

Declaration-Cum-Undertaking

Address of the PSA

Re: Code of Conduct

Dear Sir,

I am working in your company as a _____ since _____. My job profile, inter-alia, includes offering, explaining, sourcing, and assisting documentation of products and linked services to prospects of SBICPSL.

In the discharge of my duties, I am obligated to follow the Code of Conduct attached to this document.

I confirm that I have read and understood and agree to abide by the Code of Conduct. I further confirm that the HR Person of your company mentioned below has explained the contents in full to me.

In case of any violation, non-adherence to the said Code, you shall be entitled to take such action against me, as you may deem appropriate.

Signed on this _____ day of _____ 20 _____

Name: _____ Signature: _____

Agency: _____

Name of the HR :-

Signature (_____)

FOS Code of Conduct Undertaking format

THIS SCHEDULE IV is made part of the Agreement dated [.....] between **SBI CARDS AND PAYMENT SERVICES PVT. LTD.** (SBICPSL) and.....

I.....resident of.....

....., am aware that my employer
..... has entered into an Agreement with **SBI CARDS AND PAYMENT SERVICES PVT. LTD** on
I fully understand that this arrangement imposes certain obligations on its personnel. I hereby confirm that I have reviewed, read and understood the terms and conditions laid down in the code of conduct and I agree to strictly adhere to the same. I agree voluntarily to provide this undertaking to ensure my understanding and compliance with these obligations.

1. I understand that I may have access to certain data and documents that may contain confidential information ("Confidential Information") of SBICPSL, Confidential Information includes, but is not limited to any information relating to organizational structure, customer information / data, personnel data, marketing philosophy and objectives, project plans, business initiatives, systems, designs , processes, product features, financial results, and materials related to same, technology, customer lists, product development, advertising or sales programs of SBICPSL and any other information which would give SBICPSL an opportunity to obtain an advantage over their competitors or which SBICPSL is ethically obliged to protect from unauthorized sources. None of such Confidential Information shall be deemed to be in the public domain.
To enable SBICPSL to protect its confidential information, I agree to safeguard all confidential Information and not to reveal, transfer or otherwise disclose Confidential Information to any third party. I will not discuss the confidential information at any public place.

Upon termination of my employment with the employer or otherwise upon my disengagement from the performance of services for SBICPSL, I agree to destroy or return promptly all Confidential Information to SBICPSL including all copies thereof in whatever form, including electronic form.

2. I shall perform my services to the best of my abilities in a bona fide manner and shall exercise due diligence and utmost care, in respect thereof. I will be bound by all the rules, regulations, policies of SBICPSL as promulgated from time in relation to my conduct of the services.

3. I Shall strictly adhere to the term and condition of the code of conduct.

4. I understand, acknowledge and agree that if I threaten to or breach or fail to observe any of the obligations set forth in this Undertaking then:

a) SBICPSL will be subject to irreparable harm and I therefore agree that SBICPSL shall be entitled to injunctive relief, damages and/or any other remedies permitted under law, to ensure and enforce my compliance with these obligations provided, however, that no specification herein of any particular legal or equitable remedy shall be constructed as a waiver, prohibition or limitation of any other legal or equitable remedies.

b) My services can be terminated and/or such disciplinary action and/or such legal action taken against me as they may deem fit.

Name of the Associate: _____

Date : _____

SBI CARD'S CODE OF CONDUCT FOR DIRECT SELLING & MARKETING AGENTS

1. This code will apply to all agents and their representatives involved in sales, marketing and distribution of any financial / payment product of SBI Card.
2. The Agents, Sales Executives/Business Relationship Executive and Tele Marketing Executive working for the Agencies must agree, in writing, to abide by this code prior to undertaking any direct sale or marketing operation on behalf of SBICPSL.
3. All agents and their representatives involved in sales, marketing and distribution of any financial / payment product of SBI Card must sign the attendance register for all days for which they have attended/come to office/work.
4. All agents and their representatives should always carry a valid ID Card issued by their respective Agencies. Such Employees should always be dressed in appropriate formal attire. Jeans / T-shirt and open sandals are not allowed.
5. All agents and their representatives should refrain from using inappropriate and abusive language. Intimidation or harassment of any kind, either verbal or physical is strictly prohibited.
6. All agents shall submit only valid & genuine bills / vouchers (in original, where required) for any claim for reimbursement.
7. Unless specifically permitted, mobile phones are not allowed inside the office premises. The mobile phones should be on silent mode & locked in duly assigned drawers/inside the bag during working hours (except-breaks).
8. No agent should use mobile phones for making any sales related calls unless specifically authorised.
9. 100% National Do Not Call Registry check must be done on all data called upon by agents.
10. The lead generation sales call should be made from +140 numbers only.
11. The calling data sheets must be given back to authorized persons every day, post completion of the Tele-calling process on those sheets.
12. 100% Back Check Call must be done for all applications processed as per approved script.
13. No Agent or Data Operator or sales team member to hold any application or customer documents for more than 7 days post collection of the same. No applications should be withheld during month end and all the applications should be submitted for onwards processing within designated time.
14. No documents from the customers are to be taken by any agent without customer consent and duly signed and verified. Agents must keep all the customer and company related information strictly confidential. No agent or Data Operator or sales team member record, store document or any customer or company data with him and shall not make copies of or otherwise transfer /

email such information to any third party or his / her own personal ID. Any breach of confidentiality of the Customer or company information, may lead to strict action against the concerned agent and the Agency.

15. No agent shall hold or maintain applications of other banks, unauthorized data, bank stamps, letterheads etc.
16. No Agent or Data Operator or sales team member should fudge or tamper any application form, documents, photographs etc. provided by the customers.
17. No Agent or Data Operator or sales team should fudge or tamper any bill.
18. There should be no mismatch in the information in the application form as compared with documents provided by the customer.
19. All Agent or Data Operator or sales team member should provide information and documents submitted by customer only.
20. No Agent or Data Operator or sales team member to misuse/unauthorized use of partner's data, infrastructure or system at any time.
21. There should be No misreporting of numbers/dispatch figures/incentive or any other relevant information.
22. There should be no condoning of deliberate acts of mis-selling or mis-communication by any Agent or Data Operator or sales team member during any month. Any such act should be immediately reported to the concerned authorities.
23. Only those prospects should be contacted who have has expressed their desire to acquire a SBICPSL product through different modes like website, reference, call center, branch etc.
24. Agents must help prospect understand SBICPCL products, services, documents requirements and terms and conditions in a simple manner.
25. Customer must normally be contacted between 7 a.m. – 7 p.m. Avoid calls at a time or at a particular place if requested by the customer.
26. During the call to the Customer agents to identify themselves as only agents of SBICPSL while interacting with the customers and state reason of their call.
27. Do not discuss the product and offer other than the prospective customer or person authorized by the customer on his behalf.
28. Do not mislead the prospective customer on any service /product offered, business or organization's name, or falsely represent yourself. Don't make any false /unauthorized commitment of behalf of SBICPSL for any facility/service.
29. No Agent or Data Operator or sales team member should accept or offer any gift(s)/ bribe in cash or kind or any other means to or from prospect to gain favor.
30. Always respect Customer privacy;

- 31. Do not enter the prospect's residence/office against his/her wishes.
- 32. Provide your telephone number, supervisor's name or the concerned SBICPSL officer's contact details, if asked for by the customer.
- 33. Any communication sent to the prospect shall be only in the mode and format approved by SBI Card.

Signature of Sales Executive: _____

Name of the Sales Executive: _____

Date: _____

