Settlement Acceptance Letter

Dated: 31/12/2025
Tracer No: XXXXXXXX

Ref: Full and Final Settlement of your SBI Credit Card Account# XXXXXXXX, linked to SBI Credit Card ending with 0164 (Primary Card)

Dear Mr./Ms. XXXXXXXX XXXXXXXX XXXXXXXX

This is with reference to your discussion with our representative regarding the outstanding dues on your aforesaid Primary Card account for which you have requested for settlement.

The total amount including the principal amount, late payment fees and late payment interest works out to be Rupees 155,493.70/- (One Lakh Fifty-Five Thousand Four Hundred Ninety-Three And Seventy Paise Only) as on the date of this letter

Considering your request and financial constraints as informed to us we agree to offer a full and final settlement of the dues for an amount of Rs 18,660.00 (Eighteen Thousand Six Hundred Sixty Only) payable in 1 installment.

Please be advised that the settlement amount is Rs. 18,660.00**/-** (Eighteen Thousand Six Hundred Sixty Only) payable in 1 installments as mentioned below payment schedule:

Payment Details	Amount (Rs.)	Due Date
Final Payment	18660	31-DEC-25

The Settlement Amount shall be paid in cash/cheque/demand draft/online payment in favor of **"SBI Credit Card along with your 16 digit card number",** without any demand or notice.

Please note, you would be liable to pay towards cheque dishonor/transactions made but not debited till 31/12/2025. Also please be informed that any credit towards transaction cancellation, will not be adjusted towards the agreed settlement offer.

In case said amount is not paid by the due date mentioned above or is dishonored for any reason whatsoever, then the settlement contained herein shall become null and void and be of no consequence and it will be governed by the original terms and conditions / MITCs, of the credit card issued earlier. We shall also be entitled to take further action against you as advised in law regarding recovery of whole of the dues against the Credit Card and/or regarding dishonor of the said amount.

Any Legal Proceedings initiated or complaints lodged by you or on your behalf against the company and/or its employees, officials and representatives shall be withdrawn unconditionally with immediate effect from the date of this offer.

Upon fulfillment of the settlement as per the terms and conditions laid down in this settlement letter, the status of your card account will be updated and appear in CIBIL or any other credit information company as "Settled" or "Post Write-of Settled" with NIL outstanding, as per the relevant guidelines laid down by the Reserve Bank of India and/or as per the provisions of the Credit Information Companies Regulation Act,2005 as amended from time to time. Such update may take 45-60 days to reflect in your credit bureau report. Please note that this update may have some adverse impact on your credit score, generated by credit information companies and may affect your future credit borrowing opportunities.

It may be further noted, in case you wish to clear your "Settled" or "Post Write-of Settled" status from the credit bureaus, please call our helpline numbers 18601801290/ 39020202 (prefix local STD code).

Please note that post-timely fulfillment of abovementioned payment schedule, your account will be zeroised after 30 days from the date of clearance of settlement amount.

Once you have received an E-letter, please click on the 'accept' button as mentioned on our E-mail containing this E-letter as a token of your acceptance.

Kindly note, it is mandatory to accept the terms by clicking on the 'accept' link provided in the email. Failure to do so will result in the offer being deemed null & void.

Warm Regards,
SBI Card

This is a computer-generated letter and does not require signature

SBI Cards and Payment Services Ltd.

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Haryana, India

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