

KEY FACT STATEMENT

1. *FEES AND CHARGES

A. Annual Fees & Renewal Fees

There is Annual Fee and Renewal Fee applicable on the SBI Credit Card (SBI Card). Annual fee is a one-time charge ranging between Rs. 0 to Rs.9999 plus applicable taxes and renewal fee is charged every year and ranges between Rs.0 to Rs.9999 plus applicable taxes. These fees may vary from Cardholder to Cardholder and for different card variants. These shall be as communicated to the Cardholder at the time of applying for the credit card. These fees, as applicable, are charged to the Cardholder account and the same would be billed in the card statement of the month in which it is charged. There may be separate fees for additional cards issued to the Primary Cardholder

Credit Card Name	Annual Fee (Rs.)	Renewal Fee (Rs.)
AURUM	9,999	9,999 (Waived off on annual spends of Rs.12 Lakh or more in the preceding year)
SBI Card Miles Elite	4,999	4,999 (Waived off on annual spends of Rs.15 Lakh or more in the preceding year)
SBI Card ELITE	4,999	4,999 (Waived off on annual spends of Rs.10 Lakh or more in the preceding year)
SBI Card ELITE Advantage	4,999	4,999 (Waived off on annual spends of Rs.10 Lakh or more in the preceding year)
SBI Card Miles Prime	2,999	2,999 (Waived off on annual spends of Rs.10 Lakh or more in the preceding year)
SBI Card PRIME	2,999	2,999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
SBI Card PRIME Advantage	2,999	2,999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
SBI Card Miles	1,499	1,499 (Waived off on annual spends of Rs.6 Lakh or more in the preceding year)
Doctor's SBI Card	1,499	1,499 (Waived off on annual spends of Rs.2 Lakh or more in the preceding year)
Shaurya Select SBI Card	1,499	1,499 (Waived off on annual spends of Rs.1.5 Lakh or more in the preceding year)
Shaurya SBI Card	250	250 (Waived off on annual spends of Rs.50,000 or more in the preceding year)
SBI Card PULSE	1,499	1,499 (Waived off on annual spends of Rs.2 Lakh or more in the preceding year)
CASHBACK SBI Card	999	999 (Waived off on annual spends of Rs.2 Lakh or more in the preceding year)

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Credit Card Name	Annual Fee (Rs.)	Renewal Fee (Rs.)
<i>SimplyCLICK</i> SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
<i>SimplyCLICK</i> Advantage SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
<i>SimplySAVE</i> SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
<i>SimplySAVE</i> Advantage SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
SBI Card Unnati	NIL	499 (5th Year Onwards)
Krishak Unnati SBI Card	NIL	499 (Waived off on annual spends of Rs.30,000 or more in the preceding year)
Aditya Birla SBI Card	499	499
Aditya Birla SBI Card SELECT	1,499	1,499
Air India SBI Platinum Card	1,499	1,499
Air India SBI Signature Card	4,999	4,999
Apollo SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
BPCL SBI Card	499	499 (Waived off on annual spends of Rs.50000 or more in the preceding year)
BPCL SBI Card Octane	1,499	1,499 (Waived off on annual spends of Rs. 2 Lakh or more in the preceding year)
Club Vistara SBI Card PRIME	2,999	2,999
Club Vistara SBI Card	1,499	1,499
Delhi Metro SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
Etihad Guest SBI Card	1,499	1,499
Etihad Guest SBI Premier Card	4,999	4,999
Fabindia SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)

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Fabindia SBI Card SELECT	1,499	1,499 (Waived off on annual spends of Rs.2 Lakh or more in the preceding year)
Central SBI Select Card	750	750
Central SBI Select+ Card	2999	2999
FBB SBI Styleup Card	499	499
IRCTC SBI Platinum Card	500	300
IRCTC SBI Card	500	300
IRCTC SBI Card Premier	1499	1499 (Waived off on annual spends of Rs. 2 Lakh or more in the preceding year)
Lifestyle Home Centre SBI Card , MAX SBI Card, SPAR SBI Card	499	499
Lifestyle Home Centre SBI Card PRIME, MAX SBI Card PRIME, SPAR SBI Card PRIME	2,999	2,999
Lifestyle Home Centre SBI Card SELECT, MAX SBI Card SELECT, SPAR SBI Card SELECT	1,499	1,499
Nature's Basket SBI Card	1,499	1,499 (Waived off on annual spends of Rs.2 Lakh or more in the preceding year)
Nature's Basket SBI Card ELITE	4,999	4,999 (Waived off on annual spends of Rs.10 Lakh or more in the preceding year)
OLA Money SBI Card	NIL	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
Paytm SBI Card	499	499
Paytm SBI Card SELECT	1,499	1,499
Reliance SBI Card PRIME	2999	2,999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Reliance SBI Card	499	499 (Waived off on annual spends of Rs. 1 Lakh or more in the preceding year)

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TATA Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
TATA Card SELECT	2,999	2,999
TATA Croma Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
TATA Croma Card SELECT	2,999	2,999
TATA Star Card SELECT	2,999	2,999
TATA Star Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
Yatra SBI Card	499	499
Central Bank of India SBI Card PRIME	2999	2999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Central Bank of India SBI Card ELITE	4,999	4,999 (Waived off on annual spends of Rs.10 Lakh or more in the preceding year)
Central Bank of India <i>SimplySAVE</i> SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
City Union Bank SBI Card PRIME	2999	2999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
City Union Bank <i>SimplySAVE</i> SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
Karnataka Bank SBI Card PRIME	2999	2999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Karnataka Bank <i>SimplySAVE</i> SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
PSB SBI Card PRIME	2999	2999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
PSB SBI Card ELITE	4999	4999 (Waived off on annual spends of Rs.10 Lakh or more in the preceding year)
PSB <i>SimplySAVE</i> SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)

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Credit Card Name	Annual Fee (Rs.)	Renewal Fee (Rs.)
UCO Bank <i>SimplySAVE</i> SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
UCO Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
UCO Bank SBI Card ELITE	4,999	4,999 (Waived off on annual spends of Rs.10 Lakh or more in the preceding year)
South Indian Bank SBI Platinum Credit Card	2,999	2,999
South Indian Bank <i>SimplySAVE</i> SBI Card	499	499 (Waived off on annual spends of 1 lakh or more in the preceding year)
KVB SBI Signature Card	4,999	4,999
Karur Vysya Bank SBI Platinum Credit Card	2,999	2,999
Karur Vysya Bank SBI Card	499	499 (Waived off on annual spends of 1 lakh or more in the preceding year)

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Extended Credit	
Interest Free Credit Period	20-50 days (applicable only on retail purchases and if previous month's out standing balance is paid in full)
Finance Charges	3.50% p.m. (42% p.a.) for unsecured cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cards
Minimum Finance Charges	Rs. 25
Minimum Amount Due	Total GST + EMI amount + 100% of Fees/Charges + 5% of [Finance Charge (if any) + Retail Spends and Cash Advance (if any)] + Overlimit Amount (if any) W.e.f. 15th March 2024, In case 5% of (Finance Charge + Retail Spends and Cash Advance) is less than Finance Charges then MAD calculation will be Total GST + EMI amount + 100% of Fees/Charges + 100% of Finance Charges + Overlimit Amount (if any)
Cash Advance	
Cash Advance Limit	Up to 80% of Credit Limit (Max. 12K / day for Gold and Titanium Cards & 15K / day for Platinum, Prime, Elite, Aurum & Co-brand Cards)
Free Credit Period	Nil
Finance Charges	3.50% p.m. (42% p.a.) for unsecured cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cards The above-mentioned charges will be applicable from the date of Cash withdrawal.
Minimum Finance Charges	Rs. 25
Cash Advance Fees	
SBI ATMs/Other Domestic ATMs	2.5% of transaction amount (subject to a minimum of Rs. 500)
International ATMs	2.5% of transaction amount (subject to a minimum of Min. Rs. 500)
Other Charges & Fees	
Cash Payment fee	Rs. 250
Payment Dishonor fee	2% of Payment amount (subject to a minimum of Rs. 500)
Cheque Payment Fee	Rs. 100
Late Payment	NIL for Outstanding Amount from Rs.0-Rs.500; Rs. 400 for Outstanding Amount greater Rs. 500 & up to Rs. 1000; Rs. 750 for Outstanding Amount greater than Rs. 1000 & up to Rs. 10,000; Rs. 950 for Outstanding Amount greater than Rs. 10,000 & up to Rs. 25,000; Rs. 1100 for Outstanding Amount greater than Rs. 25,000 & up to Rs. 50,000; Rs. 1300 for Outstanding Amount greater than Rs. 50,000
Additional Late Payment Charge	Rs. 100
Overlimit Fee	2.5% of Overlimit Amount (subject to a minimum of Rs 600). Overlimit Fee will not be reversed in case of transaction reversal / cancellation / refund.
Card Replacement	Rs. 100 - Rs. 250 (Rs. 1500 for Aurum)
Emergency Card Replacement (When Abroad)	Actual cost (subject to a minimum of \$175 for VISA & \$148 for Master Card)

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Foreign Currency Transaction Fee	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime and SBI Card Miles Elite), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum and SBI Card Miles Elite)
Dynamic & Static Currency Conversion Markup Fee	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime and SBI Card Miles Elite), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum and SBI Card Miles Elite)
Rewards Redemption Fee	Rs. 99 (On Gifts, Statement Credit & Specific Vouchers Only) Except Aurum
Processing Fee on all Rent Payment Transactions**	Rs.199. Processing Fee will not be reversed in case of transaction reversal / cancellation / refund.
Priority Pass Lounge Charges	All Airport Lounge visits within India through Priority Pass Program will be charged an usage fee of up to USD27 per visit + applicable taxes. All Airport Lounge visits outside India through Priority Pass Program, after exhausting the complimentary visits, will be charged with a usage fee of up to USD27 per visit+applicable taxes. For details, please visit sbicard.com”
Grace period	
Grace period	Grace period of 3 days is allowed from the payment due date on credit card accounts, where payments are not overdue from previous billing cycle(s). The payment due date as mentioned on the credit card statement is the date by which clear funds must be credited to the credit card, however 3 grace days are provided to accommodate for processing time of payments.
Surcharge	
Railway Tickets - Railway Counters	As prescribed by IRCTC / Indian Railways
Railway Tickets - www.irctc.co.in	
Petrol & all products/services old at petrol pumps	1% of transaction amount + all applicable taxes. Fuel surcharge is levied by the acquiring bank providing the terminal to the merchant. The transaction value on charge slip will differ from the credit card statement since the surcharge & GST is levied by acquiring bank on the transaction value. 1% fuel surcharge waiver (excluding GST) shall be provided for eligible transaction value on select cards. Fuel surcharge waiver terms and conditions may vary. Refer product T&Cs for details.
Payment of Customs duty	2.25% of transaction amount (subject to a minimum of Rs.75)

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%

Payments received against the Cardholder’s card outstanding will be adjusted against GST, EMI amount, Fees/Charges, Finance charges, Retail Spends and Cash Advance in that order.

**All transactions towards payment of rent through any merchant will be levied Rs.199+Applicable Taxes as processing fee. All the transactions identified under Merchant Category Code (MCC) 6513 will be considered as rent payment transactions.