

SBI Debit Card Offer – Big Bang Diwali 2025

Frequently Asked Questions

What is the offer?

- 10% Instant Discount up to INR 750 with SBI Debit Card (Non-EMI) Transactions on select products
- Additional Instant Discount of up to INR 500 with SBI Debit Card (Non EMI) on purchase of select products.
- The offers will apply on purchase of select products only. Please check if the offer is listed on the product page, before making the purchase.
- The bank offer discount displayed on the Product page is applicable on select cards. To check if the discount is applicable on your card, enter the card details on the 'Payment' page and check the discount applied.

What are the Offer Benefits?

- Categories - Sitewide
- Maximum Offer Savings are applicable as follows:
 - Base Offer: Debit Card (Non-EMI Transactions): INR 750 from 11th October 2025 (10th October 2025 for Flipkart Plus and BLACK customers) to 15th October
 - Base Offer: Debit Card (Non-EMI Transactions): INR 750 from 16th October 2025 to 24th October 2025
 - Bonus Offer: Debit Card (Non-EMI Transactions): INR 500 from 11th October 2025 (10th October 2025 for Flipkart Plus and BLACK customers) to 15th October
 - Bonus Offer: Debit Card (Non-EMI Transactions): INR 500 from 16th October 2025 to 24th October 2025

Base Offer Details - 10% Instant Discount on SBI Debit Card (Non-EMI)

Period: 11th October 2025 (00:00 Hours) to 15th October 2025 (23:59 Hours)

For Flipkart Plus and BLACK customers, 10th October 2025 (00:00 Hours) to 15th October 2025 (23:59 Hours)

- Category: Grocery
 - Min Transaction Value: INR 2,500
 - Max Discount: INR 200
- Category: Minutes
 - Min Transaction Value: INR 1,000
 - Max Discount: INR 200
- Category: Lifestyle
 - Min Transaction Value: INR 2,000
 - Max Discount: INR 750
- Category: Mobiles
 - Min Transaction Value: INR 4,990
 - Max Discount (Non-EMI Txns): INR 750
- Category: Other categories (excluding Grocery, Minutes, Lifestyle and Mobiles)
 - Min Transaction Value: INR 4,990

- Max Discount (Non-EMI Txns): INR 750

- **Maximum Base Offer Discount per Debit Card (Non-EMI): INR 750**

Period: 16th October 2025 (00:00 Hours) to 24th October 2025 (23:59 Hours)

- Category: Grocery
 - Min Transaction Value: INR 2,500
 - Max Discount: INR 200
- Category: Minutes
 - Min Transaction Value: INR 1,000
 - Max Discount: INR 200
- Category: Lifestyle
 - Min Transaction Value: INR 2,000
 - Max Discount: INR 750
- Category: Mobiles
 - Min Transaction Value: INR 4,990
 - Max Discount (Non-EMI Txns): INR 750
- Category: Other categories (excluding Grocery, Minutes, Lifestyle and Mobiles)
 - Min Transaction Value: INR 4,990
 - Max Discount (Non-EMI Txns): INR 750
- **Maximum Base Offer Discount per Debit Card (Non-EMI): INR 750**

Bonus Offer Details -

Period: 11th October 2025 (00:00 Hours) to 15th October 2025 (23:59 Hours)

For Flipkart Plus and BLACK customers, 10th October 2025 (00:00 Hours) to 15th October 2025 (23:59 Hours)

- Bonus Offer (Non-EMI)
 - Categories: Mobiles
 - Min. Product Value: INR 24,990
 - Max. Discount: INR 500
 - Once per card

Period: 16th October 2025 (00:00 Hours) to 24th October 2025 (23:59 Hours)

- Bonus Offer (Non-EMI)
 - Categories: Mobiles
 - Min. Product Value: INR 24,990
 - Max. Discount: INR 500
 - Once per card

What is the offer duration?

- 11th October 2025 (00:00 Hrs) to 24th October 2025 (23:59 Hrs).

- Early Access: For Flipkart BLACK & Plus members, the sale begins from 10th October 2025 (00:00 Hours) to 24th October 2025 (23:59 Hours)

What are the eligibility conditions?

- In the event the customer returns any/all products in the order placed during the offer period, thereby not maintaining the minimum purchase value, as required to avail the Offer, he/she shall not be eligible for the Offer. Accordingly, the amount availed as a discount under the Offer shall stand deducted from any refund(s) processed for the returned product(s).
- If an order is canceled, the offer may take up to 24 hours to refresh for the customer to utilise it again.
- **How many times can this offer be applied?**
 - There is no limit on the number of transactions to avail the Base Offer discounts. However, you can avail up to
 - Maximum Base Offer Discount of up to INR 750 per Debit Card from 11th October 2025 00:00 Hours to 15th October 2025 23:59 Hours (For Flipkart Plus and BLACK customers, 10th October 2025 00:00 Hours to 15th October 2025 23:59 Hours)
 - Maximum Base Offer Discount of up to INR 750 per Debit Card from 16th October 2025 to 24th October 2025
 - Maximum Bonus Offer Discount per Debit Card Non-EMI: INR 500 – once per card from 11th October 2025 (00:00 Hours) to 15th October 2025 (23:59 Hours). For Flipkart Plus and BLACK customers from 10th October 2025 (00:00 Hours) to 15th October 2025 (23:59 Hours).
 - Maximum Bonus Offer Discount per Debit Card Non-EMI: INR 500 – once per card from 16th October 2025 (00:00 Hours) to 24th October 2025 (23:59 Hours).
 - Maximum Discount per card is a cumulative savings across all platforms of Flipkart (Flipkart, Minutes, Grocery, Travel)
- **Is the offer applicable on all SBI Debit Cards?**
 - Yes, on all SBI Debit Cards, the Offer is NOT applicable on transactions made through Internet Banking or UPI payment option.
- **Will I get the offer if I pay through Flipkart Gift Card partially?**
 - Yes, you can avail the offer. In this case, offer will only apply on the amount paid through SBI Debit Card transactions against the eligible product(s). This amount should be equal to or greater than the Min Cart Value details mentioned above.

How do I avail the offer:

- Under this Offer, Cardholders will get a 10% Instant Discount on purchase of select products on the platform during the offer period.
- The discount will be applied to the Net Cart Value (NCV). NCV shall mean the total value of only the eligible product/s in the cart after all applicable discounts and exchange offer redemptions.
 - The minimum Net Cart Value (NCV) to avail the Base offer is INR 2,500 on Groceries
 - The minimum Net Cart Value (NCV) to avail the Base offer is INR 1,000 on Minutes
 - The minimum Net Cart Value (NCV) to avail the Base offer is INR 2,000 on Lifestyle
 - The minimum Net Cart Value (NCV) to avail the Base offer is INR 4,990 on Other Categories including Mobiles.
- Offer Discount shall be applicable as follows:

- There is no limit on the number of transactions to avail the Base Offer discounts. However, you can avail up to
 - i. Maximum Base Offer Discount of up to INR 750 per Debit Card from 11th October 2025 00:00 Hours to 15th October 2025 23:59 Hours (For Flipkart Plus and BLACK customers, 10th October 2025 00:00 Hours to 15th October 2025 23:59 Hours)
 - ii. Maximum Base Offer Discount of up to INR 750 per Debit Card from 16th October 2025 to 24th October 2025
- Maximum Bonus Offer Discount per Debit Card Non-EMI: INR 500 – once per card from 11th October 2025 (00:00 Hours) to 15th October 2025 (23:59 Hours). For Flipkart Plus and BLACK customers from 10th October 2025 (00:00 Hours) to 15th October 2025 (23:59 Hours).
- Maximum Bonus Offer Discount per Debit Card Non-EMI: INR 500 – once per card from 16th October 2025 (00:00 Hours) to 24th October 2025 (23:59 Hours).
- The offer is applicable at www.flipkart.com, m.flipkart.com & Flipkart mAPP (mobile Application).
- The offer is not applicable on payment made via Net Banking or UPI.
- Discount will be calculated on the net paid amount by the customer post any other discounts, exchange offer redemptions and refunds.

Other TERMS AND CONDITIONS

Preliminary

• This offer ("Offer") is co-sponsored by State Bank of India ("Bank") and Flipkart Advanz Private Limited ("Flipkart Advanz") on www.flipkart.com, Flipkart mobile app and Flipkart mobile site (collectively referred to as "Platform"), which Platform is owned and operated by Flipkart Internet Private Limited (Flipkart, We or Our). It is open to all residents of India holding a valid and current SBI Debit Card (Cardholder) and to whom a communication is sent by Bank.

• By participating in the Offer (defined below), Cardholder agrees to be bound by:

- these terms and conditions (T&C);

- terms of Use, Privacy Policy and other relevant documentation including any modifications, alterations or updates thereof, that are published on the Platform; and

- all applicable terms and conditions of SBI.

Detailed Terms and Conditions:

1. All Cardholders with no outstanding of more than 30 days are eligible for this Offer.
2. This Offer is NOT applicable on transactions made through Internet Banking/ PhonePe payment option.
3. The Offer is not applicable for Card-on-delivery transactions or orders converted from Cash On Delivery to Prepaid.
4. In case of cancellation of Your order, the transaction will not qualify for the Offer. If you cancel part of Your order, you will qualify for the Offer only on the net amount You pay basis eligibility.
5. Bank/Flipkart/Flipkart Advanz reserves the right to disqualify the Cardholder(s) from the benefits of the Offer,

if any fraudulent activity is identified as being carried out for availing the benefits under the said Offer or otherwise by use of the Card.

6. Any person availing this Offer shall be deemed to have accepted these terms and conditions.
7. Bank, Flipkart Advanz and Flipkart reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary these terms and conditions or to replace, wholly or in part, this offers by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
8. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary, and the Offer is being made purely on a best effort basis.
9. Nothing herein amounts to a commitment by Bank/Flipkart Advanz to conduct further, similar or other offers.
10. The above Offer is by way of a special offer for SBI Debit Cards holders only and nothing contained herein shall prejudice or affect the terms and conditions of the card agreement and Convert2EMI terms and conditions. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the terms and conditions of the card agreement and Convert2EMI terms and conditions.
11. You understand that Flipkart may share Your transactional data with the Bank and Flipkart Advanz for purposes of this Offer and for checking Your eligibility for their products and services and by participating in this Offer, you expressly consent to this sharing of Your data for these purposes.
12. Any query regarding the Offer will be entertained only till 24th November 2025. Post such date, Bank, Flipkart Advanz and Flipkart will not entertain any correspondence or communication regarding this Offer from any persons.
13. Bank/Flipkart/Flipkart Advanz do not endorse any of the products or brands being offered under the Offer and will not accept any liability pertaining to the quality, merchantability, fitness, delivery or after sales service of such products which shall be at the sole liability to sellers on the Platform.
14. All the existing offers, gifts, discounts etc. that are being offered can be availed by the Card holders as part of this exclusive offer as mentioned in the communication.
15. Pictures of products shown in the communication sent to the customer either through mailers or advertised on the website, are representative only and may not bear a resemblance to the actual products. None of the parties shall under any circumstances be responsible towards the same.
16. Products offered under this Offer are subject to availability from the respective participating merchants/sellers on the Platform and accordingly the Bank, Flipkart Advanz or Flipkart in no circumstances shall be liable for non-availability of any of the products.
17. Under no circumstances will the Offer/discount being offered under this Offer be settled with cash in lieu by Bank or by Flipkart or by Flipkart Advanz.
18. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer
19. Bank and Flipkart Advanz will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by seller(s) on products/services made available by it and the same shall be at the sole risk and consequences of such seller(s) and without reference to Bank and Flipkart Advanz.
20. Flipkart, Flipkart Advanz or the seller(s) shall not be liable for any failure by the Bank to honor the transaction and for any technical issues attributable to the Bank because of which the transaction made by the Cardholder

was not successful. Bank shall not be liable for any failure by Flipkart, Flipkart Advanz or the seller(s) to honor the transaction or for any technical issues attributable to Flipkart, Flipkart Advanz or the seller(s) because of which the transaction made by the Cardholder was not successful.

21. By participating in this Offer you agree to be bound by these terms and conditions of the Offer, standard terms and conditions, terms of use, privacy policy (as amended from time to time) of the Platform, any other documents as may be applicable while using the Platform and the terms and conditions of the respective seller shall be applicable on the Cardholder.
22. The Cardholder shall indemnify and hold Flipkart, Flipkart Advanz, Bank and/ or seller(s) harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by Flipkart, Bank and/ or seller as a consequence of (i) violation of these terms and conditions, of the terms of user agreement, privacy policy (subject to change) published on the Platform, by Cardholder; (ii) violation of applicable laws by Cardholder; and (iii) any action or inaction resulting in willful misconduct or negligence on the part of the Cardholder.
23. All government Levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Offer.
24. This Offer shall be subject to all applicable laws, rules and regulations which are in existence, and which may be promulgated anytime by any statutory authority.
25. Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator to be jointly appointed by Bank and Flipkart Advanz for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at Mumbai for the Bank and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against the Bank.
26. All liability with respect to the products purchased lies with the respective sellers and neither Flipkart Advanz nor Bank shall be in any way responsible for the same.
27. This Offer is valid only in India. The minimum age of such a Cardholder shall be 18 years.
28. Further, as required by applicable law, in the event that the Cardholder makes a purchase of an amount equal to or above Rs. 2,00,000, the Cardholder will be required to upload a scanned copy of his/her PAN card on the Platform, within 4 days of making the purchase, failing which, the purchase made by the Cardholder will be cancelled. The requirement to submit the PAN card arises only once and if it has been submitted once by the Cardholder, it need not be submitted again. The order of the Cardholder will be cancelled if there is a discrepancy between the name of the Cardholder and the name on the PAN Card.
29. This document is an electronic record in terms of Information Technology Act, 2000, and the Rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.
30. In the event the Flipkart App is downloaded from Apple's App Store, note that Apple's App Store is only an app downloading platform and in no way, shape or form, Apple is responsible/involved for any contest/offer being run on the Flipkart App
31. Bank may engage, hire, use the services of agent(s) and/or any third party(ies) for the purpose of providing marketing or sales related services or any other related services in relation to its products on its behalf and the Customer may be required to deal with such agents/third parties/service providers with respect to such product/services.