

GSTIN of SBI Card : 06AAECS5981K1ZV

AKASH GORE

PLACE OF SUPPLY : MAH/27/MAHARASHTRA

STMT No. : B21012819659

Stmt/Debit Note/Credit Note/Tax Invoice

(ORIGINAL FOR RECIPIENT)

Credit Card Number

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

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

36,000.00

Statement Date

23 Jan 2021

Available Credit Limit (₹)

2,38,231.18

Available Cash Limit (₹)

36,000.00

Payment Due Date

12 Feb 2021

ACCOUNT SUMMARY

Previous Balance (₹)		Payments, Reversals & other Credits (₹)		Additions		Total Outstanding (₹)
				Purchases & Other Debits (₹)	Fee, Taxes & Interest Charges (₹)	
0.00	-	0.00	+	0.00	1,768.82	1,769.00

SHOP & SMILE SUMMARY

Previous Balance		Earned		Redeemed/Expired		Closing Balance	Points Expiry Details
0	+	0	-	0	=	0	NONE

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

EMBRACE CAUTION. PREVENT FRAUD.

OTP – a 6-digit no. you receive in as SMS and/or e-mail to complete an online transaction

Card Number – 16-digit no. at the front of your Credit Card

CVV – 3 digit no. at the back of your Credit Card

PIN – 4-digit secret code

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. on all unsecured SBI Credit Cards (except Shaurya).

> 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

*Total Amount Due (TAD) needs to be paid by payment due date to avoid levy of finance charges on new transactions done after the statement date. The difference, if any, between the Total Amount Due and the Total Outstanding is the balance on the Flexipay/Encash/Installments as applicable.

** To keep your credit card in good standing, you have the option of paying atleast the minimum amount due on or before the due date. The Minimum Amount Due includes the EMI on Flexipay/Encash/Installment amounts & 100% of all applicable taxes. Content of this statement will be considered correct if no error is reported within 20 days.

कालबाह्यतेची तारीख सामायिक करू नका



The Expiry Date indicates the validity of your Credit Card

कालबाह्यतेची तारीख आपल्या क्रेडिट कार्डची वैधता दर्शविते.

NEVER SHARE it with anyone!

ती कोणासोबतही सामायिक करू नका!



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 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.



Ways to avail the Balance Transfer on EMI facility :

Login to sbicard.com | SMS STBT to 56767

Call our helpline number



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-notice.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, HR - 122002

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

	Balance Enquiry:	Available Credit & Cash limit:
	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 MMY		
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



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.

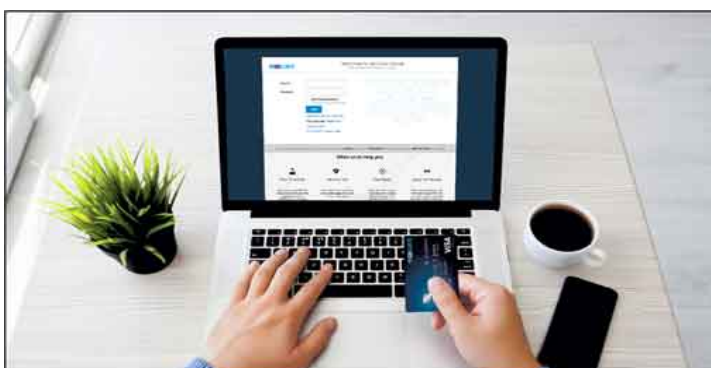
To download the App, give a missed call to **95946 666659**

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

*T&C Apply

Missed Call Service.

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



QUICK ACCESS AND EASY ACCOUNT MANAGEMENT

View Statement

Book Flexipay

Manage PIN

Duplicate Statement

View Transaction History

Alerts and Notifications

Login to our website at sbicard.com



YOUR CREDIT SCORE IS NOW JUST A CLICK AWAY.

Now, just login to your account on sbicard.com or SBI Card Mobile App to check your Credit Score.

IMPORTANT INFORMATION

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

Smart App for the SMART YOU!

Exclusive features on SBI Card App.

-  SBI Card Pay: Carry your card in your phone.
-  Scan to Pay
-  Explore amazing Offers Near You
-  Easy & secure login
-  View your Account Details & redeem Rewards Points
-  Utility Bill Payments & Travel Bookings

Available on:



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

*T&C Apply

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



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 EMIs
-  Book Balance Transfer

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










*T&C Apply

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 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 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 3.35% 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.