

CUSTOMER DECLARATION

I hereby confirm and declare that:

1. I/We declare that the information provided by me in this form is true, correct and complete in all respects and authorize SBI Cards & Payment Services Limited (formerly known as SBI Cards and Payment Services Private Limited) ("SBICPSL") / or its affiliates & associates to verify any information at my office / residence, with my employer, financial institution, credit bureau or any third party engaged by SBICPSL. I have read and understood the contents of the SBI Credit Card Application form, Card Member Agreement and the attached Most Important Terms and Conditions and agree and give my consent to all its content.

2. I confirm that I have no insolvency proceedings pending against me nor have I ever been adjudicated insolvent by a court of competent jurisdiction. 3. I and the additional cardholder(s) agree unconditionally to be bound by the terms and conditions of the card holder agreement accompanying each SBI Credit card unless the card is cut in half and pieces returned to SBICPSL. 4. I will be liable for all charges incurred on the primary credit card and all Additional cards issued and each additional Card holder will be liable for all charges incurred on all such credit cards jointly and severally with me. 5. I agree that charge slip or a payment requisition or requisition or an electronic record resulting from or generated by the use of the card will amount to an unconditional undertaking by me to pay SBICPSL the amount stated therein and agree that a copy of my periodic billing statement sent to me by post or e-mail, at the e-mail address provided by me will be final and conclusive evidence of my liability for the charges stated therein. 6. I authorize SBICPSL, at its sole discretion to transfer my outstanding balances on other credit cards and credit facilities availed by me from other companies and financial institutions as provided in the application. 7. I authorize SBICPSL to disclose any information relating to my / our card(s) as mentioned by me in the application form or any information reflected in the documents submitted including any default in payments to a credit bureau, financial institutions, any parent, subsidiary, affiliate or associate of SBICPSL, my employer, co brand partner, third parties engaged by SBICPSL for proper operation of card accounts, verifications and other administrative services. 8. I authorize sharing of any of my information for purposes such as marketing and offering of various products and services of SBICPSL or any of the product(s) of its Group Companies, subsidiaries, affiliated, associates of co brand partner. 9. I also authorize SBICPSL to send me SMS Alerts on marketing / account related information on my mobile phone number. All documents submitted in support of the application shall become the sole and absolute property of SBICPSL and shall be treated in accordance with all applicable Laws and Rules established in India. 10. I am fully aware and understand the regulations governing the use the Card outside India and my obligations under the applicable exchange control / management regulations and guidelines issued by Reserve Bank of India / applicable authority from time to time. 11. I undertake that my and Additional Card members use of the card shall be in strict compliance with applicable exchange control / management regulations, otherwise the card may be cancelled at the instance of RBI and / or SBICPSL in the event the I or the additional card member(s) are not in compliance with the usage restriction, foreign exchange entitlements and other applicable regulations. I/We shall bring the same to the notice of SBICPSL in writing forthwith. 12. I accord the above consent notwithstanding the issuance / non issuance maturity of the card(s) or its discontinuance by me. 13. I accept the fee structure mentioned below. I understand that the Joining & Annual fee mentioned below shall be required to be paid by me on receiving the first statement of account. Paid insurance is OPTIONAL and has been clearly communicated to me at the time of selling the credit card. 14. I/We hereby unconditionally agree that SBICPSL may in its discretion consider to use the information supplied by me/us on the application form and sell insurance to me/us at their sole discretion, even in the event of me/us not having been issued the card. Finance charges @ 3.35% per month. Service Tax extra, as applicable. 15. I further state and declare that while sourcing the application of SBI Credit Card : No Cash has been collected from me. No credit limits / gifts etc. have been promised to me. I shall contact the SBI Credit Card Customer Helpline in case I have any doubts / clarifications. 16. I authorize SBICPSL to use my PAN number to verify KYC details submitted by me in the Application form. Any such verification will be from an authorized forum only. The application form will not be processed pending completion of KYC verification. Further, if SBICPSL requires any information on account of compliance with the KYC and AML Guidelines, I will provide the same. 17. I am agreeable to any variation in credit limits assigned to multiple credit cards issued to me whether on notice or otherwise and done at the sole option and discretion of SBICPSL based on its internal policy. 18. I further give specific consent to the blocking and deactivation of any of my credit cards and its aligned accounts in all circumstances where at any instance I commit default in timely payments of my outstanding on any of such credit cards issued by SBICPSL to me. 19. I understand that I may be issued a SBI Card from SBI Card portfolio at the absolute and sole discretion of SBI Card to which I, hereby give my full and free consent and I further undertake that subsequently I shall not raise any demure, protest and/or contest with regard to any matter connected therewith. I confirm that I have been duly communicated and I have fully understood all accompanying terms and conditions of SBI credit cards. 20. In all events of payments not being paid by the due date, SBI Card reserves the right to carry out follow ups by means of personal visits, post, fax, telephone, e-mail, SMS and/or engaging third party to remind, follow-up and collect due payments in any manner deem fit by SBI Card keeping the intent in view. 21. In all events where SBI Card or its authorized representatives are unable to contact me, SBI Card shall be at liberty to leave payment due messages with any third parties which may include without restriction your spouse, parents, other family members, secretary, accountant etc who may be available at your residence, office, mobile number, registered Landline number, address. 22. This is without prejudice to other rights of SBI Card to collect outstanding dues to be exercised in accordance to law. I hereby confirm that I would be the beneficial owner of the SBI Credit Card as understood in the normal business parlance and in accordance to existing regulations. I hereby undertake to comply with all directives from SBICPSL in my capacity of the beneficial owner of the SBI Credit card if and when such credit card is issued by SBICPSL to me based upon approval of my SBI credit card application form. 23. I have read and understood all SBICPSL policies regarding data privacy and security procedures published on its web site www.sbicard.com and acknowledge all its content. I hereby give my consent to SBI card for obtaining my KYC details from CRESAI CKYC portal and to receive information from central KYC registry through sms/email on the above registered number/email address.