

KEY FACT STATEMENT

Extended Credit	
Interest Free Credit	Period 20-50 days (applicable only on retail purchases and if previous month's outstanding balance is paid in full) 15-32 days (applicable only in case of SBI Corporate Utility Card)
Finance Charges	Up to 3.35% p.m. (40.2% p.a.) from the transaction date (It is a charge card and does not offer revolving facility)
Total Amount Payable	Total Outstanding Due
Cash Advance	
Cash Advance Limit	Variable (If Applicable)
Free Credit Period	Nil
Finance Charges	Up to 3.35% p.m. (40.2% p.a.) from the date of withdrawal
Cash Advance Fees	
SBI ATMs/Other Domestic ATMs	Up to 2.5% of withdrawal amount or Up to Rs. 450 (WIH) per transaction
International ATMs	Up to 3% of withdrawal amount or Up to Rs. 450 (WIH) per transaction
Other Charges & Fees	
Payment Dishonor fee	2% of payment Amount (subject to a minimum of Rs. 350)
Statement Retrieval	Nil
Overlimit fees	Not Applicable on Corporate Cards
Late Payment	Nil for Total Amount due from Rs. 0- Rs. 200 Rs. 100 for Total Amount due greater than Rs. 200 and up to Rs. 500 Rs. 400 for Total Amount due greater than Rs. 500 and up to Rs.1,000 Rs. 500 for Total Amount due greater than Rs. 1,000 and up to Rs. 10,000 Rs. 750 for Total Amount due greater than Rs. 10,000
Emergency Card Replacement	Complimentary
Foreign Currency Transaction	Conversion mark up: Up to 3.5%
Cash Payment Fees	Rs. 100 + Applicable taxes
Card Replacement	Rs. 100 - Rs. 250
Cheque Pickup	Up to Rs. 90
Annual Reward Fee	Up to Rs. 300 + Applicable Taxes
Rewards Redemption Fee	Up to Rs. 99 + Applicable Taxes
Annual Priority Pass Fee	Up to Rs. 180 for Platinum and Complimentary for Signature
Priority Pass Charges	All Airport Lounge visits within and outside India through the Priority Pass Program will be charged with a usage fee of \$27 per visit + applicable taxes. For more details, please visit sbicard.com



SMA Sub-categories	Basis for classification [Principal or interest payment or any other amount wholly or partly overdue]
SMA – 0	Upto 30 days from Payment Due Date ('PDD').
SMA – 1	More than 30 days & upto 60 days from PDD
SMA – 2	More than 60 days & upto 90 days from PDD





8. \*SCHEDULE OF CHARGES

Fees	Platinum	Signature	Virtual Card
Joining Fee (one time)	NIL	NIL	NIL
Annual Fee (p.a.)	NIL	Rs.499	NIL
Extended Credit			
Interest Free Credit Period	20-50 days (applicable only on retail purchases and if previous month's outstanding balance is paid in full) 15-32 days (applicable only in case of SBI Corporate Utility Card)		
Finance Charges#	Upto 3.35% p.m. (40.2% p.a.) from the transaction date (It is a charge card and does not offer revolving facility)		
Total Amount Payable	Total Outstanding Due		
Cash Advance (If Applicable)			
Cash Advance Limit (If Applicable)	Variable		
Free Credit Period	Nil		
Finance Charges#	Upto 3.35% p.m. (40.2% p.a.) from the date of withdrawal		
Cash Advance Fees (If Applicable)			
SBI ATMs / Other Domestic ATMs	Upto 2.5% of withdrawal amount or upto Rs. 450 (WIH) per transaction		
International ATMs	Upto 3% of withdrawal amount or upto Rs. 450 (WIH) per transaction		
Other Charges & Fees (If Applicable)			
Cash Payment Fee	Rs. 100		
Cheque Pickup	Rs. 90		
Statement Retrieval	Nil		
Cheque Payment Fee	Rs. 100		
Payment Dishonor fee	2% of Payment amount (subject to a minimum of Rs. 350)		
Late Payment	NIL for Total outstanding amount from Rs.0-Rs.200; Rs.100 for outstanding amount greater than Rs.200 & upto Rs.500; Rs.400 for outstanding amount greater than Rs.500 & upto Rs.1000; Rs.500 for outstanding amount greater than Rs.1000 & upto Rs.10,000; Rs.750 for outstanding amount greater than Rs.10,000		
Overlimit Emergency Card Replacement	Not Applicable for Corporate Card Complimentary		
Foreign Currency Transaction	Conversion mark up: Upto 3.5%		
Annual Priority Pass Fee	Upto Rs. 180 for Platinum and Complimentary for Signature		
Priority Pass Lounge Charges	All Airport Lounge visits within and outside India through the Priority Pass Program will be charged with an usage fee of \$27 per visit + applicable taxes. For more details, please visit sbicard. com All guests being accompanied by the SBI Cardholder having the Priority Pass, to visit the Airport Lounge will be charged with an usage fee of \$27 per visit + applicable taxes.		

Annual Reward Fee	Upto Rs. 300
Rewards Redemption Fee	Rs. 99
<b>Surcharge</b>	
Railway Tickets	Rs. 30 + 2.5% of transaction amount
-Railway Counters	1.8% of transaction amount + service charge,
Railway Tickets	as applicable 1% of transaction value.
www.irctc.co.in	1% surcharge waiver
Petrol & all products	(excluding all applicable taxes
/services sold at petrol Pumps	wherever applicable + other charges)
	for single transaction spends between Rs.500 and Rs.4000
	for Signature & Platinum Cards
	Maximum surcharge waiver of Rs.250
	per statement cycle per Corporate Card account for
	signature & platinum cards
Payment of Customs duty	2.25% of transaction amount
	(subject to a minimum of Rs. 75)
Order of Payment	Total Amount Due (which is inclusive of
	applicable taxes), followed by fees and other charges,
	Interest charges, retail outstanding and cash advance.

\*Any changes in schedule of charges will be communicated via email and will be available on our website [www.sbicard.com](http://www.sbicard.com)

# Card Finance charge is dynamic and will be based on the cardholder’s usage and payment patterns and is subject to periodic review.

All taxes would be charged as applicable on all the above Fees, Interest & Charges.

“Applicable Taxes” (for Statements issued on or after 1st July, 2017) means:

- For the cardholders having state of residence in the records of SBI Card on the statement date as“Haryana” - Central Tax @ 9% and State Tax @ 9%
- For the cardholders having state of residence in the records of SBI Card on the statement date as other than “Haryana” - Integrated Tax @ 18%

Your continued usage of the card will be deemed as acceptance of these amendments.

SBI Card Helpline

39 02 02 02 (prefix local STD code), 1860 180 1290

All terms & conditions mentioned in this document (including schedule of charges) are the standard conditions and charges applicable to all Corporates. Any changes to these would be mutually agreed between SBICPSL and the respective corporate through a separate addendum or would be a part of the Corporate Card agreement signed with the Corporate.

All information in this communication is correct as per 1st July 2022 and is subject to change at the discretion of SBICPSL. SBI Card Most Important Terms and Conditions are also available at [www.sbicard.com](http://www.sbicard.com)

SBI Cards & Payment Services Ltd.  
P.O. Bag No. 28, New Delhi - 110 001  
Please visit our website at: [www.sbicard.com](http://www.sbicard.com)