

About IRCTC LOYALTY SCHEME

Welcome to IRCTC SBI Co-Brand Credit Card – Scheme

Get up to 10%* cash back of your AC class ticket fare as SBI Card Travel Reward Points.

Benefits of SBI Co-Brand Credit Card

- SBI Co-Brand Credit Card Programme benefits are available only on railway tickets booked at www.irctc.co.in and IRCTC mobile app.
- Scheme is valid for normal users only.
- SBI Card Travel Reward Points can be earned on all AC class. SBI Card Travel Reward Points are **not** earned Non AC Class tickets.
- SBI Card Travel Reward Points are only awarded for individual loyalty member's fare tickets and are not awarded on voucher transactions.
- Cardholder must necessarily be one of the passengers on the ticket to earn SBI Card Travel Reward Points.
- 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.
- First Year Membership Fee - **Rs.500**; Annual Renewal Fee - **Rs.500** (taxes & transaction charges extra, as applicable).

How to earn SBI Card Travel Reward Points:

*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)

- SBI Card Travel Reward Points will always be rounded off to the lower integer.
- 1 SBI Card Travel Reward Points is equivalent to Rs 1/- of your ticket fare when redeeming these SBI Card Travel Reward Points for ticket purchase.
- SBI Card Travel Reward Points will be valid for a period **of 2 years**. However, irrespective of the 2-year validity period, SBI Card Travel Reward Points lapse if membership is not renewed.

How to Redeem SBI Card Travel Reward Points:

- Access www.irctc.co.in and login with your username and password.
- Book your ticket in AC class and choose the Redeem Loyalty Points option to pay for your travel ticket.

Kindly Note: -

- You may redeem SBI Card Travel Reward Points in multiples of Rs 1.
- Redemption can be made only against the total ticket fare (inclusive of IRCTC convenience fee). You cannot redeem SBI Card Travel Reward Points for individual fares.

Purchase Points:

- At the time of redemption if the reward points in user's Loyalty account are not sufficient then user can purchase reward points from IRCTC website using Purchase Points link under Loyalty tab. Purchase points can be purchased at cost of Rs. 1.5/- per point. Successfully purchased points, cannot be cancelled, transferred or reversed in any case.
- At the time of redemption, 1 Purchase Points is equivalent to Rs.1/-of your ticket fare.

Cancellation of a Redeemed Ticket:

- If a redeemed ticket is cancelled before the date of journey, you forfeit 50% of the Reward Points, over and above the existing cancellation charges as per the IRCTC Policy for Loyalty Program. Remaining Reward Points will be credited back to your account.
- On cancellation of redeemed tickets, only Reward Points would be credited back and not cash.

Validity of Points:

- SBI Card points (SBI Travel Reward Points, SBI Reward Points and Purchase Points) will be valid for 2 years. For example: if account year for membership no 12345678900 lies from 05.09.2024 to 04.09.2025 and accrued points during 05.09.2024 to 04.09.2025 were 1050, the expiry date for the points accrued during 05.09.2024 to 04.09.2025 would be 04.09.2026 i.e. valid for two years.
- If the cardholder has redeemed 1000 points before 04.09.2026 then the system shall expire the balance of 50 points from the membership account on 04.09.2026. However, irrespective of the 2 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.