

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. 500 (WIH) per transaction
International ATMs	Up to 3% of withdrawal amount or Up to Rs. 500 (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
Processing Fee on all Rent Payment Transactions**	Rs.199 + applicable taxes

**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