

Terms & Conditions

Exclusive Offer for select Tata Credit Cardholders making payments via online mode only

Offer: Get 500 reward points on payment of SBI Credit Card bill through Online modes for 03 consecutive months (between 01-Aug-2026 to 31-Oct-2026)

1. This Reward points Offer ("Offer") is made by SBI Cards & Payment Services Ltd ("SBICPSL") to certain SBI Credit Cardholders ("Cardholders"). The intended recipients shall receive the Offer through appropriate medium as chosen by SBICPSL. By availing this Offer and benefits accruing thereto, the Cardholder explicitly agrees to be bound by all the terms and conditions herein.
Offer excludes Cashback Tata Cardholders and Corporate Tata Cardholders. Card accounts with blocks / flags as Settlement (A), Charge-off(C), Deceased(D), 3rd party Fraud (E), 1st party Fraud(F), 30DPD(G), On Hold(H), KYC pending(I), High Risk(J), Legal(L), Never used(N), Over limit(O), Deceased(Q), Wrongly approved(W), Voluntary Closure (more than 30 days(X), Restructuring(Y), and 90DPD(Z) will not be eligible for campaign.
2. This Offer is applicable only once to select Cardholders of Tata Credit Card who receive the Offer through appropriate medium as chosen by SBICPSL, provided they comply / fulfill criteria as determined by SBICPSL.
3. The Offer is valid only on making Tata Credit Card bill payment for 03 consecutive months between 01-Aug-2026 to 31-Oct-2026 for eligible cardholders.
4. Cardholders would remain eligible for the Offer if credit card bill payment is paid through online mode based on the statement due.
5. Cardholders will not be eligible
 - a. If there was no due - & no payment has been made
 - b. If there was no due – however, Cardholder has made payment through non-cheque / digital mode.
6. The Offer is not applicable on receipt of any purchase cancellations, merchant refund, cashback, any returns, fee reversal credit or any other credit that is not payment (for all transactions done during or before the Offer period). Disputed and / or unauthorized / fraudulent transactions, will not be considered for this Offer.
7. The Offer will not be valid if the payment is failed or reversed.
8. Cardholders will be disqualified from this Offer if payment is received via cheque mode even once.
9. SBICPSL reserves the right to modify or change any of the terms and conditions applicable to the Offer or cancel the partial or entire Offer at its sole discretion without prior notice.

10. Cardholders to ensure and update the correct registered mobile number to receive communication related to this Offer. SBICPSL shall not be responsible for non-communication, in case eligible Cardholder does not have a valid Registered Mobile Number with SBICPSL. SMS will be sent to the mobile number as updated in SBICPSL's system.
11. SBICPSL will not be responsible for non-delivery of SMSs due to any issues at telecom service provider end or if Cardholders have registered their mobile numbers with the DND service to opt-out receiving unsolicited commercial calls / messages.
12. This is a stand-alone Offer, and the benefits Offered under this cannot be clubbed together and / or in any way be combined with any other Offer of SBICPSL in any manner, or form.
13. The reward points Offered can be used only once, within the validity period from the date of issuance.
14. Extension of reward points will not be granted under any circumstance.
15. Reward points will be given only to Cardholders who are eligible as part of Offer on their Tata Credit Card. Decision of SBICPSL about eligibility of cardholders is final and binding.
16. Reward points will be credited to Tata Credit Cardholder account within 30 days after the completion of the Offer on 31 October 2026, i.e., by 30 November 2026.
 - a) No Cardholder escalations related to this Offer will be entertained after 31 December 2026.
17. These terms & conditions shall be governed and interpreted as per the prevailing laws of India and any dispute relating to these terms & conditions shall be subjected to exclusive jurisdiction of the courts of Delhi.
18. Any disputes arising out of this Offer shall be subject to arbitration under the Indian Arbitration and Conciliation Act, 1996 including any statutory amendments carried thereof. Arbitration shall be conducted by a sole arbitrator appointed by SBICPSL for this purpose and the award of the arbitrator shall be final and binding on the cardholder and SBICPSL. The seat & venue arbitration shall be at New Delhi, and the language of arbitration shall be English. The existence of a dispute, if there is any, shall not constitute a claim against SBICPSL.
19. In case of any dispute, the decision of SBICPSL shall be final and binding.
20. If any term of this Offer is held by a court of competent jurisdiction to be invalid or unenforceable, then this Offer, including all the remaining terms, will remain in full force and effect as if such invalid or unenforceable term had never been included.
21. Cardholders are not bound in any way to participate in the Offer. Any such participation is voluntary and the same is being made available purely on a 'best effort basis'.
22. SBICPSL reserves the right to modify or change any of the terms and conditions applicable to the Offer at any time without prior notice.