

Impact

BEYOND BUSINESS

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 wagers 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 awareness pamphlets

5 Mobile Medical Units
Providing **primary healthcare services** in urban slums of Delhi, Gurgaon, Agra and Chennai

#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.

*T&C Apply

Pay for your recent purchases in easy monthly instalment with Flexipay EMIs*.

Convert any purchase above ₹500 to EMIs, with minimum booking amount of ₹2,500.

To book Flexipay EMIs
SMS FP to 56767 | Log on to our website or mobile app | Chat with ILA

*T&C Apply

Feel light with effortless balance transfer

Transfer your outstanding on other credit card to SBI Credit Card conveniently.

Tenture	Interest Rate*
3 Months	0.75% p.m.
6 Months	1.27% p.m.

To book, SMS BTEMI to 56767 or visit sbicard.com

*T&C Apply

CONVENIENCE NOW COMES WITH REWARDS

Get 5% Cashback* on first 3 bill payments of new Auto Bill Pay registrations.

*T&C Apply



ASK ILA for QUICK QUERY RESOLUTION

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

- Account Information
- Pay Credit Card Bills
- Change PIN
- Spend Analyzer
- Detailed Statement View
- View Transaction History
- Convert Trxns. to Flexipay EMI
- Book Balance Transfer

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

Missed Call Service.

Just give a missed call to get info about your SBI Card account.

Balance Enquiry	8422845512
Available Credit and Cash Limit	8422845513
Reward Point Summary	8422845514
Last Payment Status	8422845515



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



*T&C Apply



Do Much More With Your SBI CARD APP

- SBI Card Pay
- Scan QR code
- Offers Near You
- Bill Pay & Recharge
- Travel Bookings



To download the app, give a missed call to 95946 66659

Schedule of Charges	
Fees Annual Fee (one time) Renewal Fee (per annum) Add on Fee (per annum) Extended Credit Interest Free Credit Period Finance Charges Minimum Amount Due Cash Advance Cash Advance Limit Free Credit Period Finance Charges 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 charges will be applicable if Minimum Amount Due is not paid by the payment due date. An additional Late Payment Charge of Rs. 100 will be levied on missing payment of Minimum Amount Due (MAD) by the due date for two consecutive cycles. This charge will continue to be levied for every payment cycle until the MAD is cleared. 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 Surcharge Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps Payment of Customs duty	₹0-9,999 ₹0-9,999 Nil 20-50 days (applicable only on retail purchases and if previous month's outstanding balance is paid in full) 3.50% p.m. (42% p.a.) for Unsecured Cards; 2.5% p.m. (30% p.a.) for Secured Cards and Shaurya Cards 5% of Total Outstanding (Min. Rs. 200)+ all applicable taxes + EMI (in case of EMI based products)+OVL amount (if any) Upto 80% of Credit Limit (Max 12k/day for Gold and Titanium & 15k/day for Platinum Cards & Signature/World/Infinite Cards). Nil 3.5% p.m. (42% p.a.) for Unsecured Cards; 2.5% p.m. (30% p.a.) for Secured Cards & Shaurya 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) ₹199 2% of Payment amount (subject to a minimum of ₹500) ₹100 per Statement (>2 months old) ₹100 Nil for Total Amount due from ₹0 -₹500; ₹400 for Total Amount due greater than ₹500 & upto ₹1000 ₹750 for Total Amount due greater than ₹1000 & upto ₹10,000; ₹950 for Total Amount due greater than ₹10,000 & upto ₹25,000; ₹1100 for Total Amount due greater than ₹25,000 & upto ₹50,000; ₹1300 for 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. 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%

Important Points
<p>"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."</p> <p>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.</p> <p>Incase of any transaction dispute please send a signed dispute form within 25 days from date of transaction to chargeback@sbicard.com</p> <p>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.</p> <p>SBI Cards may not approve High Risk Transactions (e.g. Jewellery etc.) to prevent misuse or potential fraud on your SBI Card.</p> <p>SBI Cards discloses information regarding your account to credit information bureaus / agencies on a regular basis, as mandated by RBI.</p>

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 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 Mr. Prosenjit Dhar (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 pre-determined 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 3.50% X 12 Months X No. of Days) /365	
Finance Charge on ₹1,200 from 30th April to 20th May (21 Days)	₹ 28.99
Finance Charge on ₹1,000 from 21st May to 2nd June (13 Days)	₹ 14.95
Finance Charge on ₹1,000 of fresh purchase from 25th May to 2nd June (9 Days)	₹ 10.35
Total Finance Charge for 2nd June cycle	₹ 54.29
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.	
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