



Most Important Terms & Conditions

Credit Card issued by:



TATA CARDS

Put **YOU** first

Tata Cards - Most Important Terms & Conditions

1. *FEES AND CHARGES

A. Annual Fees & Renewal Fees

There are annual fees and renewal fees applicable on the Tata Credit Card (Tata Card). Annual fee is a one-time charge and renewal fee is charged every year. These fees may vary from Cardholder to Cardholder, and for different card variants. These shall be as communicated to the Cardholder at the time of applying for the credit card. These fees, as applicable, are directly charged to the Cardholder account and the same would be billed in the card statement of the month in which it is charged. There may be separate fees for Additional Cards issued to the Primary Cardholder.

Credit Card Name	Annual Fee (Rs.)	Renewal Fee (Rs.)
TATA Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
TATA Card SELECT	2999	2,999
TATA Croma Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
TATA Croma Card SELECT	2999	2,999
TATA Star Card SELECT	2999	2,999
TATA Star Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)

B. Cash Advance Fees

The Cardholder can use the Card to access cash in an emergency from domestic /international ATMs. A transaction fee would be levied on all such withdrawals and would be billed to the Cardholder in the next statement. A transaction fee of 2.5% or Rs.500 whichever is higher at domestic ATMs and 2.5% or Rs.500, whichever is higher at international ATMs will be levied. The transaction fee is subject to change at the discretion of SBI Cards and Payment Services Limited, SBICPSL (formerly known as SBI Cards and Payment Services Private Limited). All cash advances also carry a finance charge equal to charges on revolving credit (please refer schedule of charges) from the date of withdrawal until the date of full payment.

C. Cash Payment fees

The Cardholders can pay TATA credit card dues at select branches of State Bank of India (SBI) by mentioning their credit card number & amount in pay-in slip and depositing the same at the branch counter. An instant payment acknowledgment receipt will be provided to the cardholder on payment of the Tata Card dues. This service will be available at Rs.250 + all applicable taxes.

D. Charges

- i. Charges and fees, as may be applicable from time to time, are payable by Cardholders for specific services provided by SBICPSL to the Cardholder or for defaults committed by the Cardholder with reference to his Card account
- ii SBICPSL retains the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, with due intimation to cardholders.

E. Interest Free Credit Period

The 'Interest free credit period' could range from 20 to 50 days, subject to submission of claims by the merchant. However, 'Interest free credit period' is suspended if any balance of the previous month's bill is outstanding. For cash advances, interest is charged from the date of transaction until the date of payment.

F. Finance Charges (Service Charges)

Finance Charges are payable at the monthly interest rate on all transactions including unpaid EMI installments from the date of transaction in the event of the Cardholder choosing not to pay his balance in full, and on all cash advances taken by the Cardholder, till they are paid back.

If the Cardholder makes partial or no payment of Total amount due (TAD) before Payment due date (PDD); i.e. the Customer has outstanding balance from previous months and in the current month, full payment of Total amount due is made before Payment due date then Finance charges will be levied on the closing balance till the payment date.

The current rate of finance charges is upto 3.75% per month [45% per annum] from the transaction date and is subject to change at the discretion of SBI Cards and Payment Services Limited (SBICPSL). Finance charges, if payable, are subject to levy of applicable taxes and are debited to the Cardholder's account till the outstanding on the card is paid in full. The minimum amount of Finance Charge levied on all transactions in the event of the Cardholder choosing not to pay his balance in full within payment due date, and on all cash advances taken by the Cardholder will be Rs 25 each, exclusive of applicable taxes.

- a. Finance charges on cash advances are applicable from the date of transaction until the payment is made in full.

Example 1 - Card Statement date – 15th of every month.

Transaction done between 16th June'19 – 15th July'19

1. Retail Purchase of Rs.5000 – On 20th June'19
2. Cash Withdrawal of Rs.7000 – On 10th July'19

Assuming No Previous Balance carried forward from the 15th June 2019 statement, the cardholder will get his 15th July statement showing Rs.12,000 of transactions along with 5 days of finance charges at the rate applicable on the Rs.7,000 cash withdrawal. The cardholder needs to make payment against the outstanding by 5th August 2019, i.e. 20 days from the Statement Date, for anything between the entire amount

or Minimum Amount Due. Please note that any payment made against your credit card outstanding will first be cleared against GST, EMI amount, Fees/Charges, Finance charges, Retail Spends and Cash Advance in that order. Finance charges will be levied from the previous statement date unless in the case of non-interest levied outstanding retail balance, where the finance charge is levied from the date of the transaction.

In case the statement outstanding has no cash balance and has not been carried forward from a previous statement and the retail balance outstanding on the statement date is paid in full by the payment due date, No Finance Charges are levied on such balances.

Example 2 –Card Statement date – 2nd of every month.

Transaction done between 3rd Jan'19 – 2nd Feb'19

1. Retail Purchase of Rs.10000 – On 5th Jan'19
2. Online Purchase of Rs.30000 – On 15th Jan'19

Assuming no previous balance carried forward from the 2nd Jan 2019 statement, the cardholder will get his 2nd Feb statement showing Rs.40,000 transactions. The cardholder needs to make payment against the outstanding by 22nd Feb 2019, i.e. 20 days from the Statement Date, for anything between the entire amount or the Minimum Amount Due. In case the statement outstanding has no cash balance and has not been carried forward from a previous statement and the retail balance outstanding on the statement date is paid in full by the payment due date, No Finance Charges are levied on such balances.

Making only the minimum payment every month would result in the repayment stretching over the years with consequent interest payment on your outstanding balance. For e.g. on a transaction of Rs.5,000 if Minimum Amount Due is paid every month (subject to a minimum amount of Rs.200 every month), it will take up to 44 months for entire outstanding amount to be paid in full.

Example 3 – Card Statement date – 2nd of every month.

Transaction done between 3rd March '19 – 2nd April '19

- (1) Annual fee of Rs.500 – On 5th March '19
- (2) Applicable taxes of Rs.90 – On 5th March '19
- (3) Online Purchase of Rs.6000 – On 15th March '19

Assuming no previous balance carried forward from the 2nd March 2019 statement, the cardholder will get his 2nd April statement showing Rs.6,590 transactions. The cardholder needs to make payment against the outstanding by 22nd April 2019, i.e. 20 days from the Statement Date, for anything between the entire amount or Minimum Amount Due.

Assuming the cardholder makes the payment of Minimum Amount Due of Rs.890, (5% of 6000 (retail spends)) + 90 (total GST) + 500 (100% of fee/charges) on 22nd April 2016, rounded off to nearest decimal point, finance charges would be levied at the effective rate and added to the total outstanding. Since the Minimum Amount Due has been paid, yet a balance of the previous month's bill is outstanding, thus the 'interest free credit period' has been suspended. Considering the effective rate of 3.75% p.m., finance charge calculation will be done as follows:

On the balance of Rs.6000 (15th March to 22nd April) for 38 days:

$$(3.75 \times 12) \times (38/365) \times 6000/100 = \text{Rs.}281.10$$

On the balance of Rs.5700 (22nd April to 2nd May) for 11 days:

$$(3.75 \times 12) \times (11/365) \times 5700/100 = \text{Rs.}77.30$$

Total Interest charged = Rs.358.50

Sum of Outstanding purchase amount, Interest charges, Fees and Charges, if any, and applicable taxes would reflect as the Total amount due in the statement dated 2nd May assuming the card holder does not make any transactions between 3rd April '19 – 2nd May '19.

If the Cardholder makes partial or no payment of Total amount due (TAD) before Payment due date (PDD); i.e. the Customer has outstanding balance from previous months and in the current month, full payment of Total amount due is made before Payment due date then Finance charges will be levied on retail spends, cash advance (if any) and finance charge (if any) till the payment date.

Example 4: Card Statement date – 2nd of every month.

Transactions done between 3rd Dec'18 – 2nd Jan'19

- 1) Retail Purchase of Rs.500 – On 15th Dec'18
- 2) Online Purchase of Rs.600 – On 20th Dec'18

Assuming no previous balance carried forward from the 2nd December 2018 statement, the cardholder will get his 2nd Jan statement showing Rs.1100 transactions and Total amount due of Rs.1100. The cardholder needs to make payment against the outstanding by 22nd Jan 2019, i.e. 20 days from the Statement Date, for anything between the entire amount or Minimum Amount Due.

Assuming the cardholder makes partial payment of Rs.500, on 22nd Jan 2019, finance charges would be levied at the effective rate and added to the total outstanding. Considering the effective rate of 3.75% p.m., finance charge calculation will be done as follows. On the balance of Rs.500 (15th Dec to 22nd Jan) for 38 days: $(3.75 \times 12) \times (38/365) \times 500/100 = \text{Rs.}23.42$

On the balance of Rs.600 (20th Dec to 22nd Jan) for 33 days:

$$(3.75 \times 12) \times (33/365) \times 600/100 = \text{Rs.}24.41$$

On the balance of Rs 600 (22nd Jan to 2nd Feb) for 12 days

$$(3.75 \times 12) \times (12/365) \times 600/100 = \text{Rs.}8.88$$

Total Interest Charged = Rs.56.71

Transactions done between 3rd Feb'19 – 2nd Mar'19

- 1) Beginning balance of Rs.656.71– On 3rd Feb'19
- 2) Retail Purchase of Rs.1000 – On 5th Feb'19
- 3) Online Purchase of Rs.3000 – On 15th Feb'19

Assuming previous balance of Rs.656.71 carried forward from the 2nd Feb 2019 statement, the cardholder needs to make payment against the outstanding by 22nd Feb 2019, i.e. 20 days from the Statement Date, for anything between the entire amount or Minimum Amount Due.

Assuming Cardholder makes complete payment by 15th Feb i.e. within Payment due date. Considering the effective rate of 3.75% p.m., finance charge calculation will be done as follows:

On the Balance of Rs.656.71 (3rd Feb – 15th Feb) for 12 days:
 $(3.75 \times 12) \times (12/365) \times 656.71/100 = \text{Rs.}9.72$

Total Interest Charged = Rs.9.72

Sum of Outstanding purchase amount, Interest charges, Fees and Charges, if any, and all applicable taxes would reflect as the Total amount due in the statement dated 2nd March.

G. Minimum Amount Due Definition

Minimum Amount Due shall be 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)

W.e.f. 15th March 2024, In case 5% of (finance charge + retail spends and cash advance) is less than finance charges then MAD calculation will be Total GST + EMI amount + 100% of Fees/Charges + 100% of finance charges +Overlimit Amount (if any)

Example:

Card Statement Date - 2nd of every month

Billing Statement period - 3rd Jan 2024 - 2nd Feb 2024

Total Retail Purchase balance - Rs.1,34,999.60

Finance Charge - Rs.11,972.18

Fee & Charges in the statement - Rs.2,700.00

Total GST in the statement - Rs.2,640.99

Assuming cardholder doesn't make any spend transaction during the statement period, Minimum Amount Due (MAD) will be calculated as given below:

5% of (Finance Charge + Retail Spends + Cash Advance), i.e. 5% of $(11,972.18 + 1,34,999.60 + 0) = \text{Rs. } 7,348.58$ Since 5% of (Finance Charge + Retail Spends + Cash Advance) i.e. Rs 7,348.58 is less than Finance Charge of Rs.11,972.18, Minimum Amount Due will be calculated as Total GST + EMI amount + 100% of Fees/Charges + 100% of Finance Charges + Overlimit Amount (if any) So, Minimum

Amount Due (MAD) shall be, Total GST (Rs.2,640.99) + EMI amount (Rs.0) + 100% of Fees/Charges (Rs.2,700) + 100% of Finance Charges (Rs.11,972.18) + Overlimit Amount (Rs.0) = Rs.17,313.17

H. Late Payment Charges

- **NIL for Outstanding Amount on payment date from Rs.0-Rs.500**
- **Rs.400 for Outstanding Amount greater than Rs.500 & up to Rs.1,000**
- **Rs.750 for Outstanding Amount greater than Rs.1,000 & up to Rs.10,000**
- **Rs.950 for Outstanding Amount greater than Rs.10,000 & up to Rs.25,000**
- **Rs.1,100 for Outstanding Amount greater than Rs.25,000 & up to Rs.50,000**
- **Rs.1,300 for Outstanding Amount greater than Rs.50,000**

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.

Example 1 - Card Statement date – 2nd of every month.

Transaction done between 3rd Jan'16 – 2nd Feb'16

- (1) Retail Purchase of Rs.5000 – On 5th Jan'16
- (2) Online Purchase of Rs.5000 – On 15th Jan'16

Assuming no previous balance carried forward from the 2nd Jan 2016 statement, the cardholder will get his 2nd Feb statement showing Rs.10,000 transactions. The cardholder needs to make payment against the outstanding by 22nd Feb 2019, i.e. 20 days from the Statement Date, for anything between the entire amount or Minimum Amount Due.

If the cardholder does not make the payment of the Minimum Amount Due or more by 22nd Feb 2016, he would be charged a Late Payment

Charge of Rs.750 (Rs.750 for greater than Rs.1000 & up to Rs.10,000).

Example 2 - Card Statement date – 2nd of every month.

Transaction done between 3rd Feb'16 – 2nd Mar'16

1. Retail Purchase of Rs.2000 – On 8th Feb'16
2. Online Purchase of Rs.2500 – On 19th Feb'16

Assuming no previous balance carried forward from the 2nd Feb 2016 statement, the cardholder will get his 2nd March statement showing Rs.4500 transactions. The cardholder needs to make payment against the outstanding by 22nd March 2016, i.e. 20 days from the Statement Date, for anything between the entire amount or the Minimum Amount Due.

If the cardholder does not make any payment by 22nd March 2016, he would be charged a Late Payment Charge of Rs.750 (Rs.750 for greater than Rs.1000 & up to Rs.10,000)

Example 3- Card Statement date – 2nd of every month.

Transaction done between 3rd Sep – 2nd Oct

- (1) Retail Purchase of Rs.9400 – On 5th Sep

Assuming no previous balance carry forward from the 2nd Sep statement, the card holder will get 2nd Oct statement showing Rs.9400 as total amount due. The cardholder needs to make payment against the outstanding by 22nd Oct, i.e. 20 days from the Statement Date, for any amount between the entire amount or Minimum Amount Due. The cardholder makes complete payment of Rs.9400 against the outstanding on or before 22nd Oct.

Transaction done between 3rd Oct – 2nd Nov

- (1) Retail Purchase of Rs.5000 – On 5th Oct
- (2) Online Purchase of Rs.5000 – On 15th Oct

The card holder will get 2nd Nov statement showing Rs.10,000 as total amount due. The customer receives a refund of Rs.9400 for the transaction done in previous cycle from the merchant on 10th Nov. This

refund amount will be adjusted against the total amount due. The cardholder needs to make payment against the outstanding on or before 22nd Nov, i.e. 20 days from the Statement Date, for any amount between the outstanding amount or Minimum Amount Due. Since credit amount arising out of refund is greater than Minimum Amount Due, the cardholder will not be charged with Late Payment Charge.

Example 4- Card Statement date – 2nd of every month.

Transaction done between 3rd Jan – 2nd Feb

- (1) Retail Purchase of Rs.4500 – On 5th Jan
- (2) Online Purchase of Rs.6000 – On 15th Jan

The card holder will get 2nd Feb statement showing Rs.10,500 as total amount due. The customer receives a refund of Rs.500 for Payment Dishonor Fee that was charged in the previous cycle on 10th Feb. The cardholder needs to make payment against the outstanding by 22nd Feb, i.e. 20 days from the Statement Date, for for any amount between the entire amount or Minimum Amount Due. Credit amount arising out of reversal initiated by Tata Card will not be adjusted against the payment due. If the cardholder does not make the payment of the Minimum Amount Due or more on or before 22nd Feb he would be charged a Late Payment Charge of Rs.950 (Rs.950 for greater than Rs.10,000 & up to Rs.25,000).

I. Over Limit Fees

As a service gesture, Tata Card may approve Overlimit transactions subject to internal policy, eligibility with respect to transaction, customer profile and customer consent. If the outstanding amount exceeds the credit limit, an Overlimit Fee equal to 2.5% of the overlimit amount that exceeds the credit limit or Rs.600, whichever is higher, will be levied. Overlimit Fee will be levied only once per billing cycle. Please note that consent given by Cardholder to enable Overlimit facility on his/her credit card will automatically enable the facility on all credit cards held by the cardholder under the same account. Overlimit

Fee will not be reversed in case of transaction reversal / cancellation / refund.

J. Payment Dishonor Fees

In case of a Payment Dishonor, cardholder will be charged payment dishonor fee of 2% of Payment Amount subject to minimum charges of Rs.500

K. Other charges:

- Card Replacement Fee: Rs.100/- - Rs.250/-
- Cheque Payment Fee: Rs.100
- Foreign Currency Transaction fee: 3.5% for ALL TATA Cards

The exchange rate used to convert Foreign Currency transaction into INR will be determined by network (VISA/Mastercard etc.), as the case may be, basis the exchange rates governed by them on the date the transaction is settled with TATA Card, which may not be the same date on which the transaction was made. The Foreign currency transaction fee will be applied on the INR converted amount shared by the network. Foreign Currency Transaction fee will not be reversed in case of transaction refunds

- Dynamic & Static Currency Conversion Markup Fee: 3.50% (on all TATA cards) is charged on transactions greater than or equal to Rs.1,000 carried out in Indian Currency at an international location or at merchants located in India but registered overseas. Dynamic & Static Currency Conversion Markup Fee will not be reversed in case of transaction refunds.
- Rewards Redemption Fee: Rs.99 (On Gifts, Statement Credit & Specific Vouchers Only)
- Processing Fee on all Rent Payment Transactions** | Rs.199. Processing Fee will not be reversed in case of transaction reversal / cancellation / refund.

L. Balance Transfer:

Balance Transfer Offer allows the customer to transfer other Bank credit cards' outstanding to Tata Credit Card and pay back in lump-sum or EMIs

	Tenure	Rate of Interest	Important Points
Balance Transfer	60 days	0%	On all subsequent purchases, whether made in retail and/or cash and other outstanding balances, the applicable finance charge of up to 3.5% p.m. (42% p.a.) for Unsecured card shall be levied, and all such levying of applicable finance charge be made applicable from the date of purchase itself and shall accordingly cover all card holders who may have BT amount in their card account. Furthermore, it is clarified that for and up to 50 days, interest free period is not valid on any retail purchases or otherwise for those cardholders who may have a BT amount in their account. A one-time Processing Fee is charged over and above the ROI.
	180 days	1.7% p.m. (20.40% p.a.)	

2. *LIMITS

Credit Limit and Cash Limit are assigned to Cardholders based on internal SBICPSL credit criteria (Add-On cardholders share the same limits as that of the Primary Account Holder). These limits are communicated to the cardholder at the time of card delivery. The Credit Limit and Cash Limits are communicated to the Cardholder in every statement. The Available Credit Limit (i.e. the Credit Limit available for use) at the time of the statement generation is provided as a part of the statement. SBICPSL will review the Cardholder account periodically, and increase or decrease the Cardholder credit limit based on internal criteria. Cardholders seeking to have their credit limit increased can do so by writing to SBICPSL and providing financial documents declaring their income. SBICPSL, at its sole discretion and based on such new documents provided, may increase the Credit Limit of the Cardholder.

3. *BILLING AND STATEMENT

- a) 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.
- b) Credit Cards offer the Cardholder a revolving credit facility. The Cardholder may choose to pay only the Minimum Amount Due printed on the statement and such payment should be sent before the Payment Due Date, which is also printed on your statement. The balance outstanding can be carried forward to subsequent statements. The Cardholder can also choose to pay the Total Amount Due or any part of the amount above the Minimum Amount Due. Any unpaid Minimum Amount Due of the previous statements will be added to the Cardholders Current Minimum Amount due in addition to the outstanding exceeding the Cardholders Credit Limit.

Minimum Amount due shall be 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)

W.e.f. 15th March 2024, in case 5% of (Finance Charge + Retail Spends and Cash Advance) is less than Finance Charges then MAD calculation will be Total GST + EMI amount + 100% of Fees/Charges + 100% of Finance Charges + Overlimit Amount (if any)

- c) Payments made towards the card outstanding are acknowledged in subsequent statements.

Any dispute regarding input tax credit or any other matter pertaining to taxes shall be communicated to Credit Card Issuer within 30 days from the date of issuance of the Statement

- d) Payments received against the Cardholder's card outstanding will be adjusted against GST, EMI amount, Fees/Charges, Finance charges, Retail Spends and Cash Advance in that order.

Card Holder would be responsible for providing correct and timely information for enabling Credit Card Issuer to undertake appropriate GST compliances which would in turn enable card holder to take input tax credit of supplies made by the Credit Card Issuer. Card issuer shall not be responsible for any loss of input tax credit or delay in availment of input tax credit to the card holder on account of incorrect information provided by card holder or due to any act or omission by card holder.

- e) Payments towards the Card account may be made in any of the following ways:

By logging onto www.tatacard.com and using Paynet option to make payment through netbanking or your SBI ATM cum debit card.

By mailing a Cheque or draft to the mailing address provided in the reverse of the statement.

By dropping a Cheque or draft into any of the Tata Card drop boxes placed in your city or in designated State Bank of India branches.

The Cheque/draft should be made payable to "Tata Card Number xxxxxxxxxxxxxxxxx".

NACH: Payments can be made through the National Automated Clearing (NACH) in select cities.

- f) Tata Card Offers various mode of making payments of bill outstanding, the same is illustrated at the back of the monthly statement and Tata card website.
Any advance received from card holder shall treated as being an advance towards future spends and not against any charges/fees.
- g) Billing Disputes: All contents of statements will be deemed to be correct and accepted by the Cardholder unless within 25 days of the Transaction Date the Cardholder informs SBICPSL of any discrepancies, and these discrepancies are found to be true by SBICPSL. On receipt of such information, SBICPSL may reverse the charge on temporary basis. If on completion of subsequent investigations, the liability of such charges is to the Cardholder's account, the charge will be reinstated in a subsequent statement.
- h) Customer Grievance Redressal: All grievance escalations should be marked to TATA Head, at PO Bag 7 – GPO, New Delhi -110001 or e-mail at nodalofficer@sbicard.com
- i) Contact Particulars: From All Phones: 39 02 34 56 (Prefix STD code of your city while calling from mobile) or 1800 180 8282/1860 500 8282
Correspondence: Through mail, by writing to The Manager - Customer Services, SBI Cards & Payment Services Ltd.,
DLF Infinity Towers, Tower C, 12th Floor, Block 2, Building 3,
DLF Cyber City Gurugram - 122002 (Haryana) India
www.tatacard.com or at PO Bag 7–GPO, New Delhi -110001
Through email by writing in at customer.care@tatacard.com
The Cardholder can write on dedicated email id for Mis-selling and Harassment related complaints-salesgrievance@sbicard.com
The Cardholder can write on dedicated email id for dispute/ unauthorized transaction - chargeback@sbicard.com
The Cardholder can call us up on dedicated helpline for Miss-Sell/ Harassment related complaints : 080-39356050
- j) Reversals initiated by TATA Card, including reversal of Fees and Charges, will not be adjusted against the payment due and will be

treated as credit for the current billing cycle.

Any credit amount arising out of refund/failed/reversed transactions with an effective date of such transactions pertaining to previous billing cycle will be considered as payment if the amount is credited before the Payment Due Date of the previous billing cycle.

Any credit amount arising out of refund/failed/reversed transactions with an effective date of such transactions pertaining to the current billing cycle, will not be considered as payment even if the amount is credited before the Payment Due Date of the previous billing cycle.

k) **SMA & NPA**

- Special Mention Accounts ('SMA'):

In furtherance to Regulatory requirements, Tata 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 Tata 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.

- l) In compliance of the RBI circular on Harmonization of Turn Around Time (TAT) and customer compensation for failed transactions using authorized payment systems dated 20th September 2019, in case Tata Card does not reverse the money debited due to a failed transaction within a prescribed timeline in applicable cases, then compensation shall be paid to the customer as per provisions of the above circular, basis any such confirmation/information received from card networks on failed transactions.

4. *-DEFAULT

In the event of default, the Cardholder will be sent reminders from time to time for settlement of any outstanding on the card account, by post, fax, telephone, e-mail, SMS and/or engage third parties to remind, follow up and collect dues. Any third party so appointed, shall adhere

fully to the code of conduct on debt collection.

Before reporting default status of a credit card holder to a Credit Information Company which has obtained Certificate of Registration from RBI and of which the SBICPSL is a member, we will provide a prior communication to the card holder. In the event of non-payment of at least the Minimum Amount Due by the Payment Due Date, card account will be reported as 'Default' to credit information bureaus / agencies

It may further be noted, that if a card holder, post being reported as defaulter, clears his/her dues, then SBICPSL would withdraw the defaulter status from the Credit Information Company. Such changes may take 45-60 days to reflect in customer's credit report.

Terms and Conditions governing Credit Card facilities shall be applicable to the Supplementary /Add on Cardholder as well.

SBICPSL submits the Cardholder's data to a Credit Information Company every month in the prescribed format. Credit Information Company uploads the submitted data onto their server within 30 days' time.

The total Outstanding on the Card account, together with the amount of any Charges effected but not yet charged to the Card Account, will become immediately due and payable in full to SBICPSL on bankruptcy or death of the Primary Cardholder, and the Card Account shall immediately stand cancelled. The Primary Cardholder's estate will be responsible for settling any Outstanding on the Card Account and should keep SBICPSL indemnified against all costs, including legal fees and expenses incurred in recovering such Outstanding. Pending such repayments, SBICPSL will be entitled to continue to levy finance charges at its prevailing rates.

5. TERMINATION/REVOCATION OF THE CARDHOLDERSHIP

- a) The Cardholder may end the Agreement at any time by writing to SBICPSL or calling in to the TATA Card Helpline, and by cutting the card(s) diagonally. All the cards including the add-on cards will be terminated basis the written request. In case a Cardholder having negative Rewards Point Balance at the time of voluntary closure, then

the equivalent value of such negative reward points will be automatically converted to statement debit and is required to be paid by the Cardholder along with any other dues. Termination will be effective after payment of all amounts outstanding on the card account. No annual, joining or renewal fees shall be refunded on a pro-rata basis.

Example – Negative Reward Point Balance at the time of voluntary closure : -1000

Upon voluntary closure, -1000 negative Reward Point balance will be automatically converted to statement debit of Rs 250 i.e. 1000 Negative Reward Points X Rs 0.25 per Reward Point (this conversion value may vary for different card variants). This amount will be charged to the Cardholder account and is required to be paid by the Cardholder along with any other dues.

The Cardholder can write on email id for account closure on dedicated email id-closurerequest@tatacard.com.

- b) SBICPSL may also restrict, terminate or suspend the use of The Cardholder Account at any time without prior notice if SBICPSL reasonably believe it necessary for business or security reasons and/ Or at the request of any law enforcement agency, and/or any government authority and/or under the laws & regulations which apply to SBICPSL & its customer.

SBICPSL can suspend the facility on the Credit Card, if the Cardholder defaults on the payment due or exceeds the credit limit extended. The Card must not be used after the Agreement ends or while use of Card Account is suspended.

- c) In such a situation, the Cardholder must (subject to any default or other notice required by law) immediately pay SBICPSL the total outstanding Balance on the Account. This includes all amounts due to SBICPSL under the Agreement, including all transactions and other amounts not yet charged to the Account. The Cardholder Account will not be considered as closed until the Cardholder has paid all such due amounts.

- d) If a credit card has not been used for a period of more than one year, the process to close the card shall be initiated after intimating the cardholder. If no reply is received from the cardholder within a period of 30 days, the card account shall be closed, subject to payment of all dues by the cardholder.

6. LOSS/THEFT/MISUSE OF CARD

- a) The Cardholder should contact SBICPSL as soon as possible at the Tata Card Helpline if the Primary or any Additional credit card is misplaced, lost, stolen, mutilated, not received when due or if he/she suspects that the credit card is being used without the Cardholder's permission. Once a card is reported lost, it should not, under any circumstance be used if found by the Cardholder subsequently, and the Cardholder should cut the card diagonally in half.

- The Cardholder can also block the card instantly either on IVR or our website www.tatacard.com or through SMS based service
- To block your lost/stolen card through SMS, just SMS BLOCK XXXX to 5676791 from your registered mobile number. (XXXX = Last 4 digits of your Card number). If you do not receive a confirmation SMS within 5 minutes of your request, please do not consider the card to have been blocked. Please call up the help line to get your card blocked immediately and to avoid any misuse.

The Card holder can contact on dedicated helpline no -18605003000 for reporting of Lost/theft/unauthorized transaction.

The Cardholder can write on dedicated email id for reporting of lost card – lostcard@tatacard.com.

- b) SBICPSL is not liable or responsible for any transactions incurred on the card account prior to the time of reporting of the loss of the card to SBICPSL and the Cardholder will be wholly liable for the same. In addition to notifying SBICPSL about the loss or theft of the Card, the Cardholder must report any theft of the Credit Card(s) to the Police and lodge an FIR. The Cardholder will, however, be liable for all losses when someone obtains and misuses the Card or PIN with the Cardholder's consent, or the consent of an Additional Cardholder.

- c) As per Reserve Bank of India (RBI) mandate, dated 06 Jul'17 on Customer Protection - Limiting Liability of Customers in Unauthorised Electronic Banking Transactions, a policy is designed to ensure customer protection relating to unauthorized credit card transactions. The same is updated on Tata Card's website under "Customer Grievance Redressal Policy". The policy is based on the principles of transparency and fairness in treatment of customers
- d) If the Cardholder has acted fraudulently the Cardholder will be liable for all losses. If the Cardholder acts without reasonable care, the Cardholder may be liable for all losses incurred. This may apply if the Cardholder fails to follow the safeguards as specified by SBICPSL.
- e) SBICPSL may, without referring to the Cardholder or any Additional Cardholder, give the police or other relevant authorities any information that SBICPSL considers relevant about the loss, theft or misuse of a Card or PIN.
- f) Changes in contact details including mobile number, of your credit card account would be intimated to your new as well as preceding contact details in the system. It is advised to keep your current contact details including mobile number updated in our records.

7. DISCLOSURE

The Credit Information Company is an initiative of the Government of India and the Reserve Bank of India (RBI) to improve the functionality and stability of the Indian financial system. This is in line with RBI's efforts to provide an effective mechanism for exchange of information between banks and financial institutions, thereby enabling cardholders to avail of better credit terms from various institutions.

The Cardholder acknowledges that SBICPSL is authorized to share cardholder information to a Credit Information Company (that has obtained Certificate of Registration from RBI).

SBICPSL shall provide information relating to repayment record of the cardholder to a Credit Information Company within a period of 45 – 60 days.

In the event of a dispute, SBICPSL will make suitable amends to the reporting procedure before reporting the card holder as defaulter. However it may also be noted that such disclosure/release of information would be contingent on time available to investigate and settle such disputes raised.

The Cardholder further acknowledges that SBICPSL is authorized to share Cardholder information, including default in payments with Financial Institution, employer and to other third parties engaged by SBICPSL for proper operation of card accounts, verification and other administrative services.

SBICPSL may also share Cardholder information with any parent, subsidiary, affiliate or associate of SBICPSL, for the purposes of marketing and offering various products and services of SBICPSL or its group companies, subsidiaries, affiliates and/or associates.

Tata Card Most Important Terms and Conditions are also available at www.tatacard.com

Important Regulatory information

- The Card is valid for use both in India as well as abroad. It is, however, not valid for making foreign currency transactions in Nepal and Bhutan.
- Usage of the Card for transacting outside India must be made in accordance with applicable law including the Foreign Exchange Management Act, 1999 ("FEMA") and Regulations thereunder issued by RBI. Foreign exchange trading through internet trading portals is not permitted. In the event of any violations or failure to comply, you may be liable for penal action. You should consult your Authorized Dealer (AD) regarding your Foreign Exchange Entitlement.
- If you have any credit balance on the credit card account, Tata Card has the right to return this credit balance to you.
- Please do not use credit cards for making remittances/payments towards capital account transactions such as investment in overseas entities or setting up of entities overseas as it is not a permissible method of funding under RBI's Master Direction - Direct Investments

by Residents in Joint Venture/ Wholly Owned Subsidiary abroad.

- As per RBI Master Circular- Master Circular on Miscellaneous Remittances from India facilities for Residents, use of Credit Card is prohibited for purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for call-back services, etc., since no drawal of foreign exchange is permitted for such items/activities. Please refer Master Circular on Miscellaneous Remittances from India facilities for Residents for more details.

8. *SCHEDULE OF CHARGES

Fees	
Annual Fee (one time)	Rs.0 - Rs.2999
Renewal Fee (p.a.)	Rs.0 - Rs.2999
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	3.75% p.m. (45% p.a.) for unsecured cards; 2.75% p.m. (33% p.a.) for Secured cards
Minimum Finance Charges	Rs.25
Minimum Amount Due	Minimum Amount due shall be 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) W.e.f. 15 th March 2024, in case 5% of (Finance Charge + Retail Spends and Cash Advance) is less than Finance Charges then MAD calculation will be Total GST + EMI amount + 100% of Fees/Charges + 100% of Finance Charges + Overlimit Amount (if any)
Cash Advance	
Cash Advance Limit	Up to 80% of Credit Limit (Max. 12K / day for Gold and Titanium Cards & 15K / day for Platinum, Prime, Elite, Aurum & Co-brand Cards)
Free Credit Period	Nil

Finance Charges	3.75% p.m. (45% p.a.) for unsecured cards; 2.75% p.m. (33% p.a.) for Secured cards; The above-mentioned charges will be applicable from the date of Cash withdrawal.
Minimum Finance Charges	Rs.25
Cash Advance Fees	
SBI ATMs/Other Domestic ATMs	2.5% of transaction amount (subject to a minimum of Rs.500)
International ATMs	2.5% of transaction amount (subject to a minimum of Min. Rs.500)
Other Charges & Fees	
Cash Payment fee	Rs.250
Payment Dishonor fee	2% of Payment amount (subject to a minimum of Rs.500)
Cheque Payment Fee	Rs.100
Late Payment	NIL for Outstanding Amount from Rs.0-Rs.500; Rs.400 for Outstanding Amount greater Rs.500 & up to Rs.1000; Rs.750 for Outstanding Amount greater than Rs.1000 & up to Rs.10,000; Rs.950 for Outstanding Amount greater than Rs.10.000 & up to Rs.25,000 Rs.1100 for Outstanding Amount greater than Rs.25,000 & up to Rs.50,000 Rs.1300 for Outstanding Amount greater than Rs.50,000

Additional Late Payment Charge	Rs.100
Overlimit	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	Rs.100 - Rs.250
Emergency Card Replacement (When Abroad)	Actual cost (subject to a minimum of \$175 for VISA & \$148 for Master Card)
Foreign Currency Transaction Fee	3.5% (For all TATA Cards). Foreign Currency Transaction fee will not be reversed in case of transaction refunds.
Dynamic & Static Conversion Transaction	3.5% (For all TATA Cards). Dynamic & Static Currency Conversion Markup fee will not be reversed in case of transaction refunds
Rewards Redemption Fee (If applicable)	Rs.99 (On Gifts, Statement Credit & Specific Vouchers Only)
Processing Fee on all Rent Payment Transactions	Rs.199. Processing Fee will not be reversed in case of transaction reversal / cancellation / refund.
Priority Pass Lounge Charges (If applicable)	All Airport Lounge visits within India through the Priority Pass Program will be charged with an usage fee of \$27 per visit + applicable taxes. All Airport Lounge visits outside India through the Priority Pass Program, after exhausting the complimentary visits, will be charged with an usage fee of \$27 per visit + applicable taxes. For more details, please visit tatacard.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.
Surcharge	
<p>Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps</p> <p>Payment of Customs duty</p>	<p>As prescribed by IRCTC/Indian Railways</p> <p>1% of transaction amount + all applicable taxes. Fuel surcharge is levied by the acquiring bank providing the terminal to the merchant. The transaction value on charge slip will differ from the 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.</p> <p>2.25% of transaction amount (subject to a minimum of Rs.75)</p>

All taxes would be charged as applicable on all the above Fees, Interest & Charges.

“Applicable Taxes” (for Statements issued on or after 1st July, 2017) means:

- For the cardholders having state of residence in the records of Tata 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 Tata Card on the statement date as other than “Haryana” - Integrated Tax @ 18%

All payments made for a cardholder account will be settled in the order of Payments received against the Cardholder’s card outstanding will be adjusted against GST, EMI amount, Fees/Charges, Finance charges, Retail Spends and Cash Advance in that order.

****** 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.

As per the RBI KYC guidelines and to ensure that documents, data or information collected under Customer Due Diligence process is kept up-to-date, SBI Card shall ask the cardholder for periodic updation of KYC records at specific intervals. As per company’s internal policy, failure to provide the KYC documents during the periodic updation process may lead to temporary suspension/block of the credit card account. The card(s) suspended temporarily will not incur Annual Fee for the inactive period. The Annual Fee will be levied once the card account is activated, upon completion of periodic updation process.

Your continued usage of the card will be deemed as acceptance of these amendments

Tata Card Helpline

39 02 34 56 (prefix local STD code),

1800 180 8282

All information in this communication is correct as per 1st November'24 and is subject to change at the discretion of SBICPSL. Tata Card Most Important Terms and Conditions are also available at www.tatacard.com

SBI Cards and Payment Services Limited.

P.O. Bag No. 28, New Delhi - 110 001

Please visit our website at : www.tatacard.com



Know us better

By Phone

For more information call
1800 180 8282
39 02 34 56 (prefix local STD code)
Please keep your card handy

By e-mail

Write to us at: customercare@tatacard.com
for any queries on your card account

By Letter

Write to us at TATA Cards, c/o SBICPSL, Post
bag No. 7, GPO, New Delhi - 110001

By Web

Log onto tatacard.com