



Unlock infinite possibilities

## FREQUENTLY ASKED QUESTIONS

### REGISTRATION AND LOGIN

#### 1. How do I register to SBM Rewards?

Upon receipt of your SBM Visa Infinite card, you are automatically registered on SBM Rewards with the contact details that are held at the Bank or that you provided when applying for your SBM Visa Infinite credit card.

#### 2. Why did I receive a Welcome email?

You received a Welcome email following your automatic registration on the SBM Rewards platform. This email includes your login details which you may use to login to the platform.

#### 3. What is a verified email address?

A verified email address is an email address registered with the loyalty program and has completed the verification process.

#### 4. What do I do if I cannot locate the email with my Login details?

Login with the email address that is held at the Bank or that you provided when applying for your SBM Visa Infinite credit card. If you still cannot access the SBM Rewards site, please contact your SBM representative or send an email to [SBMRewardsupport@sbmgroup.mu](mailto:SBMRewardsupport@sbmgroup.mu)

#### 5. How do I login for the first time to my SBM Rewards account?

Step 1: Go to <https://www.sbmgroup.mu/sbm-rewards> and click on the Login button

Step 2: Enter your login details which was sent to you in the Welcome email. You can also use email address which is held at the Bank or which you provided when applying for the SBM Visa Infinite credit card.

#### 6. Can I use my SBM Internet Banking credentials to login on SBM Rewards?

No. You need to use the credentials you held at the Bank or provided by you when applying for your SBM Visa Infinite credit card. You can also use the credentials sent to you in the Welcome email.

### EARNING REWARD POINTS

#### 7. What is SBM Rewards?

SBM Rewards is the loyalty program run by SBM Bank (Mauritius) Ltd pursuant to which Member earns rewards points by performing Transactions through his VISA Infinite card and then redeeming the earned points for Rewards relative to this card.

#### 8. What is Reward Points?

Rewards Points means the common loyalty points earned by a Member under the SBM Rewards and credited to the member's SBM rewards account. These points can be redeemed at the SBM Reward online catalog available on the Website

## 9. How do I earn reward points?

You will earn points on qualifying credit card transactions. The table below illustrates the points earning mechanism:

Product	Spending Amount	Earnings
SBM Visa Infinite credit card	500 USD	500 points
SBM Visa Infinite credit card	500 MUR	10 points
SBM Visa Infinite credit card	500 EUR	540 points

\*conversion applies for cross currency transactions

## 10. What type of transactions do not earn points?

- Balance Transfers
- Cash withdrawals
- Quasi Cash
- Credit card Cheques
- Finance charges
- All fees charged on the card by the Bank
- Transactions reversed by a merchant
- Chargebacks and Fraudulent/Disputed transactions
- Any other transaction determined by the Bank from time to time, at its sole and absolute discretion.

## 11. What will happen if my card is cancelled?

If the customer's credit card is overdue, suspended, blocked, cancelled or terminated for any reason whatsoever, the reward points earned shall be forfeited and will only be reinstated at the sole and absolute discretion of the Bank.

## 12. Can I still use my points if my card is cancelled?

If a member is not in good standing order, the reward points will not be accumulated for them, but they can still use the reward points previously accumulated.

## 13. How soon will the reward points appear in my loyalty account after I make a transaction on my card?

Points earned on purchase transactions made on your card are credited to your SBM Rewards account within 14 business days. Typically, most points are credited within 3 business days.

## 14. How do I check for the total points that I have accumulated?

Once logged in to your SBM Rewards account, the available points are displayed in the upper right hand side of the page. You can also click on the Welcome section in the top right corner and choose Points Statement to view details of your account. The Points Statement includes a detailed view by transaction of the points earned and redeemed.

## 15. How long do my reward points remain valid?

Your reward points are valid for up to two years from the date they are credited to your SBM Rewards account.

# MANAGING MY SBM REWARDS ACCOUNT

## 16. How do I access my SBM Rewards account?

You can access your account online 24/7 using your login details and password on <https://sbm-rewards.sbmgroup.mu/>

## 17. How Do I verify my email address at the time of registration?

You can verify your email address at the time of registration in the loyalty program by clicking on the email verification link in the welcome email sent to you.

Note that the verification link is active for 20 minutes from the time you receive the email. If you are not able to click the link within 20 minutes, you also have the option to verify your email address by logging into your loyalty account and accessing the email verification option.

**18. How can I reset my loyalty account password?**

- 1). Go to the SBM Rewards platform, click on Login, and then on “Forgot your Password?”
- 2). Insert your registered email or registered mobile number on the screen that pops up.
- 3). A notification mail will be sent on your registered email address. Click on the ‘Verify Here’ button to proceed.
- 4). Register your new password on the screen which pops up.
- 5). A notification mail will be sent informing you that password has been successfully changed.

**19. What is a valid card to earn points?**

A valid card is a card product that is eligible to earn reward points in the loyalty programme. The credit card must not be overdue, suspended, blocked, cancelled or terminated by the Bank in order to earn or redeem points.

**20. What happens if I enter in my loyalty account password incorrectly multiple times?**

If you enter your password incorrectly multiple times, your account will be locked and you will be unable to login for a period of time. Return after 30 minutes and try to login again.

**21. I have several SBM credit cards. Can I check the points earned on each card?**

Currently, only transactions on your SBM Visa Infinite credit card are eligible for reward points.

**22. My SBM Visa Infinite credit card is expired/lost/stolen and I received a new card from the Bank. How do I ensure I earn reward points on my new card?**

Your new SBM Visa Infinite credit card will automatically be enrolled.

Once you receive the new Welcome email, you can login.

**23. I recently made a purchase and then delinked my card from SBM Rewards. Why don't I see the points earned on this transaction?**

Points are earned after the purchase transaction has been posted to your card statement, typically within 3 business days. If you delink your card before the purchase transaction has been posted, you will not see the points earned on this transaction in your SBM Rewards account.

**24. Can I update my profile and personal details?**

Yes, you can update your profile and personal details by logging in to your SBM Rewards account. Click on the Welcome section in the top right corner, choose Profile, update your personal details and click on “Save Profile”. Members are encouraged to keep their profile information up to date to better benefit from the vast variety of rewards.

**MY REDEMPTION OPTIONS**

**25. How can I redeem my reward points for travel (flights, hotel stays, car rentals)?**

Once you have logged to your SBM Rewards account, click on Travel Booking in the top menu bar. You can choose to redeem your points for flights, hotel stays and car rentals. Enter your search criteria, select your desired flight/hotel stay/car rental option(s) and follow the prompts. You will receive an email confirmation within 60 minutes with details of your flight/hotel stay/car rental booking.

**26. How can I redeem my reward points for merchandise and retail vouchers?**

Once you have logged to your SBM Rewards account, click on Shopping in the top menu bar. Click on the item to get a full description. To redeem the item, click Add to Cart, and follow the prompts to proceed. You will receive an email confirmation of your redemption.

**27. When will I receive my merchandise item?**

Merchandise items will be shipped to your delivery address within 15 business days.

**28. How will I receive my Vouchers?**

The delivery time for vouchers is listed on the voucher details section when browsing the website. The voucher links will be sent from info@bluloyalty.com to the customers in 15 working days from the redemption date.

**29. If I don't have enough points, can I pay the difference online by card?**

Yes, if you do not have sufficient points to complete a merchandise item, voucher or travel redemption, you may choose to pay the difference using your SBM Visa Infinite credit card. However, you should have enough points at least equivalent to the delivery charge of the item.

**30. Can I cancel the redemption made?**

No. Once reward points are redeemed, the customer cannot request the reward points to be reinstated in their account for any reason whatsoever.

**31. How do I know if my redemption has been successful?**

You will receive a confirmation email on your registered email address.