

1. Rewards Program

The Reward Program allows eligible SBI Cardholder(s) to accumulate Travel Credits from spending on their SBI Credit Card as determined by SBICPSL from time to time.

(a) The accelerated categories defined from time to time shall have the same meaning as ascribed to the categories by Visa, Master Card, Rupay and American Express under their respective Merchant Category Codes. (i.e.) The franchisees have listed qualifying criteria for merchant establishments in order to qualify to be listed under a specified category. (like departmental stores, groceries etc) The merchant establishment needs to have accordingly qualified and hence listed in the accelerated Category, in order for the transaction to be eligible for the accelerated Travel Credits

(b) The SBI Card Rewards Program (“the Program”) allows eligible SBI Cardholder(s) to accumulate Credit(s) from spending on their SBI Card, as determined by SBI Cards & Payment Services Limited (“SBICPSL”) from time to time. Credits accumulated on such SBI Card can be exchanged for a wide variety of rewards.

Eligibility

(a) The Program is open to holders of SBI Card , whose accounts are valid and in good standing and any other Card so determined by SBICPSL.

(b) The Credits earned by an Additional Cardholder will accrue to the account of the Primary Cardholder.

2. Travel Credits

a) The Travel Credits will be processed according to the following table:

SBI Card Miles

Spends	Travel Credit
Travel Spends	2 for every Rs. 200 spent
Other Spends	1 for every Rs. 200 spent

SBI Card Miles Prime

Spends	Travel Credit
Travel Spends	4 for every Rs. 200 spent
Other Spends	2 for every Rs. 200 spent

SBI Card Miles Elite

Spends	Travel Credit
Travel Spends	6 for every Rs. 200 spent
Other Spends	2 for every Rs. 200 spent

*Travel transactions shall be identified under Merchant Category Codes:

4511, 3020, 3026, 3034, 3005, 3008, 3075, 3136, 3007, 3010, 3047, 4722, 4784, 4131, 4111, 4121, 7512, 4789, 4214, 7011, 3640, 3509, 3649, 3501

The MCCs are defined by the Network Partners and are subject to change basis their discretion and such changes will be implemented basis communication from the networks without any requirement for intimation / information to the customers.

(b) For SBI Card Miles, SBI Card Miles Prime and SBI Card Miles Elite, all spending charged to the SBI Card under the Program will be eligible to earn Points except the following:

Category	Merchant Category Code
Any purchases at petrol pumps/service stations	5172, 5541, 5542, 5983
E wallet loading	6540, 6541
Payments towards Rent/property management	6513
School & Educational Services	8211, 8241, 8244, 8249, 8299
Utility transactions	4900, 4814, ,4899, 9399
Insurance transactions	5960, 6300, 6380
Quasi Cash	6012, 6051, 9222, 9311, 9402
Balance transfers, Balance Transfer on EMIs	-
Cash advances	-
Financial charges (e.g., late payment fee, dishonored cheque charges, service fee, transaction charges etc.)	-
Disputed transactions	-
Encash	-
ATM Withdrawals	-
Flexipay Transactions	-
Merchant EMI i.e. EMI's availed at the time of purchase at Merchant establishment or websites	-

All identification of eligible and non-eligible transactions regarding accelerated and regular Travel Credits by SBICPL are on best effort basis and may be subject to technical limitations. Further, MCCs are defined by network and are subject to change basis network discretion.

(c) A Cardholder cannot accrue Travel Credits for any charge incurred prior to his/her Enrolment Date.

(d) Travel Credits accumulated by a Cardholder on an SBI Card cannot be combined or used in conjunction with Travel Credits or Reward Points of his/her other SBI Cards at the time of redemption.

(e) The Travel Credits accrued do not have cash or any monetary value. Adjustments will be made to the Travel Credits if there are any credits, including those arising from returned goods or services or billing disputes. If a disputed transaction is resolved in favour of the Cardholder or where a transaction is

reversed, proportionate Travel Credits will also be reversed and credited to the Cardholder. On redemption, the Travel Credits would automatically be subtracted from the Travel Credits accumulated in the Cardholder's account.

(f) Travel Credits can only be accumulated for a period of 24 months from the date of the accrual of Travel Credits under the program.

(g) SBICPSL will notify the Primary Cardholder in the monthly statement of account in respect of the SBI Card of the number of Travel Credits accumulated immediately preceding the closing date for the said monthly statement.

(h) In the event the SBI Card is voluntarily closed by the Cardholder, the Travel Credits accumulated on his/her SBI Card can be redeemed within 30 days of closure, otherwise these will automatically lapse. In the event of cancellation of the SBI Card for any other reason, all the Travel Credits accumulated will stand forfeited. If the SBI Card is blocked or suspended by SBICPSL for any reason whatsoever, then the Travel Credits accumulated shall stand forfeited but may be reinstated at the discretion of SBICPSL if use of SBI Card is reinstated.

(i) SBICPSL's decision on computation of Travel Credits will be final, conclusive, and binding on the Cardholder.

(j) Participating travel loyalty programs are subject to change without notice, and SBI Card may suspend or terminate the Travel Credits transfer feature at any time without notice.

(k) Visit the Rewards Summary section of SBI Card App/Website to use Travel Credits.

(l) You may only transfer Travel Credits if you are a primary cardholder, and only to a participating travel loyalty program account belonging to you.

(m) Travel Credits transfer requests will be processed within a period of up to 21 days.

(n) All Points transfers are final and cannot be reversed or refunded.

(o) Once transferred, your Points become subject to the terms and conditions of the travel loyalty program you have selected.

(p) SBI Card is not liable for any delay, non-delivery, shortfall, deficiency, or unsatisfactory service/product provided by any participating Travel Partner Loyalty Program.

(q) SBI Card reserves the right to modify / amend these T&Cs in whole or in part at its sole discretion.

(r) These terms & conditions shall be governed and interpreted as per the laws of India and any dispute relating to these terms & conditions shall be subjected to exclusive jurisdiction of the courts of Delhi.

(s) Below is the conversion ratio that will be applicable for Travel Credits:

- 1 Travel Credit = ₹1 for Air Mile / Hotel Point
- 1 Travel Credit = ₹0.50 for Travel Bookings
- 1 Travel Credit = ₹0.25 for Shop & Smile Product Catalogue
- In case of a scenario where reward points redeemed by cardholders are required to be adjusted as a statement debit then the conversion value of such points shall be:
1 Reward Point = ₹0.50



(t) The conversion ratio of Travel Credits into Air MILES and Hotel Points will vary across airline and hotel partners.

3. Airline Partners and Conversion Ratios

S. No.	Partner	Program Name	Conversion ratio	Partner Logo
1	Air Arabia	AA Rewards	2:1	
2	Air Asia	AirAsia Rewards	1:1	
3	Air Canada	Aeroplan	1:1	
4	Air France-KLM	Flying Blue	1:1	
5	Air India	Flying Returns	1:1	
6	Air Vistara	Club Vistara	1:1	
7	Etihad Airways	Etihad Guest	1:1	
8	Ethiopian Airlines	ShebaMiles	2:1	
9	Japan Airlines	JAL Mileage Bank	2:1	 JAPAN AIRLINES

10	Saudia (Saudi Arabian Airlines)	AlFursan	2:1	
11	Spice Jet	SpiceClub	1:1	
12	Thai Airways	Royal Orchid Plus	1:1	
13	Turkish Airlines	Miles&Smiles	2:1	
14	United Airlines	United MileagePlus	2:1	
15	Qantas Airways	Qantas Frequent Flyer	1:1	
16	Qatar Airways	Privilege Club	2:1	

4. Hotel Partners and Conversion Ratios

S. No.	Partner	Program Name	Conversion ratio	Partner Logo
1	Accor	Accor - ALL	2:1	
2	IHG® Hotels & Resorts	IHG One Rewards	1:1	

3	ITC Hotels	Club ITC	2:1	
4	Orchid Hotels	Orchid Rewards	1:1	
5	Wyndham Hotels & Resorts	Wyndham Rewards	1:1	
6	Shangri-La Group	Shangri-La Circle	6:1	