FAQs ON THE PRODUCT:

Q.1.What is State Bank Gift Card?

A.1.State Bank Gift Card is a Pre-paid stored value product. It is suitable for all gifting purposes be it festivals like Deepawali, New Year and Christmas or on occasions like marriages, birthdays and anniversaries. The Card can also be used for corporate gifting to employees, vendors, clients etc. These cards can use it at any merchant outlet that accepts cards and for online transactions.

PURPOSE

Q.2.What are the uses of State Bank Gift Cards?

A.2.State Bank Gift Card is an easy & convenient instrument for gifting to employees/near & dear threes. The card is suitable for both business and personal gifting. With the traditional way of giving gifts in cash withering away, Gift Card provides lot of flexibility of usage by beneficiary. Recipients can redeem their Gift Card wherever & whenever they want at card accepting Merchant Locations and can also be used for e-Commerce transactions.

- a) **Gift Card for business need:** The card is used to provide incentives to sales representatives, distributors, and suppliers. It is an ideal product for corporate gifting be it to their clients or to their employees.
- b) **Gift Card for personal need**: Give your loved threes freedom to choose the gift they want. The card is suitable for all gifting purposes be it festivals like Deepawali, New Year or Rakhi or on occasions like marriages, anniversaries and birthdays.

Q. 3. How do I perform the e-Commerce/ online transaction?

A.3.

a. While making e-Comm. transaction at the merchant site, select Debit Card as the mode of Payment.

b. Provide the card details, such as Card number, Expiry Date, CVV and Name of Card holder and click on Submit.

c. You will receive OTP (One Time Password) on your registered mobile number.

d. In case OTP is not received in the first instance, then click on resend OTP button for regeneration of OTP.

e. In the Next screen input the OTP received in your mobile number and click on submit to complete the transaction.

WHERE AND HOW TO BUY

Q.4.Where do I buy State Bank Gift Card?

A.4.State Bank Gift Card is available at all the SBI branches in India or can be purchased <u>online</u> using bank's internet banking site at <u>www.onlinesbi.com</u>

ELIGIBILITY

Q.5. Do I need to have SBI account to purchase the State Bank Gift Card? A.5.

• No other than SBI customer can also purchase the Gift card.

Q.6.What documents should I submit when I purchase the State Bank Gift Card?

A.6.For online purchase at <u>www.onlinesbi.com</u> you have to fill in the required details in respective columns. For Branch issuance, customers need to provide dully filled application form containing beneficiary and other details.

Q.7.What is the maximum number of cards that can be issued?

A.7.You may buy as many cards as you wish.

SBI GIFT CARD KIT

Q.8.What does a State Bank Gift Card kit contain?

A.8. Along with the Gift Card, State Bank Gift Card kit contains PIN Mailer, State Bank Gift Card booklet containing terms, conditions and all other necessary details and a Card envelope.

SCHEDULE OF CHARGES

Q.9.What is the schedule of charges for State Bank Gift Card?

A.9. Schedule of Charges

Issuance charges	Rs. 150/- + GST,
Issue of Replacement card	Rs. 150/- + GST

FEATURES

Q.10.Are there any limits to the amount that can be loaded on State Bank Gift Card?

A.10.State Bank Gift Card can be loaded with any amount starting from Rs. 500/- in multiples of Rs.1/- thereafter up to a maximum of Rs. 10,000/-.

Q.11.Can I withdraw cash from State Bank Gift Card?

A.11. The State Bank Gift Card can <u>only</u> be used at Point-of-Sale terminals at merchant outlets and for e-Commerce transactions. <u>No cash</u> withdrawal is possible.

Q.12. What if I forget my PIN Number?

A.12. Can be generated online by visiting <u>https://prepaid.sbi.</u> (Green PIN) or You can call helpdesk numbers: 1800-11-22-11 & 1800-4253-800 for assistance and quote your State

Bank Gift Card Number. Alternative PIN (for balance enquiry at ATM) will be issued to you through the card issuing branch.

Q.13. How do you check balance on your State Bank Gift Card?

A.13. Simply walk into any State Bank ATM, swipe your card and enter your State Bank Gift Card PIN number, choose Balance Enquiry and check your balance free of cost. Alternatively, you can check the balance online on https://prepaid.onlinesbi.com at no cost.

Q.14. Is the State Bank Gift Card reloadable?

A.14.It is a non-reloadable card. It can be loaded only once at the time of issuance.

SAFETY

Q.15.Is my State Bank Gift Card safe?

A.15.The usage of your card is protected against misuse at ATMs with a 4-digit secured PIN. Further, to ensure safety of the card, if the applicant uses the Card he needs to sign on the reverse of the Card to avoid its unauthorized use. If the applicant is gifting the Card to someone else, then the beneficiary of the Card needs to sign on the reverse of the Card to avoid its unauthorized use.

LOST/ STOLEN

Q.16.What do I do if my State Bank Gift Card is lost or stolen?

A.16. The Cardholder should immediately notify the Call Centre regarding the loss of the card(s) by telephone at Bank's Helpline-1800-425-3800 / 1800-11-22-11 The Call Centre/ Help desk will ascertain any 2 of the following additional information about the card / cardholder viz. Donor's Name (Individual or Corporate), Gift Card Number (16 digits), Gift Card reference number (11 digit), Details of last transactions (applicable date & correct amount).

If any two of the above information tally, the request of the applicant to block the card will be accepted. However, request for replacement card/refund will be entertained **only from purchasers** of the Gift Cards at the card issuing branch.

17. Online request for Gift Card:

A.17 Facility of submitting the request to issue new State Bank Gift Card is now available through State Bank of India Internet Banking website https://onlinesbi.com. The applicant provides his/her details, beneficiary details and address to which card is sent. One time SMS based password is sent to Internet Banking customer for issuance and top up. The card has to be loaded (top-up) online through <u>https://retail.onlinesbi.co.>e-Cards>Gift</u> Card>Top-Up to

Activate the card for usages at merchant establishments/ online transactions. However, for security reason the card should be topped up only on receipt of card by the beneficiary/applicant. After making request for online Gift card the status of the card (card number) can be viewed at <u>https://retail.onlinesbi.co.>e-Cards>Gift Card>View History</u> for top up and other purposes, after two days of creating the request for Gift Card.

Online request of Gift card for **specific purpose** such as Anniversary Giftcard, Birthday gift card, Christmas gift card, Congratulation gift card, Diwali gift card, Durga Pooja gift card, EID Mubarak gift card, Jubliee Wishes gift card & New Year gift card is now available through OnlineSBI portal. (Please note that if the Gift Card is not topped up within one month from the date of issue, a charge of Rs.120 will be recovered from purchasers account. Lien of Rs.120/- will be made in the account at the time of issuance of Gift Card, which will be removed at the time of top up or recovery of charges, whichever happens earlier.)