

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) |
| KrisFlyer SBI Card APEX | 9,999 | 9,999 |
| KrisFlyer SBI Card | 2,999 | 2,999 |
| 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 PRIME NRI Secured | 1,500 | 1,500 |
| 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 | Nil | 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) |

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| Credit Card Name | Annual Fee (Rs.) | Renewal Fee (Rs.) |
|---------------------------------------|------------------|---|
| Tata Neu Plus SBI Credit Card | 499 | 499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year) |
| Tata Neu Infinity SBI Credit Card | 1,499 | 1,499 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year) |
| Apollo SBI Card SELECT | 1,499 | 1,499 (Waived off on annual spends of Rs. 3 Lakh 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) |
| <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) |

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| Credit Card Name | Annual Fee (Rs.) | Renewal Fee (Rs.) |
|--|------------------|---|
| 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) |
| 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 | 500 |
| IRCTC SBI Card | 500 | 500 |
| 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) |

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| Credit Card Name | Annual Fee (Rs.) | Renewal Fee (Rs.) |
|--|------------------|---|
| 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) |
| 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) |

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| Karnataka Bank <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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| 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) |
| 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 Card PRIME | 2,999 | 2,999 (Waived off on annual spends of Rs. 3 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) |
| KVB SBI Card ELITE | 4,999 | 4,999 (Waived off on annual spends of Rs. 10 Lakh or more in the preceding year) |
| KVB SBI Card PRIME | 2,999 | 2,999 (Waived off on annual spends of Rs. 3 Lakh or more in the preceding year) |
| KVB <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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| 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) |
| Finance Charges | 3.75% p.m. (45% 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 | 100% of GST + 100% of EMI amount + 100% of Fees/Charges + 100% of finance charges+ Overlimit Amount (if any) + 2% of remaining balance outstanding. |
| Cash Advance | |
| Cash Advance Limit | Cash Advance Limit is a part of the overall Credit Limit. Cash Advance Limit is indicated in the monthly card statement. Max. cash withdrawal limit is Rs.15,000 per day on MCC – 6011(ATM Withdrawals), subject to Cash Advance Limit availability. Cash Advance is not available for MCC – 6010 ("over-the-counter" cash disbursement) |
| Free Credit Period | Nil |
| Finance Charges | 3.75% p.m. (45% 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 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 due from Rs.0- Rs.500 Rs.400 for Outstanding Amount due greater than Rs 500 & Rs.up to Rs.1000 Rs.750 for Outstanding Amount due greater than Rs.1000 & up to Rs.10,000 Rs.950 for Outstanding Amount due greater than Rs.10,000 & up to Rs.25,000 Rs.1100 for Outstanding Amount due greater than Rs.25,000 & up to Rs.50,000 Rs.1300 for Outstanding Amount due greater than Rs.50,000 Rs. 100 |
| Additional Late Payment Charge | |
| 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) |
| Foreign Currency Transaction Fee | 3.5% (For all cards Except AURUM, Elite, Prime NRI Secured, Tata Neu Infinity SBI Credit Card, SBI Card Miles Elite/Miles Prime/Miles). 3% for SBI Card Miles, |

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| Dynamic Currency Conversion Fee | 2.5% for SBI Card Miles Prime and 1.99% (For AURUM, Elite, Prime NRI Secured, Tata Neu Infinity SBI Credit Card and SBI Card Miles Elite) 3.5% (For All Cards Except Aurum, Elite, Prime NRI Secured, Tata Neu Infinity SBI Credit Card and SBI Card Miles Elite/Miles Prime/Miles). 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime & 1.99% (For AURUM, Elite, Prime NRI Secured, Tata Neu Infinity SBI Credit Card & SBI Card Miles Elite) |
| Rewards Redemption Fee | Rs.99. Applicable only on Physical products, Statement Credit & on Vouchers that are sent physically as specified in the individual product Terms & Conditions, for all cards except AURUM. No redemption fee will be charged to the card account if, the card account status is found voluntarily closed on the fee posting date. |
| Utility Payments Fee*** | W.e.f. 1st Dec 2024, 1% of total amount of Utility Payments, if the total amount exceeds Rs. 50,000 in a billing cycle. |
| 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 - www.irctc.co.in Petrol & all products/services sold at petrol pumps | As prescribed by IRCTC / Indian Railways 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. |

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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 outstanding will be adjusted against 100% of GST, 100% of EMI amount, 100% of Fees/Charges, 100% of Finance charges, Balance transfer, 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.

*** Utility payments shall be identified under Merchant Category Code (MCC) 4900, on best effort basis. The MCCs are defined by the network partners and are subject to change basis their discretion and such changes shall be implemented basis communication from the networks without any requirement for intimation/information to the customers.

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