



SAVE SMART LIVE SMART

Get the power of Cash Points



SBI *Gold & More* Card



WELCOME TO THE WORLD OF SBI GOLD & MORE CARD WHICH HELPS YOU SAVE AS YOU SPEND. WELCOME TO THE SMARTER, SIMPLER LIFE.

SBI Gold & More card does what a great credit card should do. Make your life simpler and enable you to save. With its powerful features, the SBI Gold & More Card does all this and more. Its rewarding Shop & Smile Program rewards you with Cash Points whenever you shop, which can be redeemed your outstanding balance or gifts from the rewards catalogue. You can use your SBI Gold & More Card for all your needs ranging from shopping, holidaying, dining and filling fuel or just about any other need.

SPEND SMART

EARN
1
cash points
per Rs. 100
spent



SMART IS GETTING SOMETHING BACK EVERY TIME YOU SPEND.

Whenever you use your SBI Gold & More Card, you earn Cash Points which you can use to pay your outstanding balance or exchange for exciting gifts from the Rewards Catalogue. **You will earn 1 Cash Point for every Rs. 100 spent.** Now truly earn cash every time you spend on your SBI Gold & More Card

SHOP SMART

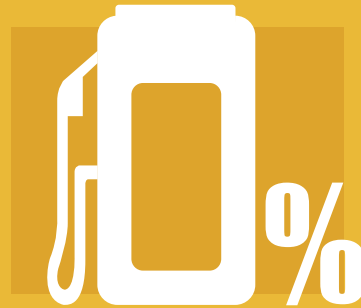
EARN
10
cash points
per Rs.100
spent



SMART IS GETTING REWARDED WITH 2.5% VALUE BACK ON DAILY SHOPPING.

With Accelerated Cash Points get upto **2.5% of Value Back (10 Cash Points on every Rs. 100 spent)** every time you make departmental store and grocery purchases with your SBI Gold & More Card.

*Fuel, Cash and Balance Transfer transactions are not included under the Cash Points program.



SAVE SMART

SMART IS NEVER, EVER PAYING FUEL SURCHARGE.

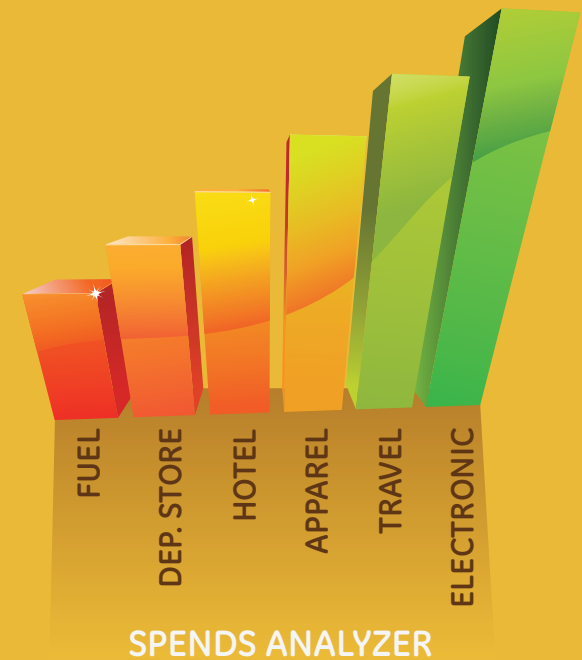
Get the freedom from paying 2.5% fuel surcharge* across all petrol pumps. Now save money every time you tank up.

*Fuel surcharge waiver is valid for transaction amount ranging from Rs.500-Rs.3,000. Maximum surcharge waiver of Rs.100 p.m. per credit card account

E-SMART

SMART IS HAVING MORE POWER IN YOUR HANDS.

- Experience the power to do more with the SBI website that allows you to manage your card online with the following facility:
 - Instant Card account summary
 - Hotlist stolen/lost cards
 - Request for duplicate card statement
 - No postal delays, no lost statements - just the convenience of getting your monthly **e-statement** delivered to your inbox.
 - No matter where you are, we will keep you informed.
- SBI Card Alerts** enable you to receive information regarding your credit card as an SMS on your mobile phone.
- **Spend Analyser:** SBI Card brings to you 'The Spend Analyser' that helps to analyse your current credit card spends. You can analyse your category wise spends in percentage for the last 24 months.



SECURE SMART



SMART IS BEING IN SAFE HANDS.

Get enhanced security for online transactions made with your SBI Gold & More Card with Verified by Visa & MasterCard Securecode, One Time Password (OTP) & Instant Transaction Alert. These security features gives peace of mind while doing online or phone credit transaction.

SMART

VAS

VALUE ADDED SERVICES



BALANCE TRANSFER

Transfer all your high-rate credit card balances to SBI Card and start saving!



EASY MONEY

Enjoy instant short-term loans as and when needed.



FLEXIPAY

Make big purchases on your card and convert them to easy EMIs.



M-SHOP

Access over 100 merchants on your mobile & pay with your SBI Card.



ENCASH

Need cash! Be it for Holiday, Education, marriage etc. Fulfill your need with 'Encash - Money on call' on your SBI Gold & More Card.



ONLINE RAILWAY TICKET BOOKING

Now book your railway tickets online and getting them delivered at your doorstep. Experience the convenience of booking your tickets online.

UTILITY BILL PAYMENT

No need to remember bill due dates. You can link your various bills to SBI Gold & More Card and enjoy the convenience of hassle-free and timely payment.

Payment options like Register & Pay, Visa bill pay, Pay Fast makes your life more simple.



REGISTER & PAY



VISA BILL PAY



PAY FAST



STANDING INSTRUCTIONS

SMART PAYMENT OPTIONS

CONVENIENCE AT YOUR FINGER TIPS BY MANAGING YOUR FINANCES BETTER



PAYNET – PAY ONLINE



VISA CREDIT CARD PAY



ELECTRONIC CLEARING SERVICES



NEFT PAYMENTS



LOCATE & PAY



ONLINE SBI



PAY CASH



SBI MOBILE BANKING



OVER THE COUNTER OTC



SBI AUTO DEBIT

VALUE CHART INDEX

GOLD & MORE VALUE CHART*

Category	Details	Conversion	INR Value
Cash Points	Normal Category Spends assuming spends 60,000 pa/5000pm	Cash Points = $(60,000/125) = 480$	150
	Accelerated Category Spends(10X) assuming spends 78,000 pa/6500pm	Cash Points = $10 * (78,000/125) = 7800$	1950
Fuel	2.5% Fuel Surcharge waiver at all petrol pump Assuming fuel spends of Rs. 4000	$4000 * 2.5 * 12$	1200

* Calculation based on certain spend assumptions.

Total Annual Saving: 3300