



SBM Credilio Credit Card – Rupay Variant: Rewards Program Terms & Conditions

1. Accrual of Reward Points

1.1 Reward Points Structure (novio Coins) Reward Points (RPs) are awarded based on your spending across various categories. The points accrued depend on the transaction type and amount, as per the table below:

Category	RPs for every INR 100 Spent	Maximum RPs Earned/Month	Minimum Transaction Amount	Maximum Transaction Amount
Fuel – UPI	10	400	Rs 400	Rs 4000
Fuel – POS	1	40	Rs 400	Rs 4000
Others – UPI	5	Unlimited	Rs 100	No Limit
Others – POS	5	Unlimited	Rs 100	No Limit
Others – Online	5	Unlimited	Rs 100	No Limit
ATM Cash Withdrawal	0	0	Not Applicable	Not Applicable

1.2 Fuel Transaction Conditions Reward Points for fuel-related transactions will only be accrued for transactions made at merchants with the following Merchant Category Codes (MCC): 5541 and 5542.

1.3 Transaction Rounding Reward Points will be calculated based on every INR 100 multiple of the transaction. For example:

- If your transaction is Rs 4000 on Fuel - UPI, reward points will be $40 \times 10 = 400$
- Similarly, if your transaction is Rs 3050 on Fuel - UPI, reward points will be $30 \times 10 = 300$. Note: Every Rs 100 transaction is considered for calculation. Partial amounts below INR 100 will not earn any reward points.

1.4 Reward Points Availability The points will be available for usage on novio App the next day.

2. Redemption of Reward Points

2.1 Redemption Platform Reward Points can only be redeemed via the novio Mobile App (available for both Android and iOS users). You will be able to view your available reward balance directly in the app.

2.2 Reward Redemption Options Points can be redeemed to purchase from the novio Rewards section within the novio app.

- Vouchers are available at discounted rates, which may vary for each brand.
- The applicable discounts and the brand list can be viewed on the novio app.

3. General Terms

3.1 Eligibility for Earning Points Only eligible transactions made on your SBM Credilio Credit Card – Rupay Variant will earn Reward Points. Transactions such as cash withdrawals, interest, fees, or other non-eligible activities are excluded.

3.2 Program Modifications SBM/ Credilio reserves the right to modify, suspend, or terminate the Rewards Program at any time, including changes to how Reward Points are accrued, redeemed, or the expiration of points. Any such changes will be communicated to customers via push notifications, email, or SMS.

3.3 Fraud Prevention In the event of suspicious or fraudulent activity, SBM/ Credilio may withhold or cancel any Reward Points accumulated through such transactions.

3.4 No Transferability Reward Points are non-transferable, non-exchangeable, and cannot be redeemed for cash or credit under any circumstances. Reward Points have no monetary value, except in respect of the value assigned by the Bank, are not convertible and can only be redeemed for items from the Rewards Catalogue.

3.5 Expiration of Points Novio coins do not have any expiration time. However, SBM/ Credilio reserves the right to modify the expiry window with prior notice of 30 days. Formal notification will be sent to customers in such cases.

3.6 Termination and Account Closure

- If a customer closes their credit card account, any unredeemed Reward Points will be forfeited.
- In case of account suspension or default, accrued Reward Points may be withheld or cancelled at the discretion of SBM/ Credilio.

4. Customer Notification and Communication

4.1 Notifications By participating in the Rewards Program, you agree to receive notifications via the novio app, push notifications, WhatsApp, or SMS for updates on

your points balance, available rewards, promotional offers, or any changes to the program.

Important Notes

- This Rewards Program is subject to the general terms and conditions of the SBM Credilio Credit Card – Rupay Variant, as well as any other applicable terms and conditions.
- SBM/ Credilio reserves the right to withdraw or alter the Rewards Program at its discretion.

5. Users will not earn any rewards-On certain excluded categories.

Below is the list of excluded categories (MCC codes) on which rewards will not be provided:

Category	MCC Code
FINANCIAL INSTITUTIONS - MANUAL CASH DISBURSEMENTS	6010, 6011,6012
NON - FINANCIAL INSTITUTIONS - FOREIGN CURRENCY, MONEY ORDERS (NOT WIRE TRANSFER) AND TRAVELERS CHEQUES	6051
REAL ESTATE AGENTS AND MANAGERS	6513
NON-FINANCIAL INSTITUTIONS – STORED VALUE CARD PURCHASE/LOAD	6540
GOVERNMENT-OWNED LOTTERIES	7800
GOVERNMENT LICENSED ON-LINE CASINOS (ON-LINE GAMBLING) (US REGION ONLY)	7801
BETTING (INCLUDING LOTTERY TICKETS,	7995
CASINO GAMING CHIPS, OFF - TRACK BETTING AND WAGERS)	
POLITICAL ORGANIZATIONS	8651
Security Brokers/Dealers	6211
Fuel Dealers/Distributors	5172, 5983
Wallet	6540, 6541
Rental	6513, 7349
Legal, Accounting, Educational Institutions	8111, 8931, 8220, 8241, 8244, 8249, 8299
	8351
Utility	4900, 4812, 4814, 4816, 4899, 9399
Insurance	5960, 6300, 6381
Card, Gift, Novelty & Souvenir Shops	5947
Railways	4011, 4112

Member Financial Institution/Quasi Cash	6011, 6012, 6051
Agricultural Services, Cooperatives	0763, 0820–0825
Horticultural, Landscaping, Veterinary Services	0742–0744, 0780
Tax Payments, Court Costs, Postal Services, Fines	9211, 9222, 9223, 9311, 9399, 9400, 9402, 9405,