

GSTIN of SBI Card : 06A59K1V

Stmt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

MICHAEL SCOTT

Credit Card Number

XXXX XXXX XXXX XXXX

\*Total Amount Due (₹)

50,000.00

\*\*Minimum Amount Due (₹)

2,000

[Pay Now](#)

PLACE OF SUPPLY : HAR/6/HARYANA

STMT No. : A23123456789

<b>Credit Limit (₹)</b> (including cash)	<b>Cash Limit (₹)</b> (as part of credit limit)	<b>Statement Date</b>
10,000.00	5,000.00	09 Oct 2023
<b>Available Credit Limit (₹)</b>	<b>Available Cash Limit (₹)</b>	<b>Payment Due Date</b>
8,196.30	5,000.00	29 Oct 2023

ACCOUNT SUMMARY

Previous Balance (₹)	Payments, Reversals & other Credits (₹)	Additions		Total Outstanding (₹)
		Purchases & Other Debits (₹)	Fee, Taxes & Interest Charges (₹)	
474.22	20.00	849.48	0.00	804.00

CARD CASHBACK SUMMARY FOR THIS STATEMENT

<b>CASHBACK Amount</b>	Card Cashback will be posted to your SBI Card Account within two working days after statement Date. T&C Apply
71	

Date	Transaction Details for Statement dated 09 Oct 2023	Amount (₹)
09 Sep 23	CARD CASHBACK CREDIT	46.00 C
12 Sep 23	PAYMENT RECEIVED 0000000002IC51385749389	774.00 C
<b>TRANSACTIONS FOR MICHAEL SCOTT</b>		
09 Sep 23	www.olacabs.com Bangalore IN (Pay in EMIs)	306.00 D
09 Sep 23	www.olacabs.com Bangalore IN	53.00 D
10 Sep 23	SWIGGY Bengaluru IN	58.00 D
17 Sep 23	SWIGGY Bengaluru IN	38.00 D
18 Sep 23	Swiggy Bengaluru IN	7.00 D
18 Sep 23	SWIGGY BANGALORE IN	8.00 D
18 Sep 23	SWIGGY INSTAMART BANGALORE IN	35.00 D
18 Sep 23	Airtel GURGAON IN	2,42.48 D
18 Sep 23	Lorem Ipsum MUMBAI IN (Pay in EMIs)	5,11.00 D
19 Sep 23	SWIGGY BANGALORE IN	27.00 D
20 Sep 23	SWIGGY Bengaluru IN	13.00 D
20 Sep 23	Swiggy Bengaluru IN	31.00 D
21 Sep 23	SWIGGY Bengaluru IN	33.00 D
21 Sep 23	www.olacabs.com Bangalore IN	22.00 D
21 Sep 23	www.olacabs.com Bangalore IN	2,395.00 D
26 Sep 23	SWIGGY Bengaluru IN	26.00 D
26 Sep 23	PRODUCTS Chennai RAZ*BLU-	49.00 D
29 Sep 23	SMART	49.00 D
30 Sep 23	www.olacabs.com Bangalore IN	9.00 D
30 Sep 23	RPRI DELHI IN	51.00 D
01 Oct 23	RAU-S IN	82.00 D
01 Oct 23	ASON IN (Pay in EMIs)	2,498.00 D
03 Oct 23	www.olacabs.com Bangalore IN	7.00 D
04 Oct 23	RA//BLU-S IN	61.00 D
06 Oct 23	RAZ*RI DELHI IN	57.00 D
07 Oct 23	RAZ*N	42.00 D
07 Oct 23	www.olacabs.com Bangalore IN	68.00 D
08 Oct 23	SWIGGY BANGALORE IN	41.00 D



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

\*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.

## SAVINGS AND BENEFITS SECTION

	For this statement	For this year	From the card issue date
Offer Cashback (₹)#	0.00	0.00	0.00
Petrol Surcharge Waiver (₹)#	0.00	0.00	0.00
Card Cashback (₹)#	71	84	84

# 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](http://www.sbicard.com/en/customer-notices.page))

## Important Notes

- Description of Services :- Credit Card Services
- HSN Code : 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) , DLF Cyber City, Tower C, Block 2, Building 3 DLF Infinity Towers, 12th Floor, Gurugram, HR - 122002

Log onto [sbicard.com](http://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.



## Instant information 24x7, by just sending an SMS to 5676791

Simply SMS	Balance Enquiry: BAL XXXX	Available Credit & Cash limit: AVAIL XXXX
	Hotlist Lost/Stolen Card: BLOCK XXXX	Last Payment Status: PAYMENT XXXX
	Reward Point Summary: REWARD XXXX	Subscribe to Estatement: 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 though the amount is included in your available credit limit, you will not be able to spend the amount while the dispute is still under investigation.
- As we are dependent on feedback from external parties such as acquiring bank, closure of such disputes may take up to 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 the dispute gets resolved in favor of the cardholder, the temporary credit shall be regularized and replaced by a permanent credit. Reward Points for the disputed transaction will be debited in case the dispute is closed in cardholders favor. Further any charges levied on the disputed transaction during the period of investigation will be reversed, however same will be billed in the subsequent card statement, in case the dispute is not closed in cardholders favor.
- All transaction disputes are resolved as per the Network (VISA, MasterCard, Rupay, Amex) Guidelines. You will receive continuous updates on status of the dispute.

## 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

## IMPORTANT INFORMATION

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

## INSURANCE NOMINEE

SBI Card offers complimentary Air Accident / Personal Accident Insurance cover on certain credit cards. To update the nominee details, please mail the Nominee Name and Relationship with the Nominee to [customercare@sbicard.com](mailto:customercare@sbicard.com) from your registered E-mail ID. The said insurance is provided by a third-party insurance company, who is also responsible for any claim settlement in this regard. SBI Card shall not be responsible for any dispute arising due to claim settlement. Insurance issuer can be changed by SBI Card without any prior notice. Current Insurance Company : Oriental Insurance Company Ltd, Address: The Oriental Insurance Co. Ltd., Divisional Office, Thodupuzha (442600), 1st Floor, Jyothi Super Bazar, Thodupuzha, Idukki, Kerala -685584| Tel. No. : 0486 2222823

Declaration : I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

For SBI Cards and Payment Services Limited (SBI Card).

Version 1.0 / JUL 2022

Authorized Signatory

**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.



**Robust Health Infrastructure**  
Established 2 oxygen plants & supplied 45300 Rapid Antigen Test Kits, 20 BiPAP machines, 27 ventilators, 2 Ambulances in fight against Covid-19.



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



**Supporting 36,500 Underprivileged Citizens**  
Distribution of dry ration to elderly & differently abled, along with food, stationary & basic hygiene items to disadvantaged children.



**Reaching to 1,845 Villages**  
Spreading Covid-19 awareness among approx. 17,25,000 people through distribution of cotton face masks, apron, headcap, hand soap and COVID awareness pamphlets.

**HELLO!**  
**LET'S CONNECT ON WHATSAPP**

To subscribe, give a Missed Call on 8080945040 from your Registered Mobile Number.

**BIG FESTIVE BUYS, WITH FLEXIPAY EMIs**

This Festive season use Flexipay EMI to convert spends worth ₹2,500 or above into easy EMIs.

For more details, visit [sbicard.com](http://sbicard.com)

**% Direct DEALS**

**EXPLORE YOUR FAVORITE BRANDS WITH INSTANT DISCOUNTS**

Enjoy up to 25% off\* on your favourite lifestyle brands, only with your SBI Credit Card.

For more details visit, [sbicard.com](http://sbicard.com)

Track and manage all your utility bill payments with **FETCH & PAY**

Electricity	Gas	Water	DTH	Mobile	Insurance

and more categories

Log in to SBI Card website / Mobile App using your credentials to fetch your bill and make the payment.

# BIG BUYS with EASY EMIS

Get EMI at no extra cost\* on your favourite brands with your SBI Credit Card.

\*EMI at no extra cost available on select products and tenures. Please check with store staff before purchase.

T&C apply

## DON'T LIMIT YOUR WISHES

Enable Overlimit facility beyond the credit limit of your card.

Visit: <https://sbicard.com/ovl>

T&C apply

## GO DIGITAL WITH SBI CARD MOBILE APP

The one-stop-solution to manage your SBI Credit Card account.

- Make Contactless Payments
- View & Redeem Reward Points/Card Cashback
- Easy & Secure Login
- Location-based Offers

To download the SBI Card Mobile App, give a missed call at 9594666659

Schedule of Charges		
Credit Card Name	Annual Fee (Rs.)	Renewal Fee (Rs.)
AURUM	9,999	9,999 (Waived off on annual spends of 12 Lakh or more in the preceding year)
SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SBI Card ELITE Advantage	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
SBI Card PRIME Advantage	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Doctor's SBI Card	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Shaurya Select SBI Card	1,499	1,499 (Waived off on annual spends of 1.5 Lakh or more in the preceding year)
Shaurya SBI Card	250	250 (Waived off on annual spends of 50,000 or more in the preceding year)
SBI Card PULSE	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
CASHBACK SBI Card	999	999 (Waived off on annual spends of 2 Lakh or more in the preceding year)
SimplyCLICK SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplyCLICK Advantage SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplySAVE Advantage SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SBI Card Unnati	NIL	499 (5th Year Onwards)
Krishak Unnati SBI Card	NIL	499 (Waived off on annual spends of 30,000 or more in the preceding year)
Aditya Birla SBI Card	499	499
Aditya Birla SBI Card SELECT	1,499	1,499
Air India SBI Platinum Card	1,499	1,499
Air India SBI Signature Card	4,999	4,999
Apollo SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
BPCL SBI Card	499	499 (Waived off on annual spends of 50000 or more in the preceding year)
BPCL SBI Card Octane	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Club Vistara SBI Card PRIME	2,999	2,999
Club Vistara SBI Card	1,499	1,499
Delhi Metro SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Ethad Guest SBI Card	1,499	1,499
Ethad Guest SBI Premier Card	4,999	4,999
Fabindia SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Fabindia SBI Card SELECT	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
IRCTC SBI card	500	300
IRCTC SBI Card Premier	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
"Lifestyle Home Centre SBI Card , MAX SBI Card, SPAR SBI Card"	499	499
"Lifestyle Home Centre SBI Card PRIME, MAX SBI Card PRIME, SPAR SBI Card PRIME"	2,999	2,999
"Lifestyle Home Centre SBI Card SELECT, MAX SBI Card SELECT, SPAR SBI Card SELECT"	1,499	1,499
Nature's Basket SBI Card	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Nature's Basket SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
OLA Money SBI Card	NIL	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Paytm SBI Card	499	499
Paytm SBI Card SELECT	1,499	1,499
Yatra- SBI Card	499	499
Central Bank of India SBI Card PRIME	2,999	2999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Central Bank of India SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
Central Bank of India SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
City Union Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
City Union Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Karnataka Bank SBI Card PRIME	2,999	2999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Karnataka Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
PSB SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
PSB SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
PSB SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
UCO Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
UCO Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
UCO Bank SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SimplySAVE Merchant SBI Card	NIL	NIL
Reliance SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Reliance SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)

<b>Extended Credit</b>	
Interest Free Credit Period	20-50 days (applicable only on retail purchases and if previous month's outstanding balance is paid in full)
Finance Charges	3.50% p.m. (42% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cards
Minimum Finance Charges	₹25
Minimum Amount Due	Total GST + EMI amount + 100% of Fees/Charges + 5% of [Finance Charge (if any), Retail Spends and Cash Advance (if any)] + Overlimit Amount (if any)
<b>Cash Advance</b>	Up to 80% of Credit Limit (Max. 12K / day for Gold and Titanium Cards & 15K / day for Platinum, Prime, Elite, Aurum & Co-brand Cards)
Cash Advance Limit	
Free Credit Period	Nil
Finance Charges	3.5% p.m. (42% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cards The above-mentioned charges will be applicable from the date of Cash withdrawal.
Minimum Finance Charges	₹25
Cash Advance Fees	
SBI ATMs/Other Domestic ATMs	2.5% of transaction amount (subject to a minimum of ₹500)
International ATMs	2.5% of transaction amount (subject to a minimum of ₹500)
<b>Other Charges &amp; Fees</b>	
Cash Payment fee	₹250
Payment Dishonor fee	2% of Payment amount (subject to a minimum of ₹500)
Cheque Payment Fee	₹100
<b>Late Payment</b>	<b>Nil for Outstanding Amount from ₹0 - ₹500;</b> <b>₹400 for Outstanding Amount greater than ₹500 &amp; upto ₹1000</b> <b>₹750 for Outstanding Amount greater than ₹1000 &amp; upto ₹10,000;</b> <b>₹950 for Outstanding Amount greater than ₹10,000 &amp; upto ₹25,000;</b> <b>₹1100 for Outstanding Amount greater than ₹25,000 &amp; upto ₹50,000;</b> <b>₹1300 for Outstanding Amount greater than ₹50,000</b>
<b>Additional late payment charges</b>	<b>₹100</b>
Overlimit Fee	2.5% of Overlimit Amount (subject to a minimum of Rs 600). Overlimit Fee will not be reversed in case of transaction reversal / cancellation / refund
Card Replacement	₹100 - ₹250 (₹1500 for Aurum)
Emergency Card Replacement (When Abroad)	Actual cost (subject to a minimum of \$175 for VISA and \$ 148 for Mastercard)
Foreign Currency Transaction	3.5% (For all cards Except ELITE & AURUM) and 1.99% (For ELITE & AURUM Cardholders) Foreign Currency Transaction fee will not be reversed in case of transaction refunds
Dynamic & Static Currency Conversion Transaction	3.5% (For All Cards Except Elite & Aurum and 1.99% (For Elite & Aurum Cardholders) Dynamic & Static Currency Conversion Markup Fee will not be reversed in case of transaction refunds
Rewards Redemption Fee	₹99 . Applicable only on Gifts, Statement Credit & Specific Vouchers, for all cards except AURUM
Processing Fee on all Rent Payment Transactions***	₹199. Processing Fee will not be reversed in case of transaction reversal / cancellation / refund
Priority Pass Lounge Charges	All Airport Lounge visits within India through Priority Pass Program will be charged an usage fee of up to USD27 per visit + applicable taxes. All Airport Lounge visits outside India through Priority Pass Program, after exhausting the complimentary visits, will be charged with a usage fee of up to USD27 per visit+applicable taxes. For details, please visit sbicard.com
Grace period	Grace period of 3 days is allowed from the payment due date on credit card accounts, where payments are not overdue from previous billing cycle(s). The payment due date as mentioned on the credit card statement is the date by which clear funds must be credited to the credit card, however 3 grace days are provided to accommodate for processing time of payments.
<b>Surcharge</b>	
Railway Tickets - Railway Counters	₹30 + 2.5% of transaction amount
Railway Tickets - www.irctc.co.in	1% of transaction amount + all applicable taxes
Petrol & all products/services sold at petrol pumps	Fuel surcharge is levied by acquiring bank providing the terminal to the merchant. The transaction value on charge slip will differ from credit card statement since the surcharge & GST is levied by acquiring bank on the transaction value. 1% fuel surcharge waiver (excluding GST) shall be provided for eligible transaction value on select cards. Fuel surcharge waiver terms and conditions may vary. Refer product T&Cs for details.
Payment of Customs duty	2.25% of transaction amount (subject to a minimum of ₹75)
<b>Order of payment settlement</b> - All payments made for a cardholder account will be settled in the order of Minimum Amount Due (Total GST + EMI amount + 100% of Fees/Charges + 5% of [Finance Charge (if any), Retail Spends and Cash Advance (if any)] + Overlimit Amount (if any)), 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 SBICPLS 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%.***All transactions towards payment of rent through any merchant will be levied Rs.199+Applicable Taxes as processing fee. All the transactions identified under Merchant Category Code (MCC) 6513 will be considered as rent payment transactions.	
<b>Important Points</b>	
<b>"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. To enjoy the benefit of interest free period, please pay the Total Amount Due (TAD) before the Payment Due Date (PDD). Further, making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest SMA &amp; NPA."</b>	
•Special Mention Accounts ("SMA"): In furtherance to Regulatory requirements, SBI Card is required to identify incipient stress in the account by creating a sub-asset category viz. "Special Mention Accounts ("SMA")" with the three sub-categories as given in the table below. Credit cards are treated as "Loans other than revolving facilities".	
SMA Sub-categories	Basis for classification [Principal or interest payment or any other amount wholly or partly overdue]
SMA – 0	Upto 30 days from Payment Due Date ('PDD').
SMA – 1	More than 30 days & upto 60 days from PDD
SMA – 2	More than 60 days & upto 90 days from PDD
Example regarding classification of SMA: If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and 'Minimum Amount Due ('MAD') is not received before this date then after the due date, the account will be mentioned as SMA-0. If the account continues to remain overdue beyond 30 days from PDD i.e., beyond 30th April 2021 then this account shall get tagged as SMA-1. Similarly, if the account continues to remain overdue, beyond 60 days from PDD i.e., beyond 30th May 2021 then this account shall get tagged as SMA-2.	
•Non-Performing Asset ('NPA'): A credit card account will be treated as non-performing asset ('NPA') if the Minimum Amount Due, as mentioned in the statement, is not paid fully within ninety (90) days from the PDD mentioned in the statement. Further, any account where a settlement or restructuring arrangement has been availed will be classified as NPA. An account continues to be classified as NPA till the entire arrears of interest and principal are paid. Settlement and restructured accounts do not qualify for an upgrade. Finally, if any customer has even one credit card with SBI Card tagged as NPA, all cards of the customer will be classified as NPA. Example regarding classification of an account as NPA: If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and Minimum Amount Due as mentioned in the statement has not been fully paid by the customer within a period of 90 days from the PDD i.e., till 29th June 2021, then the lender shall consider the credit card account as NPA.	
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.	
In case of any transaction dispute please send a signed dispute form within 25 days from date of transaction to <a href="mailto:chargeback@sbi.com">chargeback@sbi.com</a>	
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 Card discloses information regarding your account to credit information bureaus / agencies on a regular basis, as mandated by RBI.	
In the event of non-payment of at least the Minimum Amount Due by the Payment Due Date, your card account will be reported as 'Default' to credit information bureaus / agencies.	
Cardholders with active credit cards with identical billing cycle will be assigned the same billing cycle for any new card issuance. Billing cycle of new credit card(s), for cardholders with only one active credit card, will be same as the existing card.	

**Easier.Faster.Friendlier.**

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

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

 **By Web** For All Card (except AURUM) : Log on to **www.sbicard.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. Manish Dewan - 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.

**Digital ways to make SBI Credit Card payment**

 **Pay via Standing Instruction (e-NACH)**  
 Enroll for e-NACH for automated and hassle-free bill payments, every month. Your card dues will be deducted directly from your bank account on the Payment Due Date. For more details visit [www.sbicard.com](http://www.sbicard.com)

 **Pay via UPI**  
 You can pay your bill faster via UPI payment mode on SBI Credit Card app or on website using QR code.

 **NEFT (National Electronic Funds Transfer)**  
 Pay your SBI Credit Card outstanding using NEFT and get instant credit to your card account, 24X7. Use your 15/16-digit credit card number as Beneficiary A/c & IFSC Code SBIN00CARDS to register

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

 **PayNet**  
 Click on PayNet at [www.sbicard.com](http://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](http://www.sbicard.com)

 **Electronic Bill Payment**  
 Pay online, directly from your bank account using Bill Pay facility of your bank. Your payment will be credited instantly.

**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
<b>Total Finance Charge for 2nd June cycle</b>	<b>₹ 54.29</b>

**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.

- SimplySAVE Merchant SBI Card is a charge Card.
- This card does not offer Cardholder a revolving credit facility. Cardholder has to pay Total Amount Due Printed on the Statement.
- For the purposes of SimplySAVE Merchant SBI Card only, the Total Amount Due (TAD) will be construed to be equal to the Minimum Amount Due (MAD).