

Apollo SBI Credit Card SELECT - Frequently Asked Questions

About the Card

1. What are the key benefits of Apollo SBI Credit Card SELECT?

Apollo SBI Credit Card SELECT provides a range of benefits, including:

- Healthcare discounts and value back with Apollo 24|7 and Apollo Pharmacy
- Health benefits like complimentary FITPASS PRO Membership and health check-ups
- Reward Points on Apollo and other spends
- Milestone benefits like annual fee reversal and complimentary Noise Smartwatch
- Lounge benefits like complimentary access and Priority Pass
- Fuel surcharge waiver

T&C Apply

Usage

2. Where can I use my Apollo Health Credits (HCs)?

Health Credits can be used within the Apollo ecosystem, including Apollo 24|7, Apollo Diagnostics, Apollo Medical Centres, and Apollo Pharmacy.

Rewards

3. How do I earn reward with my Apollo SBI Credit Card SELECT?

You earn Value Back in the form of SBI Card Reward Points and Circle Cashback (Health Credits).

- SBI Card Reward Points are credited to your SBI Card Account.
- Circle Cashback is credited to your Health Credits Wallet on Apollo 24|7.

4. How are Reward Points accrued for spends at Apollo 24|7 and Apollo Pharmacy?

Reward Points for purchases at Apollo 24|7 and Apollo Pharmacy will be accrued based on the Merchant Identification (MID) list provided by Apollo. This accrual will be done on a best-effort basis. If Apollo fails to provide the list of eligible MIDs to SBI Card at the time of the transaction using the Apollo SBI Card SELECT, the rewards due to the customer will not accrue until the correct MIDs are approved and provided by Apollo.

5. How do I earn Reward Points with my Apollo SBI Credit Card SELECT?

You earn them based on your spending categories:

Category	SBI Card Reward Points (per Rs. 100 spent)	Circle Cashback in Health Credits
Medicine Purchases	10	Up to 15%
Doctor Consultations	10	Up to 10%
Diagnostic Tests	10	Up to 20%
Travel, Dining, Movies & Entertainment	2	NA
Other purchases	0.5	NA
1 Reward Point = 1 Health Credit = Re.1		

6. Where will my Reward Points be reflected?

Your Reward Points will reflect in your SBI Credit Card Account while the Cashback from Apollo will reflect as Health Credits (HC) in your Apollo 24|7 Wallet.

7. How do I convert SBI Card Reward Points to Health Credits (HC)?

- You can redeem SBI Card Reward Points for Apollo Health Credits at a 1:1 ratio.
- SBI Card Reward Points can only be converted to Apollo Health Credits via SBI Card Mobile App and Website.

8. Is there a monthly cap on SBI Card Reward Points I can earn?

You can earn a maximum of 5,000 Reward Points per Statement Cycle: The cap is applied separately to two different categories:

Category	Value Back	Points per 100	Cap (Points) per Statement Cycle
Instore Spends (Apollo 24 7 App & Stores)	10%	10 Reward Points	5,000
Dining, Movies & Entertainment, Travel	2%	2 Reward Points	5,000

9. What are the Reward Points earning rates?

- Earn 10 Reward Points per Rs. 100 spent on Apollo 24|7 App and Stores.
- Earn 2 Reward Points per Rs. 100 spent on Dining, Movies & Entertainment, and Travel.
- Earn 1 Reward Point per Rs. 200 spent on other purchases.

10. What is the value of 1 Reward Point?

1 Reward Point = 1 Health Credit

11. What is the value of 1 Health Credit?

1 Health Credit = Rupee 1

12. What can Reward Points be redeemed for?

You can redeem your Reward Points for Apollo Health Credits only.

13. What are the Welcome Benefits with Apollo SBI Credit Card SELECT?

With the Apollo SBI Credit Card SELECT, you receive an Apollo 24|7 e-Gift Voucher worth Rs. 1,500 upon payment of the joining fee, a 1-year complimentary FITPASS PRO Membership, and built-in Apollo Circle Benefits.

14. What are Health Benefits with Apollo SBI Credit Card SELECT?

You get the following Health Benefits with Apollo SBI Credit Card SELECT:

- 1-year complimentary FITPASS PRO Membership on payment of joining fee and making at least one retail transaction.
- Complimentary Comprehensive Health Check-up Package on spending ₹50,000 within 90 days of joining.
- Additional complimentary Comprehensive Health Check-up Package on spending ₹50,000 within 90 days of your card anniversary from second membership year.

Fees and Charges**15. What are the Joining Fee and Annual Fee of the Apollo SBI Credit Card SELECT?**

The Joining Fee and Annual Fee for Apollo SBI Credit Card SELECT is Rs. 1,499 + GST.

Milestone and Lounge Benefits**16. What are the Milestone Benefits with Apollo SBI Credit Card SELECT?**

You get the below Milestone Benefits with your Apollo SBI Credit Card SELECT:

- Reversal of Annual Fee worth Rs. 1,499 on spending Rs. 3 lakh in previous membership year.
- Complimentary Noise Smartwatch worth Rs. 7,999 on annual spend of Rs. 6 lakh.

17. What are the Lounge Benefits with Apollo SBI Credit Card SELECT?

With your Apollo SBI Credit Card SELECT, you get 4 complimentary domestic lounge visits per year (max 1 / per quarter).

In addition, you also get a complimentary 2-year Priority Pass Membership.

Card Network and UPI

18. On which network is Apollo SBI Credit Card SELECT available?

The Apollo SBI Card SELECT is available on RuPay and Mastercard networks.

19. Can I use my Apollo SBI Credit Card SELECT for UPI transactions?

Yes, if you have the Apollo SBI Card SELECT on RuPay network, you can link your card to any UPI (Unified Payments Interface) app to make payments directly from your credit card.

Apollo SBI Credit Card SELECT on Mastercard network cannot be linked to UPI apps.