Frequently Asked Questions for Combined Credit Limit (CCL)

Q1: What is "Combined Credit Limit" (CCL)?

The Combined Credit Limit (CCL) refers to a single credit limit shared across all SBI Credit Cards held by a Cardholder. With CCL, individual credit cards no longer have separate credit limits. This feature combines the credit limit of all the SBI credit cards and makes it available for the cardholder to utilize with any of their card(s) - Primary or Add-On. CCL is extended to customers basis eligibility, as per SBI Card's Policy and explicit consent by the customer.

For example, if the cardholder owns three SBI Credit Cards and the combined credit limit of these credit cards is 5 Lakh rupees. Upon opting for CCL, this combined credit limit can be utilized across these credit cards.

Q2: How can I opt for Combined Credit Limit?

Currently, this feature is available only to select existing customers who apply for a new SBI Credit Card. Consent for the Combined Credit Limit is included in the new card application form. Subject to the eligibility as per the SBI Card's internal policies and the consent shared via the application form, the Combined Credit Limit may be extended to the customer.

Q3: What is the benefit of having a Combined Credit Limit?

Key benefits of Combined Credit Limit:

- Combined Credit Limit can be used across any of the SBI Credit Cards
- Combined Credit Limit can also be used on the Cardholders' Primary or Add-On card(s)
- No need to manage credit limit for your cards
- Large value spends can be made without worrying about card-level credit limit.

Q4: I understand that my entire credit limit is exposed across all my SBI creditcards. How can I manage the security of my credit cards and prevent unwanted exposure?

You can set card-level spend limit for each of your cards. To set or modify your spend limit, visit the 'Manage Card Usage> Card Transactions section' in the SBI Card website or Mobile App and confirm via OTP. Separate card-level spend limits can be set across different SBI Credit Cards.

Q5: What about statement and payment for my credit cards?

Each Primary Card will continue to have a separate statement and payment cycle. Please note that payments must be made individually against the outstanding balance on each card. Transactions made using Add-on Cards will continue to be included in the statement of the respective Primary Card as before.

Q6: What happens if I exceed the Combined Credit Limit using one of my cards? Can I still use my other card?

If your total Combined Credit Limit is fully utilized, transactions on all your SBI Credit Cards will be declined until the limit is restored.

In such a scenario, you can always request for Overlimit (OVL) Facility* through SBI Card website or Mobile App.

For example, if your Combined Credit Limit is ₹50,000 across cards A & B and ₹50,000 is spent on Card A, the available credit limit for both cards A and B will be ₹0.

In this case, any new transaction on Card A or B will be declined.

To perform any new transactions, you will need to either:

- Make a payment towards Card A to free up the Combined Credit Limit, or
- Avail the Overlimit (OVL) Facility* by providing consent via the SBI Card website or Mobile App

***Note: Approval for Overlimit transaction is subject to SBI Card internal policy and eligibility & such transactions are subject to an Overlimit fee. Please refer to the Most Important Terms and Conditions (MITC) document for details.**

Q7: What if I try to spend more than the spend limit on a particular card?

If spend limit has been setup for any of your card(s), transaction will be declined if the amount exceeds the limit set on that card. In such a scenario, spend limit will have to be modified before re-attempting the transaction. To modify the spend limit, visit 'Manage Card Usage > Card Transactions' section for the card on the SBI Card website or Mobile App.

Q8: Are Add-on cards included in the Combined Credit Limit feature?

Yes, you can avail Combined Credit Limit on your Add-on card(s) as well. You can spend using your CCL across any of your Primary or Add-on card (s)

Q9: Will my reward points or benefits be impacted by having a Combined Credit Limit?

No, each card will continue to have their own individual card benefits. You can continue to enjoy reward points, cashback, discounts, and card-specific benefits for each of your SBI Credit Cards.

Q10: Is there any fee or charge for using the Combined Credit Limit feature?

No, there is no fee for using Combined Credit Limit feature.

Q11: How does SBI Card decide my Combined Credit Limit?

Combined Credit Limit is subject to eligibility as per the internal policies of SBI Card and the consent provided by the customer. In most cases, it will be equal to the sum of credit limits of card held by the customer. However, the Combined Credit Limit is subject to the internal policies of SBI Card.

Q12: Can I request separate limits for different cards (for example, if I want one card not to interfere with another)?

Under the Combined Credit Limit, no separate credit limits are allocated. But you can always set a spend limit for each of your cards. To set or modify your spend limit, visit the 'Manage Card Usage > Card Transactions' section in the SBI Card website or Mobile App.

Q13: If I face any issues or have disputes, how do I resolve them under the Combined Credit Limit?

Disputes are handled individually for each card. In case of any issue – such as a transaction dispute, or a billing related concern, please reach out to SBI Card Customer Care.

Q14: Once Combined Credit Limit is enabled, can I opt out or go back to separate card limits?

There is no option to revert to individual Credit Limit for cards once Combined Credit Limit is enabled. However, customers can set customized spend limits for each card by logging into SBI Card website or Mobile App and visiting the 'Manage Card Usage > Card Transactions section'.

Q15: I never opted for a Combined Credit Limit. How was it enabled without my consent?

Combined Credit Limit will be enabled only for select existing customers opting for a new card and will be subject to eligibility as per the internal policies of SBI Card. The application for new card will capture the consent for Combined Credit Limit whether submitted by the customer using E-sign or physical form. However, spend limit for each card can be set separately by visiting the ‘Manage Card> Card Transactions’ section in the SBI Card App or website and confirm via OTP.

Q16: I have voluntarily closed one of my SBI Credit Cards. Will my Combined Credit Limit be reduced?

No, cards closed voluntarily by the customer post clearance of all dues shall not impact the Combined Credit Limit of the customer. However, the Combined Credit Limit is also subject to periodic review as per the internal policies of SBI Card.

Q17: Are there any exceptions to the Combined Credit Limit?

Combined Credit Limit is not applicable to Cardholders who hold any of the following Credit Cards, either individually or in combination with any other SBI Cards

Blocked Credit Cards (due to compliance or other restrictions e.g., delinquency)

- TATA Credit Cards
- Secured Credit Cards

Q18: I have a Corporate Credit Card from SBI Card in addition to my personal cards Will the limit of Corporate Credit Card also be included in Combined Credit Limit?

No, Corporate Credit Cards will not be included in Combined Credit Limit.