



An *Exquisite* experience for the
Extraordinary you

Visa Signature

Debit Card features

The SBM Signature Debit Card, created for a chosen few, offers you the best advantages and the most Powerfully Exclusive privileges. Leave your mark wherever you go with unmatched services and hospitality, unique experiences, top-notch concierge services, and exciting perks.

Your SBM Signature Debit Card Privileges and Benefits include:



Hassle-free
PIN generation
via Green PIN*



Best-in-class
lifestyle privileges



Zero foreign currency
mark-up/charges on
international transactions



Free withdrawal at
all banks' ATMs



Airport Lounge
access globally



Personal Concierge with
the finest offers and
bespoke experiences



Complimentary
Golf Programme



Insurance
coverage

*There is no physical PIN mailer



Transaction Limits:



Cash withdrawal up to a maximum of Rs. 2,00,000/- (Rupees Two Lakh only)



Purchases on POS devices/ terminals up to a maximum of Rs. 3,00,000/- (Rupees Three Lakh only)



And make online/Ecom website purchases of up to a maximum of Rs. 2,00,000/- (Rupees Two lakh only)



And a total of Rs. 7,00,000/- (Rupees Seven lakh only) across all channels per day subject to availability of clear balance in the Account(s)





Benefit details

1. Lounge Program details[#]

Domestic Lounge

Customers will enjoy 3 complimentary Domestic lounges access every quarter.

The program details and Terms & Conditions are provided below:

https://www.visa.co.in/en_in/visa-offers-and-perks/visa-airport-lounge-access-program/146561?search=lounge

The list of Participating Airport Lounges provided below, may be updated by Visa from time to time without prior notice. An updated list can be checked on the above link.

<https://in.review.visa.com/content/dam/VCOM/regional/ap/india/global-elements/documents/in-participating-airport-lounges.pdf>

Visa Concierge

<https://www.visa.co.in/pay-with-visa/visa-concierge.html>

[#]T&C Apply

International Lounge

Lounge around in Luxury when you travel.

SBM Bank India in collaboration with LoungeKey™ gives our customers access to over 1,100+ international airport lounges around the world*.

For more details and search participating lounge, click here

https://www.loungekey.com/SBM_BankIndia

*T&C Apply.



2. Insurance coverage

Insurance covers our Debit Cards:

Zero card liability against
fraudulent usage up to
Rs. 3,00,000

Air accident
insurance of up to
Rs. 100,00,000

Personal accident
insurance of up to
Rs. 10,00,000

Purchase
Protection of up to
Rs. 50,000

3. Visa Golf Program details

3.1 VISA GOLF PROGRAM Access/ redemption

The customer needs to sign up for this program and to go to the link <https://teepassindia.thrive.com/> with the customer

The customer will Sign Up (one-time activity) for the first time and create a User Name and Password where the validation will be done based on BIN Range.

Once the User Name and Password are created, the Customer can now log in and book the Golf Benefit

Once Logged In, the Program details will be mentioned on the home page along with Tabs to "Book your Golf" / "New Booking" / "Dashboard" / "FAQs" / "T&Cs" / "Contact Us" / "Logout"



Golf rounds

** The list includes the current program scope and may be updated from time to time

Sr. No.	Golf Course	Cities
1)	Gulmohar Greens Golf & Country Club (India)	Ahmedabad
2)	Gulmohar Greens Golf & Country Club (Foreign)	Ahmedabad
3)	Alhar Blues & Greens	Ahmedabad
4)	Kensville Golf Club	Ahmedabad
5)	Glade One	Ahmedabad
6)	Clover Greens	Bengaluru
7)	Zion Hills(Champions Reef)	Bengaluru
8)	Eagleton Golf Village	Bengaluru
9)	Prestige Golfshire	Bengaluru
10)	Panchkula Golf Club	Chandigarh
11)	Madras Gymkhana Club (Nationality)	Chennai
12)	Madras Gymkhana Club (Foreign National)	Chennai
13)	Golden Greens Gulf Resort	Gurgaon
14)	Karma Lakeland	Gurgaon
15)	Classic Golf & Country Club	Gurgaon
16)	Boulder Hills Golf Club	Hyderabad
17)	Tollygunge Golf Club	Kolkata
18)	9 Aces Golf Greens & Academy	Mumbai
19)	Willingdon Sports Club	Mumbai
20)	Kharghar Golf Club	Mumbai
21)	Jaypee Greens Golf Club	Noida
22)	Jaypee Greens Golf Club (Expat)	Noida
23)	Jaypee Wishtown Golf Club)	Noida
24)	Poona Golf Club	Pune
25)	Pinewoods Golf Club	Pune
26)	The Belvedere Golf & Country Club	Ahmedabad



Golf coaching

Sr. No.	Facility
1)	Gulmohar Greens Golf & Country Club (India)
2)	Gulmohar Swan Golf Academy
3)	Prestige Golfshire
4)	AKDR
5)	Boulder hills & Country Club
6)	ProTouch Golf Academy
7)	Poona Golf Club
8)	Qutub Golf Club, Delhi
9)	Siri Fort
11)	Kalhaar Blues Greens Golf Club
12)	CGA Golf Academy
13)	Royal Jaipur Golf Club
14)	Noida Golf Club
15)	Jaypee Greens Golf Club
16)	Kensville Golf & Country Club
17)	Panchkula Golf Club
18)	Let's Golf
19)	Jaypee Wishtown
20)	Eagleton Golf Village
21)	Hamoni
22)	Pine Wood Golf Club
23)	The Belvedere Golf & Country Club
24)	Golden Greens Golf & Country Club

3.2 ESCALATION MATRIX

For queries,



email ***customer.care@thriwe.com***



call us at **1800 208 7899** from 9:00 am to 7:00 pm (Monday to Friday)



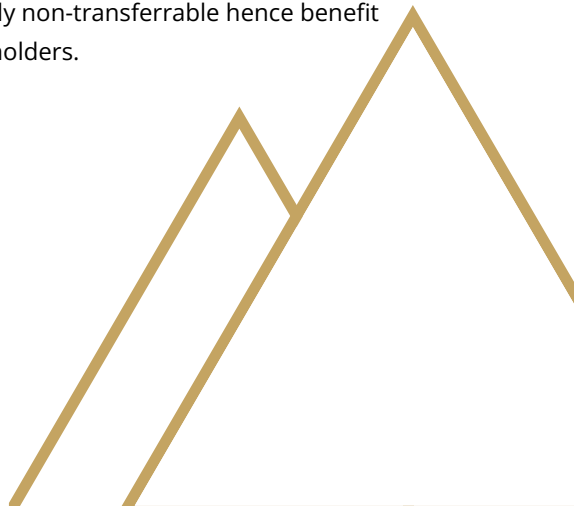
All resolutions will be provided to the customer within **24-48 hours**

3.3 TERMS AND CONDITIONS

- 3.3.1 The program offers complimentary/Discounted golf rounds to the qualifying card holder as detailed below:
- a. 4 complimentary rounds of green fees per quarter
 - b. 12 complimentary golf lessons per calendar year
 - c. Discounted golf services at 50% of the green fee beyond complimentary sessions
- 3.3.2 The card holder needs to meet the qualifying criteria required by Bank/ Visa to redeem the offering.
- 3.3.3 Complimentary/Discounted Golf Program is being provided by Visa/ Bank to its eligible card holders and in no way should be construed as a complimentary/discount from the respective Golf Providers or the Service Provider.

- 3.3.4 Complimentary/Discounted Golf is subject to the availability of slots with Partner Golf Course Facilities.
- 3.3.5 Only the Green Fees booked in advance by the card holder are complimentary/Discounted. The Card member needs to pay for any additional service availed during the round as charges may be.
- 3.3.6 Golf booking has to be made 5 clear days in advance from the date of play.
- 3.3.7 No cancellation or rescheduling requests will be considered within 3 clear days from the date of play.
- 3.3.8 All bookings on Public Holidays in excess of complimentary rounds would be charged as per the weekend rates.
- 3.3.9 If cancellation would be done within 3 clear days from the date of play the card member would be fully charged and the amount would not be refunded.
- 3.3.10 Golf Course facility rules & local rules apply and subscribers to this program should adhere to the same including but not limited to dress code, rules of the facility, and producing identity proof as required. Partner faculties reserve the right to reject/restrict service in event of not fulfilling these requirements:
- The Golf Course partners will not entertain any correspondence/inquiries and/or attempts for bookings directly from the participating card members and the partner will not respond directly to any such inquiries.
 - Access to the partner golf course facilities is only limited to the services mentioned in the program and the card members participating in this program or their guests may not have access to the other facilities such as restaurants, swimming pools, gymnasium, etc.

- 3.3.11 Bank, Visa or the Service Provider is not responsible in any way for the quality and availability of the service provided by the partner golf courses.
- 3.3.12 Bank, Visa or the Service Provider is not responsible for or liable for any action, claims, demands, losses, damages, cost, charges, and expenses which the client may suffer, sustain or incur including but not limited to changes or cancellations of the services provided under this program.
- 3.3.13 Bank, Visa or the Service Provider shall not be considered liable or in default of providing the golf round or lesson services if such performance is prevented by adverse conditions, which is beyond its control.
- 3.3.14 Bank, Visa & their partners and agents, employees, directors, officers, representatives, shareholders, Golf Courses and other suppliers of goods and services accept no liability from any and all claims for damages for death, personal injury, or property damage which the card member, his/her representatives, heirs, next-of-kin assigns and insurers may have, or which may hereafter accrue, as a result of using the services provided in this program.
- 3.3.15 The following golf course/coaching partners are included in the program concerning their weekday/weekend policies.
- 3.3.16 The golf Program is completely non-transferrable hence benefit will be liable only to the cardholders.







Frequently Asked Questions

1. ***How many days/hours in advance do I need to book a green fee slot or a golf lesson?***
 - A. You need to book a golf session or a golf game minimum of 5 clear days (Excluding the date of play and date of placing the booking) in advance & a maximum of 21 clear days in advance.

2. ***What is the procedure for cancelling a booking?***
 - A. Cancellations will be accepted for 3 clear days in advance, which doesn't include the date of cancellations and the date of play. Cancellations can be made via the microsite itself from the Manage my bookings section.

3. ***Definition of clear days:***
 - A. Clear days mean full days not accounting for the date of play and the date of booking. For example, you can make a booking on 1st Feb for 7th Feb onwards. Clear days in this case would be 2nd, 3rd, 4th, 5th, and 6th Feb.

4. ***How can I know if my booking has been confirmed?***
 - A. You will normally be contacted within 24-48 hours via your registered email id. At times, due to the closure of golf courses on certain dates or for reasons beyond our control, it may take longer than 48 hours, in these cases, you will receive a call on our registered mobile number to update you on the status.

5. ***What do I need to carry at the golf course to gain entry?***
 - A. The golf course will recognize you by your name or you may need to show the booking confirmation email received from the service provider, as mentioned during the reservation. Certain golf courses may require a handicap certificate; the same will be intimated to you at the time of booking/confirmation.

- 6. *Whom should I contact in case I face any difficulty in gaining entry to the golf course?***
- A. We shall ensure that your booking details are confirmed and shared with the golf course before your expected time of arrival. In case of any difficulty in gaining entry at the golf course, you can write to us at customer.care@thriwe.com or call us on 1800 208 7899 (Mon to Friday, 9 AM to 7 PM IST).
- 7. *Do golf courses have dress codes?***
- A. Most golf courses have universally acceptable golfing dress codes. In general, a collared shirt and trousers are acceptable. Golf courses do not allow denim trousers. Golf Shorts of knee-length are allowed. At some golf courses, it is required to keep your shirt tucked in. Also, please ensure to wear proper golf shoes with soft spikes for all golfing sessions.
- 8. *Can I contact the golf course directly or walk into any of the clubs part of the program and get a booking?***
- A. No. Under this program, you are not allowed to contact the golf clubs/golf courses directly. At all times, please ensure that you have placed a booking with us in advance to avail the benefits of this program. If the procedure is not followed, you may be asked to leave the club premises and may not be entertained.
- 9. *Can a non-golfing member of my family accompany me for my game or lesson?***
- A. No, golf clubs generally do not permit non-golfers to be present in any golfing areas.
- 10. *How do I change the registered email ID and mobile number?***
- A. In order to change the registered email ID or mobile number, you can make the changes from the “My accounts” section by clicking on the edit profile option.



- 11.** *I haven't received the refund of my pre-auth transaction amount of INR 1 in my account even after 48 hours?*
- A. The pre-auth amount will be refunded back to your account within 24 hours. In case you have not received this amount, request you to kindly write to us at customer.care@thriwe.com or call us on 1800 208 7899 (Mon to Friday, 9 AM to 7 PM IST) so that we can get this looked at and resolve the concern at the earliest.
- 12.** *I have been charged different rates for my pre-auth transactions, why is that?*
- A. The pre-auth rates are fluctuating and not fixed, these are operated based on RBI guidelines and the exchange rates. Hence you may be charged different rates at different times while doing the pre-auth transaction.
- 13.** *If I cancel a booking, do I lose my available complimentary slot for the month?*
- A. If you have received a booking confirmation from us and you cancel the booking before 3 clear days from the date of play. Then the booking will be cancelled and not be accounted for against your available complimentary slots for the month.
- B. If you have received a booking confirmation from us and you cancel the booking under 3 clear days from the date of play. Then the booking will be cancelled but will be deducted against your available complimentary slots for the month.
- C. If you have not received a booking confirmation from us and you cancel the booking before the date of play, then the booking will be cancelled and not be accounted for against your available complimentary slots for the month.



14. *I have made a booking but haven't received any email confirmation?*

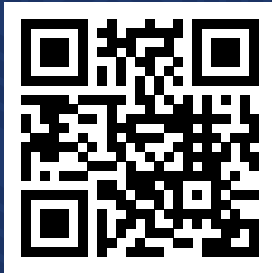
A. In case you have not received the booking confirmation email, request you to kindly contact us at customer.care@thriwe.com or call us on 1800 208 7899 (Mon to Friday, 9 AM to 7 PM IST) so that we can get this looked at and resolve the concern at the earliest.

15. *Can I add other golfers while making the golf booking:*

A. Yes, you can add other golfers while making a booking. For your guests, you will have to pay for the green fees while making the booking online using your Visa card. In case you are joining any particular customer or golf course member at the course, you can mention their details in the comments section on the booking confirmation page.



Scan this QR code to visit our website.



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