

IRCTC LOYALTY SCHEME

IRCTC loyalty scheme is a joint venture between IRCTC and SBI Card which can enable you to book Railway tickets using Reward Points. There are a host of benefits available under this scheme:

- IRCTC Loyalty Scheme is available to IRCTC SBI Card holders only.
- IRCTC Loyalty Scheme benefits are available only on Railway Tickets booked at www.irctc.co.in.
- Earn up to 10%* SBI Card Travel Reward Points of your AC class ticket.
- SBI Card Travel Reward Points is equivalent to Rs 1/- of your ticket fare when redeeming these SBI Card Travel Reward Points for future ticket purchases.
- Bank Payment Charges will be waived off for IRCTC SBI Card holders while booking Railway Tickets.
- First Year Membership Fee - **Rs.500**; Annual Renewal Fee - **Rs.300** (taxes & transaction charges extra, as applicable).

How to earn SBI Card Travel Reward Points

- SBI Card Travel Reward Points are only awarded for full fare tickets and are not awarded on concessional tickets or for voucher transactions.
- SBI Card Travel Reward Points of your AC class ticket (1st Class AC, 2nd Class AC, Executive Chair Car and AC Chair Car) travel only. SBI Card Travel Reward Points are **not** earned on AC III Tier tickets.
- SBI Card Travel Reward Points shall accrue to your account only 5 days after the date of your journey provided your ticket has not been cancelled.
- SBI Card Travel Reward Points will always be rounded off to the lower integer.
- SBI Card Travel Reward Points will be valid for a period of 3 years from the date of member's registration. However, irrespective of the 3-year validity period, SBI Card Travel Reward Points lapse if membership is not renewed.

For more details on Points Accrual visit:

http://contents.irctc.co.in/en/L_Accuralpoint.pdf

*The following Points Chart explains your SBI Card Travel Reward Points entitlement based on date of travel.

Express Rewards	Super-Fast Rewards
4 SBI Card Travel Reward Points for every Rs. 100 spent	10 SBI Card Travel Reward Points for every Rs. 100 spent
(Valid on tickets with Date of Travel between April 1 - July 14 and September 16 - January 14)	(Valid on tickets with Date of Travel between January 15 - March 31 and July 15 - September 15)

How to redeem Reward Points

- Access www.irctc.co.in with your own login (username and password).
- You must **necessarily be one of the passengers** on the ticket.
- You can start redeeming SBI Card Travel Reward Points once you have a minimum of 500 SBI Card Travel Reward Points in your account earned through transactions at www.irctc.co.in only.
- For First Time Redemption you must have at least 500 points either in your SBI Card Travel Reward Point Bucket or in your SBI Reward Point bucket. Second time onwards, you must have either at least 500 points in you SBI Card Travel Reward Point bucket or 300 points in you SBI Reward Point bucket.
- You may redeem Reward Points in multiples of Rs 1.
- Redemption can be made only against the total ticket fare, inclusive of IRCTC service charges. You cannot redeem SBI Card Travel Reward Points for individual fares.

For detailed clarification on Redemption visit:

http://contents.irctc.co.in/en/L_RedeemedLoyaltyPoints.pdf

Cancellation of a Redeemed Ticket

- If you cancel a redeemed ticket before the date of journey, you forfeit 50% of the Reward Points (SBI Travel Reward Points, SBI Reward Points and Purchase Points), over and above the existing cancellation charges as per the Indian Railway Commercial Rule. Remaining Reward Points (SBI Travel Reward Points, SBI Reward Points and Purchase Points) will be credited back to your account.
- On cancellation of redeemed tickets, only Reward Points (SBI Travel Reward Points, SBI Reward Points and Purchase Points) would be credited back and not cash.
- You can cancel a redeemed I-ticket only at physical counters (PRS). Only e-tickets can be cancelled online at www.irctc.co.in.
- No change of sector/ name/class/date is permitted on complimentary tickets issued for Redeemed Points. The same can only be cancelled.

Validity of Points:

- SBI Card points (SBI Travel Reward Points, SBI Reward Points and Purchase Points) will lapse on expiry of three years from the date of registration of the member. For example: if account year for membership no 123456789 lies from 05.09.06 to 04.09.07 and accrued during 05.09.06 to 04.09.07 is 1050, the expiry date for the points accrued during 05.09.06 to 04.09.07 would be 05.09.09 i.e. three years from the registration.
- If the cardholder has redeemed 1000 points before 05.09.09 then the system shall expire the balance of 50 points from the membership account on 05.09.09. However, irrespective of the three year validity period, SBI Cards Points (SBI Travel Reward Points, SBI Reward Points and Purchase Points) will lapse if cardholder does not renew his/her membership.