

Service Tax Registration No.: AAEC5981KST001 Service Tax Category: Credit Card, Debit Card, Charge Card or other payment card service.

HARDEEP SINGH RAI
HOUSE NO 21 COLLEGE CAMPUS GURUNANAK DEV
ENGINEERING COLLEGE LUDHIANA
LUDHIANA
141006

Credit Card Number

XXXX XXXX XXXX 0117

***Total Amount Due (₹)**

22,131.94

****Minimum Amount Due (₹)**

1,106.60 [Pay Now](#)

Credit Limit (₹) (including cash)

1,64,000.00

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

65,600.00

Statement Date

13 Mar 2015

Available Credit Limit (₹)

1,41,868.06

Available Cash Limit (₹)

65,600.00

Payment Due Date

02 Apr 2015

ACCOUNT SUMMARY

Opening Balance (₹)	Payments, Reversals & other Credits (₹)	Additions		Total Outstanding (₹)
		Purchases & Other Debits (₹)	Fee, GST & Interest Charges (₹)	
10,043.19	- 10,075.07	+ 22,163.82	= 0.00	= 22,131.94

SHOP & SMILE SUMMARY

Opening Balance	Earned	Redeemed/Expired	Closing Balance	Points Expiry Details
15721	+ 968	- 1240	= 15449	1044 points will get expired by 01 May 2015 if not redeemed

Date	Transaction Details for Statement dated 13 Mar 2015	Amount (₹)
26 Feb 15	PETROL TRXN FEE RVRSL EXCLUDING S TAX TRANSACTIONS FOR HARDEEP SINGH RAI	25.07 C
21 Feb 15	Online SBI ePayment 0000000000IB21990495	10,050.00 C
21 Feb 15	BHARTI CELLULAR LTD NEW DELHI IN	176.00 D
22 Feb 15	IEEE PRODUCTS & SERVIC 8006784333 NJ 110.00 USD (Convert this to Flexipay)	7,121.64 D
26 Feb 15	TITAN COMPANY LIMITED LUDHIANA IN	12,610.00 D
26 Feb 15	SHIVALIK HP LUDHIANA IN	1,028.09 D
08 Mar 15	BHARTI CELLULAR LTD NEW DELHI IN	200.00 D
11 Mar 15	SHIVALIK HP LUDHIANA IN	1,028.09 D

UPDATE YOUR CONTACT DETAILS

Dear HARDEEP SINGH RAI

Your contact details registered with SBI Card are [09855225007](tel:09855225007) & hardeep.rai@gmail.com

In case of a change, please update your details to get regular updates and know about our offers.

To update, please log onto sbicard.com or call SBI Card helpline.

Offer of the Month - Mar'15

American Tourister
AT Buzz 4 Backpack



Reward Points 8,217 Points | Special Offer* 5,900 Points | Saving Points 2,317 Points
28% Discount

Item Code : FM023

This offer is also available in Points + Pay option. For more information, call us at 39 02 02 02 or 1860 180 1290 or visit us at sbicard.com

*Terms & Conditions Apply.

Take charge with a touch.

Simply download the SBI Card App and manage your credit card account on the go.



TRUSTED BRAND 2014

THERE'S NO BIGGER GLORY THAN WINNING YOUR CONSUMER'S TRUST.

The 'Reader's Digest Most Trusted Brand' trophy is ours, for the 6th time.

2008 • 2009 • 2010 • 2012 • 2013 • 2014

C=Credit; D=Debit; EN=Encash; FP=Flexipay; EMD=Easy Money Draft; BT=Balance Transfer; M=Monthly Installments; TAD=Total Amount Due

Important Messages

>Please mention your complete 16 digit card number while making all kind of payments.

>Monthly statement is not generated for a card account under following conditions: If there is (a) credit balance with no card usage (b) debit balance (upto Rs. 50) with no card usage (c) No card usage for 2 months or more.

>Please note 1044 points will expire on 01 May 2015. Call our helpline to redeem your points. (Accounts on which reward points are getting expired)

>Please note that w.e.f 1st April, 2015, penal charges on all unpaid monthly installments will be calculated at 3.35% per month.

>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 RBI mandate, you are requested to refrain from using SBI credit card to make payments for Uber cab services in India.

>Pursuant to the 'Know Your Customer' (KYC) Guidelines issued by the Reserve Bank of India, periodical updation of customer identification data (including photograph) is mandatory. You are therefore requested to provide your updated proof of address and identification immediately.

*Amount required to be paid this month in order to avoid levying of finance charges(Please refer overleaf for charges)

**To keep your credit card in good standing, you have the option of paying atleast the minimum amount due or any amount between the Minimum Amount Due and Total Amount Due, on or before the due date. The difference if any between the Total Amount Due and the Total Outstanding is the balance on the Flexipay Plan/Encash/Installment as applicable. The Minimum Amount Due also includes the EMI on Flexipay/Encash/Installment amounts & 100% of Government Service Tax(GST). Content of this Statement will be considered correct if no error is reported within 20 days.

Schedule of Charges

Particulars	Applicable Charges**
Fees	
Joining Fees	Upto ₹ 4,999
Annual Fees	Upto ₹ 4,999
Add on Fee (p.a.)	Nil
Extended Credit	
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#	Upto 3.35% p.m. (40.2% p.a.) from the transaction date
Minimum Amount Due	5% of Total Outstanding (Min. ₹ 200)
Cash Advance	
Cash Advance Limit	Upto 80% of Credit Limit (Max 12k/day & 15k/day for Gold, Titanium, Platinum & Signature Cards.
Free Credit Period	Nil
Finance Charges#	Upto 3.35% p.m. (40.2% p.a.) from the date of withdrawal
Cash Advance Fees	
SBI ATMs/Other Domestic ATMs	2.5% - Min. ₹ 300
International ATMs	3.0% - Min. ₹ 300
Other Charges & Fees	
Protection Plus*	Personal Accident (Insurer RSA) - ₹ 24 p.m. Suroksha Plus (Insurer SBI Life) - 0.1% of Total Outstanding
Cheque Pickup	₹ 90
Cheque Bounce / Invalid Cheque	2% of Cheque Amount (Min ₹ 350 & Max. ₹ 500)
OTC Cash Payment Fees	₹ 100 + GST
Statement Retrieval	₹ 100 per Statement > 2 months old
Chargeslip Retrieval	₹ 225 per Charge Slip
Late Payment	
	Nil for Total Amount Due from ₹ 0 - ₹ 200
	₹ 100 for Total Amount Due greater than ₹ 200 & upto ₹ 500
	₹ 200 for Total Amount Due greater than ₹ 500 & upto ₹ 1000
	₹ 500 for Total Amount Due greater than ₹ 1000 & up to ₹ 10,000
	₹ 750 for Total Amount Due greater than ₹ 10,000
Overlimit	2.5% of Overlimit Amount (Min. ₹ 500)
Card Replacement	₹ 100
Emergency Card Replacement	Nil for SBI Signature Card
When Abroad	Actual cost (Min. \$175) for all other cards.
Foreign Currency Transaction	Conversion mark up: 3.5%
Rewards Redemption Fee	Nil for SBI Signature Card
	₹ 99 (Plus GST) for all other cards.
Surcharge	
Railway Tickets - Railway Counters	₹ 30 + 2.5% of transaction amount
Railway Tickets - www.irctc.co.in	1.8% transaction amount + service charge, as applicable. IRCTC SBI Card : 1.8% of transaction charges waiver (exclusive of GST & all other charges.)
Petrol & all products/services sold at petrol pumps	2.5% fuel surcharge waiver for each transaction between Rs.500 & Rs.4000 for Signature & Platinum cards (exclusive of GST, wherever applicable, & all other charges). Maximum surcharge waiver of Rs 250 per statement cycle, per credit card account.
10% Surcharge is not applicable for all card types. Please refer to "Important Messages" section on your statement for further details)	2.5% fuel surcharge waiver for each transaction between Rs.500 & Rs.3000 for Gold n More cards (exclusive of GST, wherever applicable, & all other charges). Maximum surcharge waiver of Rs 100 per statement cycle, per credit card account.
Payment of Customs duty	2.25% of transaction amount (Min. of ₹ 75)

Order of payment settlement - Minimum Amount Due (which is inclusive of GST + EMI on Loan plans + 5% of Total Outstanding), followed by Fees & other charges, Interest Charges, Balance Transfer Outstanding, Retail Outstanding and Cash Advance.

*Insurance is optional and a subject matter of solicitation. To avail insurance benefits ensure that the card has been used at least once for purchase/cash advances and/or cash payment of at least (Rs.) 100 made within 90 days preceding the event.

#Card finance charge is dynamic and will be based on the cardholder's usage and payment patterns and is subject to periodic review.

*For Reward Point redemption, your SBI Card must not be overdue, suspended, blocked, cancelled or terminated by SBICPSL at the time of redemption request.

**GST would be charged as applicable.

Important Points

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.

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 60 days from date of transaction to 0124-3992476 or chargeback@sbi.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. Jewelry 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.

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.



SBI Card is a Corporate Agent of Royal Sundaram Alliance Insurance Co. Ltd. Vide Corporate Agency No. 2105154.

Log on to www.sbi.com to view the "Most Important Terms & Conditions"

For SBI Cards and Payment Services Pvt. Ltd.

Authorized Signatory

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



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 E-statement: ESTMT XXXX
Duplicate Statement: DSTMT XXXX Statement Period in MMYV	

XXXX - Last 4 Digits of the Card No.



Connect with us

Easier. Faster. Friendlier.

SMS	SMS "PROBLEM" to <9212500888> and get your concerns addressed
By Phone	Call us at : 39 02 02 02 *Prefix local STD code if dialing from mobile* or 1860 180 1290 - Toll / 1800 180 1290 - Toll Free (if calling from BSNL/MTNL lines). Please keep your card number ready
By E-mail	Write to us at: feedback@sbi.com for any queries on your card account
By Web	Log on to : www.sbi.com and register to access all your account related information
By Letter	Write to us at Manager, Customer Correspondence Unit DLF Infinity Towers, Tower C, 12 th Floor, Block 2, Building 3, DLF Cyber City, Gurgaon - 122002 (Haryana) India or Post Bag No.28, GPO, New Delhi - 110001 CUSTOMER GRIEVANCE REDRESSAL: All grievance escalations should be marked to Amit Kalra - Nodal Officer, SBI Cards at above address or via email at nodalofficer@sbi.com If concern not resolved within 15 days, you may approach Mr. Monish Vohra - Head, Customer Services and Chief Nodal Officer at CustomerServiceHead@sbi.com

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 digit OTP with anyone. SBI Card never asks for such information

Ways to make your SBI Card payment

- NEFT (National Electronic Funds Transfer)**
Pay SBI Card bill ONLINE from any bank account
Our IFSC code is **SBIN00CARDS**
Bank name - SBI Credit Card - NEFT
Bank Address - Payment Systems Group, State Bank GTC, CBD Belapur, Navi Mumbai
Your payment will be credited in **1 working days**.
 - PayNet**
Click on PayNet at www.sbi.com to make your payment online through netbanking or your SBI ATM cum debit card. Your payment will be credited in 2 working days. For bank details, please log onto www.sbi.com
 - 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.
 - Online SBI**
Simply log on to www.onlinesbi.com to pay your bills directly from your SBI Bank Account. Your payment will be credited in 2 working days.
 - SBI ATM**
Pay at over 10,000 SBI ATMs with your SBI ATM/Debit Card. Your payment will be credited in 3 working days.
 - Electronic Bill Payment**
Pay online, directly from your bank account through Net Banking or through ATM's 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.
 - SBI Card Drop Box**
To locate your nearest drop box, simply SMS PIN < YOUR PINCODE > to 56767. Outstation cheques are not accepted. Your payment will be credited in 3 working days.
- Please drop your Cheque/Demand Draft well in advance to avoid any late payment charge and interest charge. Please draw your Cheque/Demand Draft favoring SBI credit card No. _____ (Please fill in your complete 16 digit SBI credit card no.) and mention your name and contact no. at the back side of the cheque/demand draft and drop it in your nearest drop box, or mail it to SBICPSL, P.O. Bag No. 24 GPO, New Delhi, 110001 through ordinary mail. Please allow us 3 working days to credit the payment.

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


Version 2.0 / March, 2015

SAVINGS AND BENEFITS SECTION

	For this statement	For this year	From the card issue date
Cash Back (₹)#	0.00	0.00	10.91
Petrol Surcharge Waiver (₹)#	25.07	125.35	1,932.72
Reward Points	968	1250	38629


with effect from transactions dated 17-Nov-2011.

Eveready rechargeable Battery with Charger AA BP2 C




Reward Points **3043 Points**
Special Offer* **2100 Points**
Saving **943 Points**
31% Discount
Item Code : AK186

Skull Candy on-ear Headphone Uprock 2.0




Reward Points **8691 Points**
Special Offer* **6000 Points**
Saving **2691 Points**
31% Discount
Item Code : AK184

Philips Steam Iron India LCL GC1960



Reward Points **11283 Points**
Special Offer* **8000 Points**
Saving **3283 Points**
29% Discount
Item Code : AK185

Black & Decker 8-10 Cup Coffee Maker DCM600



Reward Points **14326 Points**
Special Offer* **9250 Points**
Saving **5076 Points**
35% Discount
Item Code : AK187

SHOP & Smile REWARDS

*Terms & Conditions apply.

This offer is also available in Points + Pay option, please log on to www.sbicard.com or Call the SBI Card helpline 39020202 / 1860 180 1290 (if calling from BSNL/ MTNL lines) for redemption.



Get 10%* Off on EMI purchases at ebay.in



Get your discount in 3 simple steps:

Shop at ebay.in | Select SBI Card EMI option on payment page | Enter Coupon Code

Use Coupon Code : SBIEBAYEM1

Offer valid till 31st March 2015

*Maximum discount of ₹750 per EMI transaction. 14% rate of interest applicable on monthly reducing balance on EMI transactions.

*Terms & Conditions apply. For more details visit sbicard.com



Withdraw cash* at any ATM with your SBI Card.

*For each cash withdrawal, 2.5% of the amount withdrawn or ₹300 (whichever is higher) will be charged as a cash advance fee.

For more information • Call us at 39 02 02 02 or 1860 180 1290 • Visit us at sbicard.com
*Terms & Conditions Apply



You are eligible for an upgrade to Air India SBI Signature Card*

Welcome Gift : 20,000 Reward Points
4 Reward Points per ₹100 spent &
20 Reward Points per ₹100 spent on Air India
Earn upto 90,000 Bonus Reward Points annually

SMS FLY UP to 5676791

For more information, call us at 39 02 02 02 or 1860 180 1290 or visit us at www.sbicard.com
*Terms & Conditions Apply.

OUTSTANDING?

Transfer your pending balance to SBI Card, repay in low EMIs.

Clear your unpaid balance of any other credit card by transferring it to SBI Card & repaying in low EMIs.
Pay your credit card dues through SBI Card at attractive interest rates:

Tenure	Interest Rate*
3 months	0.50%*
6 months	0.75%*

For more information, call us at 39 02 02 02 or 1860 180 1290 or visit us at sbicard.com
*Flat rate of interest which translate into 0.75% p.m. and 1.27% p.m. reducing rates of interest.

*Terms & Conditions apply.

IMPORTANT INFORMATION

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

Account information. Right here, right now.



INFORMATION REQUIRED	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 E-STATEMENT	ESTMT XXXX
DUPLICATE STATEMENT	DSTMT XXXX MM (Statement Period in MM)

XXXX = Last 4 digits of the Card number

Simply SMS from your registered mobile number on 5676791
Premium charges apply. Please check with your operator.

Terms & Conditions apply.



Open up a world of convenience

View More

- Account Summary
- Card Statement for Last 24 Months
- Unbilled Transactions
- and more...

Manage More

- Hotlist Lost/Stolen Card
- Update Mobile No./ E-mail Id Instantly
- Spends Analyser
- and more...

Do More

- Book* Encash, Balance Transfer, Easy Money & Flexipay
- Generate or Reset ATM PIN
- and more...

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Just register* your insurance, telecom, power, gas or any other utility bill for Auto Bill Pay and your payments will be made automatically on time.

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