

# 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)
IndiGo SBI Card	1,499	1,499
IndiGo SBI Card ELITE	4,999	4,999
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)

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Credit Card Name	Annual Fee (Rs.)	Renewal Fee (Rs.)
Shaurya SBI Card	250	250 (Waived off on annual spends of Rs.50,000 or more in the preceding year)
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)
Bank of Maharashtra SBI Card ELITE	4,999	4,999 (Waived off on annual spends of Rs.10 Lakh or more in the preceding year)
Bank of Maharashtra SBI Card PRIME	2,999	2,999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Bank of Maharashtra SimplySAVE SBI Card	499	4,99 (Waived off on annual spends of Rs.1 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)
Flipkart SBI Card	500	500 ( Waived off on Annual Spends of Rs 3.5 Lakh or more in the preceding year )
PhonePe SBI Card PURPLE	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
PhonePe SBI Card SELECT BLACK	1,499	1,499 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
SimplyCLICK SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
SimplyCLICK Advantage SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
SimplySAVE SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
SimplySAVE 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)

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Credit Card Name	Annual Fee (Rs.)	Renewal Fee (Rs.)
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.1 Lakh 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)
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	2,999	2,999
FBB SBI Styleup Card	499	499
IRCTC SBI Platinum Card	500	500
IRCTC SBI Card	500	500
IRCTC SBI Card Premier	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.)
Landmark Rewards SBI Card	499	499
Landmark Rewards SBI Card Select	1,499	1,499
Landmark Rewards SBI Card PRIME	2,999	2,999
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	2,999	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	2,999	2,999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)

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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	2,999	2,999 (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	2,999	2,999 (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	2,999	2,999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
PSB SBI Card ELITE	4,999	4,999 (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

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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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<b>Extended Credit</b>	
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.
<b>Cash Advance</b>	
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
<b>Cash Advance Fees</b>	
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)
<b>Other Charges &amp; Fees</b>	
Cash Payment fee	Rs. 250
Payment Dishonor fee	2% of Payment amount (subject to a minimum of Rs. 500)
Cheque Payment Fee	Rs. 200
<b>Late Payment</b>	<b>Nil for outstanding Amount due from Rs.0- Rs.100</b> <b>Rs.100 for Outstanding Amount due greater than Rs 100 &amp; up to Rs.500</b> <b>Rs.500 for Outstanding Amount due greater than Rs 500 &amp; up to Rs.1000</b> <b>Rs.750 for Outstanding Amount due greater than Rs.1000 &amp; up to Rs.10,000</b> <b>Rs.950 for Outstanding Amount due greater than Rs.10,000 &amp; up to Rs.25,000</b> <b>Rs.1100 for Outstanding Amount due greater than Rs.25,000 &amp; up to Rs.50,000</b> <b>Rs.1300 for Outstanding Amount due greater than Rs.50,000</b> <b>Rs. 100</b>
<b>Additional Late Payment Charge</b>	
Late Payment Charges on RE	Rs. 500 for Outstanding Amount due greater than Rs.1000
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)

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Foreign Currency Transaction Fee	3.5% (For all cards Except AURUM, Elite, Prime NRI Secured, IndiGo SBI Card ELITE, Tata Neu Infinity SBI Credit Card, SBI Card Miles Elite/Miles Prime/Miles). 3% for SBI Card Miles, 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).
Dynamic Currency Conversion Fee	3.5% (For All Cards Except Aurum, Elite, Prime NRI Secured, IndiGo SBI Card ELITE, 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.
Fee on Education Payments^	W.e.f 1st Nov 2025, 1% of the transaction amount applicable on Education Payments made through third-party apps^^. However, payments made directly to colleges or schools via their websites or POS machines will not attract any fee.
Fee on Wallet Load^^^	W.e.f 1st Nov 2025, 1% of the transaction amount. Applicable on every wallet load transaction exceeding ₹1,000.
Processing Fee on all Rent Payment Transactions**	Rs.199. Processing Fee will not be reversed in case of transaction reversal / cancellation / refund.
Lounge Charges	All Airport Lounge visits within India through International Lounge Access Programs(like Priority Pass program) will be charged a usage fee of up to USD 27 per visit + applicable taxes. For details, please visit sbicard.com All Airport Lounge visits outside India through International Lounge Access Programs(like Priority Pass program) , after exhausting the complimentary visits, will be charged with a usage fee of up to USD 27 per visit + applicable taxes. For details, please visit sbicard.com
<b>Grace period</b>	
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.
<b>Surcharge</b>	
Railway Tickets - www.irctc.co.in	As prescribed by IRCTC / Indian Railways
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.

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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.

^ Identified under Merchant Category Code (MCC) 8211, 8220, 8241, 8244, 8249 and 8299, on best effort basis.

^^ Third Party Apps like (but not limited to) CRED, Cheq, Mobikwik etc.

^^^ Identified under Merchant Category Code (MCC) 6540 and 6541, 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.