIVATE CARD TRXNS.:

Login to SBI Card Mobile App/Website & select 'Manage Card Usage'.
Or

- SMS ECOMD <Last 4 digits of your card> to 5676791 to activate Domestic Online Trxns.
- SMS INTL <Last 4 digits of your card> to 5676791 to activate all International Trxns.\*



\*Trxn. type - POS, ATM, Online & Contactless

Fees Annual Foe (one time) Renowal Foe (per annum) Add on Foe (per annum)  Mill Interest Free Credit Period I perio		Schedule of Charges			
Annual Fee (one time) Renewal Fee (per annum) Add on Fee (per annum)		<b>3</b>			
Renewel Fee (per annum) Add on Fee for annum) Extended Credit Interest Free Credit Period Finance Charges  3.36% pm. (40.2% p.a.) for Unsecured Cards; 2.5% pm. (30% p.a.) for Secured Cards		₹0-9,999			
Add on Fee (per amum) Extended Credit Interest Free Credit Period Finance Charges  Minimum Amount Due  Cash Advance Cash Advance Limit  Cash Advance Charges  SBI ATMs/Other Domestic ATMs International ATMs  Other Charges & Fees  Cash Payment Iber  Cash Payment Iber  Cash Advance Fees  SBI ATMs/Other Domestic ATMs International ATMs  Other Charges & Fees  Cash Payment  Cash Advance Fees  SBI ATMs/Other Domestic ATMs International ATMs  Other Charges & Fees  Cash Payment Iber  Cash Advance Limit (Mac)  Cash Advance Limit (Mac)  Advance Charges  Cash Advance Limit (Mac)  Advance Charges  Cash Advance Limit (Mac)  Cash Advance Limit (Mac)  Advance Charges  Cash Advance Limit (Mac)  Cash Replacement (Winehal Mac)  Card Replacement (Win	,	₹0-9,999			
Interest Free Credit Period Finance Charges  Minimum Amount Due  Cash Advance Cash Advance Cash Advance Limit  Free Credit Period Finance Charges  Upto 80% of Crodit Limit (Max 12kday for Gold and Titanium & 15kday for Platinum Cards & Signature-World/Infinite Cards).  Free Credit Period Finance Charges  Upto 80% of Crodit Limit (Max 12kday for Gold and Titanium & 15kday for Platinum Cards & Signature-World/Infinite Cards).  NII  Cash Advance Fee SISI ATMs/Other Domestic ATMs International ATMs Other Charges  Cash Payment fee Payment Dishonor foe Statement Retrieval Cheque Fee Late Payment Minimum Amount Due is not paid by the payment due date.  All for Total Amount due greater than ₹50,000 ₹100 or Total Amount due greater than ₹50,000 & upto ₹50,00; ₹100 for Total Amount due greater than ₹50,000 & upto ₹50,00; ₹100 for Total Amount due greater than ₹10,000 & upto ₹50,00; ₹100 for Total Amount due greater than ₹25,000 & upto ₹50,00; ₹100 for Total Amount due greater than ₹30,000 & upto ₹50,00; ₹100 for Total Amount due greater than ₹30,000 & upto ₹50,00; ₹100 for Total Amount due greater than ₹30,000 & upto ₹50,00; ₹100 for Total Amount due greater than ₹30,000 & upto ₹50,00; ₹100 for Total Amount due greater than ₹30,000 & upto ₹50,00; ₹100 for Total Amount due greater than ₹30,000 & upto ₹50,00; ₹100 for Total Amount due greater than ₹30,000 & upto ₹50,00; ₹100 for Total Amount due greater than ₹30,000 & upto ₹50,00; ₹100 for Total Amount due greater than ₹30,000 & upto ₹50,00; ₹100 for Total Amount due greater than ₹30,000 & upto ₹50,00; ₹100 for Total Amount due greater than ₹30,000 & upto ₹50,00; ₹100 for Total Amount due greater than ₹30,000 & upto ₹50,00; ₹100 for Total Amount due greater than ₹30,000 & upto ₹50,00; ₹100 for Total Amount due greater than ₹30,000 & upto ₹30,00; ₹100 for Total Amount due greater than ₹30,000 & upto ₹30,00; ₹100 for Total Amount due greater than ₹30,000 & upto ₹30,00; ₹100 for Total Amount due greater than ₹30,000 & upto ₹30,00; ₹100 for Total Amount due greater than ₹30,0	1	Nil			
Finance Charges  Minimum Amount Due  Cash Advance Cash Advance Cash Advance Limit  Cash Advance Limit  Cash Advance Limit  Upto 80% of Credit Limit (Max 12k/day for Gold and Titanium & 15k/day for Platinum Cards & Signature/World/Infinite Cards).  Nil Free Credit Period Finance Charges  Cash Advance Fees SBI ATMS/Other Domestic ATMs International ATMs Other Charges & Fees Cash Payment tele Payment Dishonor foe Statement Retrieval Cheque Fee Late Payment charges will be applicable if Minimum Amount Due is applicable if Minimum Amount Cards.  Overlimit Card Replacement Card Replacement (When Abroad) Foreign Currency Transaction Dynamic & Static Currency Conversion Transaction Provincy Pass/Dream Folks Lounge Charges  Surcharge Charges  Surcharge Charges  Surcharge Charges  Surcharge Charges  Aux MURUM 2addoless only) Conversion mark up: 3.50% (For All Cards Except Elito & AURUM) 1.99% (For Elite & AURUM) 1.99% (For Elite & AURUM) 2.99% (For Bite Cards & AURUM Rs 500 and Rs 3000 for all other cards).  Todar of payment settlement - All payments made for a cardholder account will be settled in the order of Minimum Amount Due (which is inclusive of all applicable taxes of reformed by Silcop Late and a supplicable taxes of lounge visits within India. S27 per visit + applicable taxes for lounge visits within India. S27 per visit + applicable taxes for lounge visits within India. S27 per visit + applicable taxes for lounge visits within India. S27 per visit + applicable taxes for lounge visits within India. S27 per visit + applicable taxes for lounge visits within India. S27 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  Todar of payment settlement - All payments made for a cardholder account will be settled in the order of Minimum Amount Due (which is inclusive of all applicable taxes + EMI on EMI based products + S% of Total and S140 point redemption, pour 1					
Simmourn Amount Due   3.35% p.m. (40.2% p.a.) for Disecured Cards 2.5% p.m. (30% p.a.) for Secured Cards 5% of Total Outstanding (Min. Rs. 200)+ all applicable taxes + EMI (in case of EMI based products)+OVL amount (if any)	Interest Free Credit Period				
S% of Total Outstanding (Min. Rs. 200)+ all applicable taxes + EMI (in case of EMI based products)+OVL amount (if any)	Finance Charges	3.35% p.m. (40.2% p.a.) for Unsecured Cards; 2.5% p.m.			
Cash Advance Cash Advance Cash Advance Limit  Dyto 80% of Cradit Limit (Max 12k/day for Gold and Titanium & 15k/day for Platinum Cards & Signature/World/infinite Cards).  Nil 3.35% p.m. (40.2% p.a.) for Unsecured Cards, 2.5% p.m. (30% p.a.) for Secured Cards from the date of withdrawal. 2.5% of transaction amount (subject to a minimum of ₹500) 2.5% of transaction amount (subject to a minimum of ₹500) 2.5% of transaction amount (subject to a minimum of ₹500) 2.5% of transaction amount (subject to a minimum of ₹500) 3.5% p.m. (40.2% p.a.) for Secured Cards from the date of withdrawal. 2.5% of transaction amount (subject to a minimum of ₹500) 3.5% p.m. (40.2% p.a.) for Secured Cards from the date of withdrawal. 2.5% of transaction amount (subject to a minimum of ₹500) 3.5% of transaction amount (subject to a minimum of ₹500) 3.5% of transaction amount (subject to a minimum of ₹500) 3.5% of transaction amount (subject to a minimum of ₹500) 3.5% of Total Amount due greater than ₹500 & upto ₹1000 e ₹750 or Total Amount due greater than ₹1000 & upto ₹750 or Total Amount due greater than ₹1000 & upto ₹750 or Total Amount due greater than ₹10,000 & upto ₹750 or Total Amount due greater than ₹10,000 & upto ₹750 or Total Amount due greater than ₹10,000 & upto ₹750 or Total Amount due greater than ₹10,000 & upto ₹750 or Total Amount due greater than ₹10,000 & upto ₹750 or Total Amount due greater than ₹10,000 & upto ₹750 or Total Amount due greater than ₹10,000 & upto ₹750 or Total Amount due greater than ₹10,000 & upto ₹750 or Total Amount due greater than ₹10,000 & upto ₹750 or Total Amount due greater than ₹10,000 & upto ₹750 or Total Amount due greater than ₹10,000 & upto ₹750 or Total Amount due greater than ₹10,000 & upto ₹750 or Total Amount due greater than ₹10,000 & upto ₹750 or Total Amount due greater than ₹10,000 & upto ₹750 or Total Amount due greater than ₹10,000 & upto ₹750 or Total Amount due greater than ₹10,000 & upto ₹100 or Total Amount due greater than ₹10,000 & upto ₹100 or Total Amount due greater th	Minimum Amount Due	5% of Total Outstanding (Min. Rs. 200)+ all applicable taxes			
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(3% p.a.) for Secured Cards from the date of withdrawal.  Cash Advance Fees SBI ATMS/Other Domestic ATMS International ATMS Other Charges & Fees Cash Payment fee  Payment Dishonor fee Statement Retrieval Cheque Fee Late Payment Late Payment Late Payment Charges will be applicable if Minimum Amount Due is not paid by the payment due date.  Novertimit Card Replacement Card Replacement Card Replacement Emergency Card Replacement (When Abroad) Foreign Currency Transaction Dynamic & Static Currency Conversion Transaction Rewards Redemption Fee Priority Pass/Dream Folks Lounge Charges  Surcharge Railway Tickets - Railway Counters Railway Ticke	Free Credit Period	Nil			
SBI ATMs/Other Domestic ATMs International ATMs Other Charges & Fees Cash Payment fee Payment Dishonor fee Statement Retrieval Cheque Fee Late Payment Charges will be applicable if Minimum Amount Due is applicable if Auribum Due is applicable if Minimum Amount Due is applicable if	Finance Charges	. , , , , , , , , , , , , , , , , , , ,			
Thermational ATMs  Other Charges & Fees  Cash Payment fee  Payment Dishonor fee Statement Retrieval Cheque Fee Late Payment charges will be applicable if Minimum Amount Due is not paid by the payment due date.  Nil for Total Amount due greater than ₹500 & upto ₹1000 ₹750 for Total Amount due greater than ₹1000 & upto ₹1000; ₹100 for Total Amount due greater than ₹1000 & upto ₹1000; ₹350 for Total Amount due greater than ₹10,000 & upto ₹550,000; ₹1100 for Total Amount due greater than ₹10,000 & upto ₹55,000; ₹1100 for Total Amount due greater than ₹25,000 & upto ₹35,000; ₹1100 for Total Amount due greater than ₹25,000 & upto ₹35,000; ₹1100 for Total Amount due greater than ₹10,000 & upto ₹35,000; ₹100 *750 for Total Amount due greater than ₹10,000 & upto ₹35,000; ₹100 *750 for Total Amount due greater than ₹10,000 & upto ₹35,000; ₹100 *750 for Total Amount due greater than ₹10,000 & upto ₹35,000; ₹100 *750 for Total Amount due greater than ₹50,000 & upto ₹35,000; ₹100 *750 for Total Amount due greater than ₹10,000 & upto ₹35,000; ₹100 *750 for Total Amount due greater than ₹10,000 & upto ₹35,000; ₹100 *750 for Total Amount due greater than ₹50,000 & upto ₹35,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹35,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹35,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹35,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹35,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹35,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹100 for Aurum) Actual cost (subject to a minimum of ₹175 for VISA and \$148 for Mastercard)  Corversion mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM) 1					
Payment Dishonor fee Statement Retrieval Cheque Fee Late Payment charges will be applicable if Minimum Amount Due is not paid by the payment due date.  Nil for Total Amount due greater than ₹500 & upto ₹1000; ₹300 for Total Amount due greater than ₹1000 & upto ₹750 for Total Amount due greater than ₹1000 & upto ₹750 for Total Amount due greater than ₹1000 & upto ₹750 for Total Amount due greater than ₹1000 & upto ₹750 for Total Amount due greater than ₹10,000 & upto ₹25,000; ₹1100 for Total Amount due greater than ₹10,000 & upto ₹25,000; ₹1100 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹1100 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹1100 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹100 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹100 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹100 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹100 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹100 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹100 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹100 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹100 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹100 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹100 for Total Amount due greater than ₹50,000 & upto ₹30,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹30,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹30,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹30,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹50,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹10,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹10,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹10,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹10,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹10,000; ₹100 for Total Amount due greater than ₹10,000 &	International ATMs	2.5% of transaction amount (subject to a minimum of ₹500)			
Statement Retrieval Cheque Fee Late Payment Late Payment charges will be applicable if Minimum Amount Due is not paid by the payment due date.  Applicable if Minimum Amount Due is not paid by the payment due date.  7500 for Total Amount due greater than ₹5000 & upto ₹1000 ₹750 for Total Amount due greater than ₹10,000 & upto ₹750,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹25,000; ₹100 for Total Amount due greater than ₹25,000 & upto ₹50,000; ₹100 for Total Amount due greater than ₹25,000 & upto ₹50,000; ₹100 for Total Amount due greater than ₹25,000 & upto ₹50,000; ₹100 for Total Amount due greater than ₹25,000 & upto ₹50,000; ₹100 for Total Amount due greater than ₹50,000  Overlimit Card Replacement Emergency Card Replacement (When Abroad) Foreign Currency Transaction Dynamic & Static Currency Conversion Transaction  Promit Pass/Dream Folks Lounge Charges Priority Pass/Dream Folks Lounge Charges  Surcharge Railway Tickets - Railway Counters Railway Tickets - Railw	1	₹199			
Statement Retrieval Cheque Fee Late Payment Late Payment charges will be applicable if Minimum Amount Due is not paid by the payment due date.  Applicable if Minimum Amount Due is not paid by the payment due date.  7500 for Total Amount due greater than ₹5000 & upto ₹1000 ₹750 for Total Amount due greater than ₹10,000 & upto ₹750,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹25,000; ₹100 for Total Amount due greater than ₹25,000 & upto ₹50,000; ₹100 for Total Amount due greater than ₹25,000 & upto ₹50,000; ₹100 for Total Amount due greater than ₹25,000 & upto ₹50,000; ₹100 for Total Amount due greater than ₹25,000 & upto ₹50,000; ₹100 for Total Amount due greater than ₹50,000  Overlimit Card Replacement Emergency Card Replacement (When Abroad) Foreign Currency Transaction Dynamic & Static Currency Conversion Transaction  Promit Pass/Dream Folks Lounge Charges Priority Pass/Dream Folks Lounge Charges  Surcharge Railway Tickets - Railway Counters Railway Tickets - Railw		2% of Payment amount (subject to a minimum of FEOO)			
Late Payment Late Payment Charges will be applicable if Minimum Amount Due is not paid by the payment due date.  August 10,000;  ₹550 for Total Amount due greater than ₹10,000 & upto ₹10,000;  ₹950 for Total Amount due greater than ₹10,000 & upto ₹10,000;  ₹950 for Total Amount due greater than ₹10,000 & upto ₹10,000;  ₹950 for Total Amount due greater than ₹10,000 & upto ₹25,000;  ₹100 for Total Amount due greater than ₹25,000 & upto ₹50,000;  ₹100 for Total Amount due greater than ₹25,000 & upto ₹1000 \$70,000;  ₹100 for Total Amount due greater than ₹25,000 & upto ₹1000 \$70,000;  ₹100 for Fill the State \$40,000 \$ \$200;  ₹100 for Fill the State \$40,000 \$ \$200;  ₹100 for Fill the State \$40,000 \$ \$200;  \$200 for Elle & Upto Fill the State \$40,000 \$ \$200;	Statement Retrieval	₹100 per Statement (>2 months old)			
Late Payment charges will be applicable if Minimum Amount Due is not paid by the payment due date.       ₹400 for Total Amount due greater than ₹500 & upto ₹1000 ₹10000; ₹950 for Total Amount due greater than ₹10,000 & upto ₹25,000; ₹950 for Total Amount due greater than ₹10,000 & upto ₹25,000; ₹100 for Total Amount due greater than ₹10,000 & upto ₹25,000; ₹100 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹25,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for 70 for Jex600.000 & 2.5% of Overlimit Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 & 1000; ₹1000 for \$1000.000; ₹1000.000; ₹1000 for \$1000.000; ₹1000 for \$1000.000; ₹1000 for \$1000	· ·				
applicable if Minimum Amount Due is not paid by the payment due date.    \$750 for Total Amount due greater than ₹1000 & upto ₹10,000; ₹10000; ₹950 for Total Amount due greater than ₹10,000 & upto ₹25,000; ₹1100 for Total Amount due greater than ₹25,000 & upto ₹50,000; ₹1100 for Total Amount due greater than ₹25,000 & upto ₹50,000; ₹1000 for Total Amount due greater than ₹50,000   \$750,000; ₹1300 for Total Amount due greater than ₹50,000 & upto ₹50,000; ₹1000 for Total Amount due greater than ₹50,000   \$750,000; ₹1000 for Aurum   Actual cost (subject to a minimum of ₹600) ₹100 - ₹250 (₹1500 for Aurum)   Actual cost (subject to a minimum of \$175 for VISA and \$148 for Mastercard)   \$750 for For All Cards Except Elite & AURUM   1.99% (For Elite & AURUM cardholders only)   Mark up: 3.50% (For All Cards Except Elite & AURUM   1.99% (For Elite & AURUM cardholders only)   Mark up: 3.50% (For All Cards Except Elite & AURUM   1.99% (For Elite & AURUM cardholders only)   Mark up: 3.50% (For All Cards Except Elite & AURUM   1.99% (For Elite &		l ·			
Tous paid by the payment due date.  \$\frac{\tau}{\tau}\$ for Total Amount due greater than \$\frac{\tau}{\tau}\$,000 & upto \$\frac{\tau}{\tau}\$,000; \$\frac{\tau}{\tau}\$ for Total Amount due greater than \$\frac{\tau}{\tau}\$,000 & upto \$\frac{\tau}{\tau}\$,000; \$\frac{\tau}{\tau}\$ for Total Amount due greater than \$\frac{\tau}{\tau}\$,000 & upto \$\frac{\tau}{\tau}\$,000; \$\frac{\tau}{\tau}\$ for Total Amount due greater than \$\frac{\tau}{\tau}\$,000 \$\frac{\tau}{\tau}\$ of Total Amount due greater than \$\frac{\tau}{\tau}\$ of \$\tau\$ of Total Amount due greater than \$\frac{\tau}{\tau}\$ of \$\tau\$ of Total Amount due greater than \$\frac{\tau}{\tau}\$ of \$\tau\$		_			
\$\frac{25.000;}{25.000;}\$\$ \$\frac{1100}\$ for Total Amount due greater than ₹10,000 & upto ₹25,000; \$\frac{1100}\$ for Total Amount due greater than ₹50,000  Overlimit  Card Replacement Emergency Card Replacement (When Abroad)  Foreign Currency Transaction Dynamic & Static Currency Conversion Transaction Rewards Redemption Fee  Priority Pass/Dream Folks Lounge Charges  Priority Pass/Dream Folks Lounge Charges  Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Payment of Customs duty  Payment of Customs duty  Payment of Customs duty  Order of payment settlement - All payments made for a cardholder account will be settled in the order of Minimum Amount Due (which is inclusive of all applicable taxes + EMI on EMI based products + 5% of Total Amount due greater than ₹50,000  \$\frac{25,000;}{1000}\$  \$\frac{2500}{1500}\$ for Aurum) Actual cost (subject to a minimum of ₹600)  \$\frac{2500}{1500}\$ for Aurum) Actual cost (subject to a minimum of \$\frac{2}{1500}\$ for All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM cardholders only) (Only for transactions greater than or equal to Rs1000)  \$\frac{25}{27}\$ per visit + applicable taxes for lounge visits within India. \$27 per visit + applicable taxes for lounge visits within India. \$27 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$\frac{30 + 2.5\%}{200}\$ of transaction amount + all applicable taxes  \$\frac{30 + 2.5\%}{200}\$ of transaction amount (subject to a minimum of \$\frac{3}{2}\$) of transaction spends between Rs500 and Rs4000 for Platinum Cards, Prime Cards & Elite Cards & AURUM Rs 500 and Rs 3000 for all other cards.  Payment of Customs duty  2.25% of transaction amount (subject to a minimum of \$\frac{3}{2}\$) of transaction amount (subject to a minimum of \$\frac{3}{2}\$) of transaction amount (subject to a minimum of \$\frac{3}{2}\$) of transaction amount (subject to a minimum of \$\frac{3}{2}\$) of transaction amount (subject to a minimum of \$\	not paid by the payment due date.				
T100 for Total Amount due greater than ₹25,000 & upto ₹50,000;					
Overlimit Card Replacement Emergency Card Replacement (When Abroad)  Foreign Currency Transaction Dynamic & Static Currency Conversion Transaction  Example Priority Pass/Dream Folks Lounge Charges  Priority Pass/Dream Folks Lounge Charges  Railway Tickets - Railway Counters Railway Tickets - Ra		₹25,000;			
Overlimit Card Replacement Emergency Card Replacement (When Abroad) Foreign Currency Transaction Dynamic & Static Currency Conversion Transaction Rewards Redemption Fee Priority Pass/Dream Folks Lounge Charges Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Payment of Customs duty  Payment of Customs duty  Order of payment settlement - All payments made for a cardholder account will be settled in the order of Minimum Amount Due (which is inclusive of all applicable taxes + EMI on EMI based products + 5% of Total Amount due greater than ₹50,000  2.5% of Overlimit Amount (subject to a minimum of ₹600) ₹100 - ₹250 (₹1500 for Aurum) Actual cost (subject to a minimum of \$175 for VISA and \$ 148 for Mastercard)  Conversion mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM Cardholders only) (Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM Cardholders only) (Only for transactions greater than or equal to Rs1000) ₹0 - ₹99  \$27 per visit + applicable taxes for lounge visits within India. \$27 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$30 + 2.5% of transaction amount  1% of transaction amount + all applicable taxes  1% of transaction value with minimum fee of Rs 10 (excluding all applicable taxes wherever applicable + other charges) for single transaction spends between Rs500 and Rs4000 for Platinum Cards, Prime Cards & Elite Cards & AURUM Rs 500 and Rs 3000 for all other cards.  Payment of Customs duty  Order of payment settlement - All payments made for a cardholder account will be settled in the order of Minimum Amount Due (which is inclusive of all applicable taxes + EMI on EMI based products + 5% of Total Outstanding, Fees & Cother Charges, Interest charges, Balance Transfer Outstanding, Purchase Outstanding and Cash Advance All taxes would be charged as applicable on all the above Fees, Interest & Charges.  *For Reward Point redemp					
Overlimit Card Replacement Emergency Card Replacement (When Abroad)  Foreign Currency Transaction  Foreign Currency Transaction  Foreign Currency Transaction  Conversion mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM cardholders only)  Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM) 2.95% (For Elite & AURUM) 1.99% (For Elite & AURUM) 2.95% (For Elite & AURUM) 1.99% (For Elite & AURUM) 1.99% (For Elite & AURUM) 1.99% (For Elite & AURUM) 2.95% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM) 2.95% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM) 2.95% (For Elite & AURUM) 2.95% (For Elite & AURUM) 2.95% (For Elite & AURUM) 1.99% (For Elite & AURUM) 2.95% (For Elite & AURUM) 2.9					
Tanasaction		₹1300 for Total Amount due greater than ₹50,000			
Card Replacement Emergency Card Replacement (When Abroad)  Foreign Currency Transaction Dynamic & Static Currency Conversion Transaction Rewards Redemption Fee Priority Pass/Dream Folks Lounge Charges  Railway Tickets - Railway Counters Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Petrol & all products/services sold at petrol pumps  Payment of Customs duty  Order of payment settlement - All payments made for a cardholder account will be settled in the order of Minimum Amount Due (which is inclusive of all applicable taxes + EMI on EMI based products + 5% of Total Outstanding), Fees & Other Charges, Interest charges, Balance Transfer Outstanding, Interest & Charges.  For Reward Point redemption, your SBI Card must not be overdue, suspended, blocked,cancelled or terminated by SBICPSL at the time of redemption request.  For the cardholders having state of residence in the records of SBI Card on the statement date as "Haryana" - Integrated Tax @ 18%  Important Points  For its 4 suplicable tax a minimum of \$175 for VISA and \$148 for Mastercard)  Conversion mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM) 1.99% (For Elite & AURUM) 1.99% (For Elite & AURUM cardholders only) (Only for transactions greater than or equal to Rs1000)  \$2.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM cardholders only) (Only for transactions greater than or equal to Rs1000)  \$2.79 per visit + applicable taxes for lounge visits within India.  \$27 per visit + applicable taxes for lounge visits within India.  \$27 per visit + applicable taxes for lounge visits within India.  \$27 per visit + applicable taxes for lounge visits within India.  \$27 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$30 + 2.5% of transaction amount (subject to a minimum of \$70 transaction amount (subject to a minimum of \$70 transaction amount (subject to a minimum of \$70 transaction amount (sub	Overlimit	2.5% of Overlimit Amount (subject to a minimum of ₹600)			
Foreign Currency Transaction Dynamic & Static Currency Conversion Transaction Rewards Redemption Fee Priority Pass/Dream Folks Lounge Charges  Surcharge Railway Tickets - Railway Counters Railway Tickets - Railway Counters Railway Tickets - www.irct.c.o.in Petrol & all products/services sold at petrol pumps  Payment of Customs duty  Order of payment settlement - All payments made for a cardholder account will be settled in the order of Minimum Amount Due (which is inclusive of all applicable taxes + EMI on EMI based products + 5% of Total dustanding), Fees & Other Charges, Interest charges, Balance Transfer Outstanding and Cash Advance. All taxes would be charged as applicable on all the above Fees, interest & Charges.  *For Reward Point redemption, your SBI Card must not be overdue, suspended, blocked, cancelled or terminated by SBICPSL at the time of redemption request.  *Top Italy AURUM (ST. SD. (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM Cardholders only) (Only for transactions only) Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM Cardholders only) (Only for transactions only) Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM Cardholders only) (Only for transactions only) Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM Cardholders only) (Only for transactions only)  *27 per visit + applicable taxes for lounge visits within India.  *28 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  *30 + 2.5% of transaction amount + all applicable taxes  *30 + 2.5% of transaction amount applicable taxes  *300 and Rs4000 for Platinum Cards, Prime Cards & Elite Cards & AURUM Rs 500 and Rs  3000 for all other cards.  *25% of transaction amount (subject to a minimum of *75)  *75)  **Order of payment settlement - All payments made for a cardholder account will be settled in the order of Minimum Amount Due (which is inclusive of all applicable taxes + EMI on EMI based product		,			
Foreign Currency Transaction  Dynamic & Static Currency Conversion Transaction  Rewards Redemption Fee  Priority Pass/Dream Folks Lounge Charges  Surcharge Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Transaction  Payment of Customs duty  Payment of Customs duty  Payment of Customs duty  Corder of payment settlement - All payments made for a cardholder account will be settled in the order of Minimum Amount Due (which is inclusive of all applicable taxes + EMI on EMI based products + 5% of Total Outstanding), Fees & Other Charges, Interest charges, Balance Transfer Outstanding, Purchase Outstanding and Cash Advance. All taxes would be charged as applicable on all the above Fees, Interest & Charges.  **Applicable taxes means:- For the cardholders having state of residence in the records of SBI Card on the statement date as other than "Haryana" - Integrated Tax @ 9% and State Tax @ 9%  Important Points  Conversion mark up: 3.50% (For All Cards Except Elite & AURUM ocardholders only)  AURUM) 1.99% (For Elite & AURUM cardholders only)  Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM ocardholders only)  Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM ocardholders only)  Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM ocardholders only)  Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM ocardholders only)  Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM ocardholders only)  Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM ocardholders and URUM) 1.99% (For Elite & AURUM ocardholders and URUM) 1.99% (For Elite & AURUM) 1.99% (For Elite & AURUM ocardholders and URUM) 1.99% (For Elite & AURUM) 1.99% (For Elite & AURUM ocardholders and URUM) 1.99% (For Elite & AURUM ocardholders and URUM) 1.99% (For Elite & AURUM occardonlolers only) (Interest Elite & AURUM 1.99% (For Elite & AUR		, , ,			
AURUM) 1.99% (For Elite & AURUM cardholders only)  Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99%  (For Elite & AURUM cardholders only) (Only for transactions greater than or equal to Rs1000)  ₹0 - ₹99  \$27 per visit + applicable taxes for lounge visits within India. \$27 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.  \$30 + 2.5% of transaction amount  1% of transaction value with minimum fee of Rs 10 (excluding all applicable taxes wherever applicable + other charges) for single transaction spends between Rs500 and Rs4000 for Platinum Cards, Prime Cards & Elite Cards & AURUM Rs 500 and Rs 3000 for all other cards.  Payment of Customs duty  2.25% of transaction amount (subject to a minimum of ₹75)  Order of payment settlement - All payments made for a cardholder account will be settled in the order of Minimum Amount Due (which is inclusive of all applicable taxes + EMI on EMI based products + 5% of Total Outstanding), Fees & Other Charges, Interest charges, Balance Transfer Outstanding, Purchase Outstanding and Cash Advance. All taxes would be charged as applicable on all the above Fees, Interest & Charges.  *For Reward Point redemption, your SBI Card must not be overdue, suspended, blocked,cancelled or terminated by SBICPSL at the time of redemption request.  **Applicable taxes means:- For the cardholders having state of residence in the records of SBI Card on the statement date as "Haryana" - Central Tax @ 9% and State Tax @ 9%  - For the cardholders having state of residence in the records of SBI Card on the statement date as other than "Haryana" - Integrated Tax @ 18%	Abroad)	for Mastercard)			
Dynamic & Static Currency Conversion Transaction  Rewards Redemption Fee  Priority Pass/Dream Folks Lounge Charges  Surcharge Railway Tickets - Railway Counters Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  **30 + 2.5% of transaction amount Cards, Prime Cards & Elite Cards & AURUM Rs 500 and Rs 3000 for all other cards.  Payment of Customs duty  **2.5% of transaction amount (subject to a minimum of ₹75)  **75or Reward Point redemption, your SBI Card must not be overdue, suspended, blocked,cancelled or terminated by SBICPSL at the time of redemption request.  **Applicable taxes means:- For the cardholders having state of residence in the records of SBI Card on the statement date as "Haryana" - Central Tax @ 9% and State Tax @ 9%  Important Points  Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM archolders only) (Only for transactions only (Only for transactions only) (Only for transac	Foreign Currency Transaction	, , , , , , , , , , , , , , , , , , , ,			
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Rewards Redemption Fee  Priority Pass/Dream Folks Lounge Charges  Surcharge Railway Tickets - Railway Counters Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  \$\frac{30}{30} + 2.5\% \text{ of transaction amount}\$ \$1\% \text{ of transaction amount}\$ \$2\frac{1}{2}\$ \$1\% \text{ of transaction amount}\$ \$2\text{ of transaction amount}\$ \$1\% \text{ of transaction amount}\$ \$1\% \text{ of transaction amount}\$ \$2\text{ of transaction amount}\$ \$1\% \text{ of transaction amount}\$ \$2\text{ of transaction amount}\$ \$2 of transaction amount	1 -				
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# "Payment of any amount lesser than the Total Amount Due in any month results in interest

accrual on the balance outstanding amount including any new purchases and cash advances. Further, making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance."

As per recent RBI Guidelines, cheques should have no corrections on the payee name, amount either in words or figures. Hence, we request you to take care at the time of issuing cheques against your SBI Card dues in order to avoid any inconvenience / charges.

Incase of any transaction dispute please send a signed dispute form within 25 days from date of

transaction to chargeback@sbicard.com No new statement will be sent, in case of credit balance and no new transaction on the account within 30 days of the last statement.

SBI Cards may not approve High Risk Transactions (e.g. Jewellery etc.) to prevent misuse or potential fraud on your SBI Card.

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

Easier.Faster.Friendlier.

By Phone For All Card (except AURUM): 39 02 02 02 (prefix local STD code) or 1860 180 1290 For AURUM Card : 1860 500 2000

By E-mail For All Card (except AURUM): customercare@sbicard.com
For AURUM Card : aurum@sbicard.com

By Web For All Card (except AURUM): Log on to www.sbicard.com and register
For AURUM Card : www.aurumcreditcard.com and register

By Letter

For AURUM Card : www.aurur

Write to us at Manager, Customer Correspondence Unit DLF Infinity Towers, TowerC, 12th Floor, Block 2, Building 3, DLF Cyber City, Gurugram – 122002 (Haryana)India or Post Bag No.28, GPO, New Delhi – 110001

**CUSTOMER GRIEVANCE REDRESSAL**: All grievance escalations should be marked to Ms. Rupali Bhardwaj (Principal Nodal Officer), SBI Cards at above address or via email at nodalofficer@sbicard.com. If concern not resolved within 15 days, you may approach Mr. Monish Vohra - Head, Customer Services at

CustomerServiceHead@sbicard.com

#### **BILLING AND STATEMENT**

SBICPSL will send the Cardholder a monthly statement showing the payments credited and the transactions debited to the Cardholder's Account since the last statement, provided the card has been active during the said period. SBICPSL will either mail a statement of transactions in the card account to the mailing address it has on record, or send a statement through email to the email id on record, on a predetermined date.

# Ways to make your SBI Card payment



# **PayNet**

Click on PayNet at www.sbicard.com to make your payment online through netbanking or your SBI ATM cum debit card. Payment will reflect instantly on your SBI Credit Card account. For bank details, please log onto www.sbicard.com



#### **Online SBI**

Simply log onto onlinesbi.com to pay your bills directly from your SBI Bank Account. Payment will reflect instantly on your SBI Credit Card account.



# **NEFT (National Electronic Funds Transfer)**

Pay SBI Card bill ONLINE from any bank (except SBI) account

Our IFSC code is SBIN00CARDS; Bank name - SBI Credit Card - NEFT

**Bank Address** – Payment Systems Group, State Bank GITC, CBD Belapur, Navi Mumbai Your payment will be credited **within 3 banking hours**.



#### Pay via UPI

Get instant credit by making payment of SBI Credit Card bill through BHIM SBI PAY. It is a UPI app which enables Instant Transfer of funds between two banks



# Over The Counter Payment

Pay in cash or SBI cheques at SBI Branches. Your payment will be credited in 2 working days. Maximum cash payment allowed through OTC channel for payment of outstanding is Rs.49999/- per transaction.



# YONO by SBI

Pay your SBI Credit Card bills with YONO by SBI App and get instant credit in your SBI Card account



# **Electronic Bill Payment**

Pay online, directly from your bank account through Net Banking or though ATM using Bill Pay service of your bank. Currently available with State Bank of India, Indian Overseas Bank, CitiBank & Bank of India. Your payment will be credited in 3 working days

# An illustration of the Finance Charge Calculation:

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

Statement dated 2nd June would show the following components

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

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

# B) Total Principal Amount Outstanding = ₹2,000

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

Hence Total Amount Due = (A) + (B) + Applicable taxes

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

# \*Krishak Unnati SBI Card customers, please refer to below Table

• Please note that the following fees and charges are not applicable for Krishak Unnati SBI Card:Cash Advance Fee (No Cash Limit Allocated), Forex Markup (International usage not allowed),Cash Payment Fee, Finance Charges, Late Payment Charges, Payment Dishonor Fee, Card Replacement Fee, Cheque Fee, Cheque Pickup Fee, Statement Retrieval Fee, Overlimit Fee,Reward Redemption Fee. Surcharges and other duties (along with applicable taxes) will be applicable. • This Card does not offer Cardholder a revolving credit facility. Cardholder has to pay Total Amount Due printed on the Statement.