

SBI CARD

An Overview

SBI Card was launched in 1998 by the State Bank of India, India's largest bank, and GE Capital. In December 2017, State Bank of India and The Carlyle Group acquired GE Capital's stake in the Company. Subsequently, in March 2020, SBI Card was listed on BSE and NSE, with the State Bank of India as the majority stakeholder. Carlyle Group dissolved its shareholding in 2022. The company is the first pure-play credit card issuer to list on the Indian stock exchanges.

Today, SBI Card is India's largest pure-play credit card issuer. Offering a wide range of world-class, value-added payment products and services, the company has over 19 million cards in force, as of June 2024.

Our Brand Promise - Make Life Simple

The SBI Card brand is based on the value proposition of 'Make Life Simple'. The proposition manifests in SBI Card's continuous efforts to simplify the lives of its customers, employees and other business stakeholders. SBI Card's innovative products and services, along with its commitment towards being a responsible corporate citizen, form the framework of delivering on this promise consistently. Customer-centricity, supported by the values of trust and transparency, is core to SBI Card's operations.

Recent Awards and Recognitions

At SBI Card, it is our constant endeavor to 'Make life simple' for our customers. Our efforts and expertise in the areas of customer services and customer engagement have been recognised and appreciated nationally.

Some of the awards & recognitions to our credit are:

- Awarded 'Golden Peacock Award for Corporate Social Responsibility' in the financial services category for FY 2022-23.
- Recognized as "Superbrand" for the year 2023, in the credit card category.
- Awarded "Most Trusted Brand 2023" by Reader's Digest, for the 15th time.
- Winner of Golden Peacock National Training Award 2023 in Financial Sector for excellence in training & development.
- Recognized as 'The Economic Times Best Brands' for the year 2022.
- Awarded "Most Trusted Brand 2022" by Reader's Digest, for the 14th time.
- Certified as the "Great Place to Work" (March'22 – March'23).
- Awarded "The Economic Times Best BFSI Brand Award 2022" in the Credit Card category.
- Recognized as "Superbrand" for the year 2021, in the credit card category.
- Awarded "Silver Stevie Award" for Back-office Customer Service Team of the Year & "Bronze Stevie Award" for Best Return on Customer Service Investment Categories, at 16th annual Stevie Award for Sales & Customer Service 2022.
- Awarded "MarTech Leadership Award" for the year 2021-22 under the category 'Use of technologies - Best data enablement campaign', at MarTech Leadership Summit 2022.
- Awarded "Gold 2021 Stevie Winner: For Sales & Customer Service" for Innovation in Customer Services.
- Awarded "The Economic Times Best BFSI Brand Award 2021" in the Credit Card category.
- Awarded for "Enterprise-Wide Digital Transformation" by the Economic Times in March 2021.
- Awarded "Iconic Brand of India 2020" at the Economic Times Best Iconic Brands digital event.

- Awarded in the category of “Analytics/Big Data” as part of the DELL Technologies BFSI Technology Conclave, 2020.
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- Awarded “Best Loyalty Program in Financial Sector: Non-Banking-2019” under Customer Loyalty Awards.
- Awarded VISA Recognition “Champion Security Award”, Southeast Asia for Excellence in Fraud Risk Management, 2019 as part of VISA Security Summit Awarded “Gold Winner: Customer Service Department of the Year” as part of Golden Bridge Awards, 2019.
- Awarded “Gold Winner: Customer Service Team of the Year” as part of Golden Bridge Awards, 2019
- Awarded “Silver Winner: Customer Service Outstanding Performance of the Year” as part of Golden Bridge Awards, 2019.
- Awarded “Best Data Quality- Consumer Bureau amongst NBFCs 2019” as part of Data Quality Awards 2019.
- Awarded "ACAMS AML Professional of the Month" for January 2019 by ACAMS, US (Association of Certified Anti Money Laundering Specialists).
- Awarded “Gold Stevie Winner: Customer Service Executive of the Year” as part of Stevie Awards 2019.
- Awarded “Silver Stevie Winner: Customer Service Department of The Year” as part of Stevie Awards 2019.
- Awarded “Compliance Professional of the Year Award” as a part of GRCI Compliance Professional Awards, 2019.
- Awarded “Most Effective Arrangements – Financial Crime and Sanctions Compliance” as a part of the Compliance Register Platinum Awards for Exemplary Service to Compliance and Regulation, 2019.

The SBI Card Advantage

- A wide range of credit cards catering to diverse customer segments and changing customer needs. This includes super premium cards, premium cards, travel and shopping cards, classic cards, exclusive co-branded cards, as well as corporate cards.
- The only Company in India to offer 14 different modes of payment to its credit cardholders. This includes remittances through Onlinesbi.com, ATM, SBI mobile banking and auto debit, which are available only for SBI accountholders.
- One of the first few companies to have migrated to the Europay, MasterCard and Visa (EMV) platform. SBI Card has migrated the bulk of its portfolio to this superior, secure technology.
- Comprehensive, real-time SMS alerts system with more than 60 types of useful and critical alerts for cardholders.
- The website sbicard.com allows cardholders to discover the power of convenience & manage their SBI Card account 24*7. The adaptive and responsive website has 30 self-service features, including reward redemption, in addition to being mobile responsive.
- SBI Card Mobile App provides convenience of account management through mobile and is available across all mobile phone operating systems – iOS, Android, and Windows.
- Customers can also use SBI Card’s chatbot ASK ILA (Interactive Live Assistant) to manage their accounts and seek information. ASK ILA has 40 plus innovative self-service features that allow customers to perform account related tasks such as credit card upgrade, EMI conversions, balance transfer etc. ASK ILA is available on www.sbicard.com as well as on SBI Card Mobile App.

- Attuning to the customers preferred channel for communication and contact, SBI Card launched WhatsApp based servicing. The channel not only provides customers with instant account information, but also allows self-servicing options.
- A cutting-edge IVR (Interactive Voice Response) system, which is truly customer-friendly and has a host of services for customers.
- The SBI Card Corporate Card Program empowers employees with global acceptance and attractive usage benefits to meet their corporate expenses.
- Active presence on Twitter & Facebook enables a 360-degree approach to customer engagement.

An Extensive Products Basket

SBI Card has a wide portfolio catering to both individual and corporate customers. SBI Card offers several cards under each of the following categories:

- Super Premium Card
- Premium Cards
- Classic Cards
- Travel & Shopping Cards
- Corporate Cards
- Banking Partnership Cards

AURUM

With a metallic look finished in matte black, the AURUM credit card has been thoughtfully crafted to fulfill the needs of the C-Suite executives and high net worth individuals. AURUM brings a myriad of unique experiences to complement their elegant lifestyle. AURUM is a “By invitation only” card! Once in, you will enjoy a plethora of exclusive privileges and benefits, right from onboarding. From complimentary memberships, indulgent travel experiences, golf privileges, to entertainment privileges, every feature is handpicked to complement varied shopping and lifestyle needs of the super-premium segment.

SBI Card ELITE

The SBI Card ELITE offers an array of thoughtfully designed privileges and benefits meant to complement and reward our cardholders` premium lifestyle and offer them best in class consumer experience and service. Accelerated reward points, milestone benefits, exclusive concierge services and gift vouchers, domestic and international airport lounge access and exclusive travel benefits, complimentary movie tickets every month are some of the benefits cardholders can avail.

SBI Card PRIME

The SBI Card PRIME, designed for the entry level premium segment, clubs exclusive lifestyle privileges with enhanced value on their daily spends. SBI Card PRIME brings cardholders the best lifestyle benefits like complimentary international airport lounge access through the Priority Pass Program. PRIME cardholders earn a whopping 10 reward points for every Rs. 100 spent on Dining, Grocery & International Spends. The card also offers accelerated reward points on cardholder's birthday. On crossing certain milestone spend levels one is eligible for apparel and travel gift vouchers.

SBI Card PULSE

SBI Card PULSE is a first-of-its-kind fitness & wellness-focused credit card targeted at mass affluent segment. It offers unique features and benefits that complements customers' growing need to stay fit and healthy. SBI Card PULSE is the only credit card across industry that provides the customers Noise ColorFit Pulse Smartwatch of worth Rs. 5,999 as a welcome gift on payment of the joining fee. The card offers complimentary one-year Fitpass Pro membership that provides cardholders access to curated network of 4,000 plus gyms and fitness studios across India and unlimited online fitness sessions of workouts including Yoga, Dance, Cardio, Pilates and more. The card also offers one-year complimentary Netmeds First membership that provides exclusive benefits to cardholders that include unlimited online Doctor consultation for a year, annual basic health check-up, additional 5% off on pathology lab tests, and unlimited free and priority delivery.

SimplyCLICK SBI Card

The SimplyCLICK SBI Card is a unique card, which offers the most rewarding online shopping experience to today's young, always online generation through tie-ups with various exclusive partners - Apollo 24x, BookMyShow, Cleartrip, Domino's, Myntra, Netmeds, Swiggy and Yatra - covering the major spend categories in the online space. The SimplyCLICK SBI Card offers accelerated reward points to the tune of 10X on online purchases made on the exclusive partners. Additionally, the card offers reward points to the tune of 5X on other online spends.

SimplySAVE SBI Card

The SimplySAVE SBI Card, designed for the entry level customer segment, offers a unique blend of savings and benefits. It enables cardholders to enjoy 10X reward points on everyday spend categories of Dining, Movies, Grocery & Departmental Stores. Eligible cardholders can earn bonus Reward Points on card activation spends. The offerings under SimplySAVE SBI Card include a 1% fuel surcharge waiver across all petrol pumps in India and a spend based reversal of Renewal Fees. Reward Points earned on transactions can be redeemed by Cardholders from a wide array of options available in the Rewards Catalogue.

CASHBACK SBI Card

CASHBACK SBI Card is the first-of-its-kind and the most comprehensive Cashback credit card in India. It is the industry's first Cashback-focused credit card that enables cardholders to earn 5% Cashback on all online spends without any merchant restrictions. CASHBACK SBI Card customers will earn unlimited 1% cashback on all spends, cashback will increase to 5% on all online spends for up to maximum of INR 5,000 per monthly statement cycle. The card comes with auto-credit of Cashback facility which allows automatic credit of entitled Cashback to the SBI Card account within two days of statement generation.

SBI Card MILES

SBI Card MILES is aimed at bringing holistic travel benefits to travellers of all kinds – travel aspirers to frequent fliers to travel aficionados. SBI Card MILES offers compelling features that include conversion of Travel Credits to Air Miles and Hotel Points, accelerated rewards on EVERY travel booking, and airport lounge access among others. Empowering cardholders with absolute choice of redemption, the card partners over 20 airline and hotel brands. The three variants, SBI Card MILES ELITE, SBI Card MILES PRIME, and SBI Card MILES, have been designed to elevate travel experiences through curated travel benefits. Cardholders can earn up to 6 Travel Credits on every INR 200 travel spend and up to 2 Travel Credits on spending INR 200 on other categories. The offerings under 'SBI Card MILES' bouquet enable cardholders to carry out an easy and seamless Travel Credits redemption across multiple renowned flights and hotel partners. One can convert these Travel Credits into Air Miles/Hotel Points of respective partners or directly use them to book air tickets and hotel accommodations by visiting SBI Card mobile app or website <https://www.sbicard.com>. Alternatively, one can redeem them on SBI Card's Rewards Catalogue.

SBI Card Unnati

The SBI Card Unnati is a unique card targeted at all SBI customers, including Jan Dhan account holders throughout the country. The SBI Card Unnati empowers everyone, including those without credit history, to avail a credit card. Launched to drive digital payments adoption and facilitate credit inclusion, the card is offered at zero annual fee for four years. Cardholders can avail of benefits like fuel surcharge waiver across petrol pumps in India, 1 Reward point earning for every Rs 100 spent and cashback on achieving certain annual milestone spends.

SimplySAVE Merchant SBI Card

SimplySAVE Merchant SBI Card is a credit card aimed at micro, small and medium enterprises (MSME) entrepreneurs. The card has been designed to cater to short-term credit requirements of MSME merchants while also offering them various exclusive benefits.

American Express SBI Card

SBI Card launched SBI Card ELITE and SBI Card PRIME on the American Express platform. Designed for the premium segment of credit card users in India, the cards offer a powerful mix of global benefits from both brands. Cardholders enjoy the best lifestyle privileges such as complimentary membership to loyalty programs of marquee brands like Vistara and Trident Hotels with exclusive benefits for SBI Cardholders; complimentary international airport lounge access through the Priority Pass Program; and welcome gift vouchers from leading retail brands. In addition to the exclusive value proposition of SBI Card ELITE and SBI Card PRIME, cardholders can enjoy American Express' valuable network benefits through local and global network offers, access to Elite tier membership, complimentary domestic lounge program, access to VIP upgrades and privileges at hotels, restaurants and retail outlets around the world and unique experiences like pre-ticketing access.

SBI Signature Corporate Card

The Signature Corporate Card has been designed keeping in mind the needs & preferences of a frequent business traveler. Complimentary Airport Lounge Access Program and Priority Pass membership provide the card holder a premium travel experience. In addition to the host of benefits that are already a part of the SBI Platinum Corporate Card Program, the SBI Signature Corporate Card also offers complimentary concierge services, travel insurance and air accident insurance of Rs. 1 crore. For the organization, the SBI Signature Corporate Credit Card makes the entire process of spend management very simple.

SBI Platinum Corporate Card

The SBI Platinum Corporate Card is the ideal new currency for India Inc. The card provides a robust expense management solution, convenience for employees, and substantial savings for the organization. The card carries industry-first features such as, dynamic credit limit, transaction alert on international numbers, seamless transition of card within entities in addition to spend controls, daily spend limits, corporate level statements, dedicated corporate servicing, travel insurance, air accident insurance, airport lounge access etc. The card also brings exclusive offers from leading international airlines, hotel chains, car rental services, and other travel partners. Powered by a world class technology & servicing platform, the SBI Platinum Corporate Card has also won a Visa Global Service Quality Award for the highest international transaction.

Co-branded Cards

SBI Card has one of the largest co-brand portfolios in the industry, covering a range of categories:

IRCTC SBI Card

IRCTC SBI Cards are among the first loyalty-cum-travel credit cards in association with IRCTC, one of Asia's largest e-commerce travel portals. IRCTC SBI Card comes in two variants – Platinum and Premier. Cardholders get up to 10% value back on railway bookings, up to 5% value back on IRCTC Air and Catering bookings and also earn reward points on retail spends. The cardholders get 1% transaction charge waiver for all railway tickets booked with the IRCTC SBI Cards. The redemption option is very convenient, as the cardholders can redeem points online to book free railway tickets on the IRCTC website. In July 2020, SBI Card extended the co-branded card with IRCTC on RuPay platform.

TATA Cards

TATA Cards combine the convenience of a powerful credit card with a rewarding membership to the Empower program. The Empower Program, India's first multi-brand loyalty program, allows customers to earn points and offers them the advantage of redeeming these points across several loyalty partners such as Croma, Star Bazaar, Westside, Titan, Tata CLiQ etc. The card offers up to 5% value back at major Tata outlets with hassle-free instant redemption at point of sale.

TATA Star Card

Designed for the growing segment of customers who frequently purchase grocery/departmental category items from organized retail stores, the Tata Star Card offers an unmatched value proposition in this segment. Shopping with this card will bring customers 3.5% value back at all Star Bazaar outlets. Joining e-gift vouchers from Star worth Rs. 3500 on Tata Star Card SELECT and Rs. 1000 on Tata Star Card as well as instant reward redemption against purchases at Star & other participating Tata outlets such as Westside, Croma, Tanishq and Titan are some of the other benefits of the card.

Yatra SBI Card

Yatra SBI Card provides unmatched travel, holiday and shopping options. Customers can avail discounts across Yatra.com flight and hotel bookings, exclusive previews to Yatra.com's best deals, attractive benefits including accelerated rewards on their purchases. The card offers Yatra.com vouchers worth Rs. 8,250 at the time of joining.

Air India SBI Card

The Air India SBI Card comes in two variants – Signature and Platinum. The card is designed for frequent travelers and offers a highly rewarding experience on air travel. Air India SBI Signature cardholders get accelerated reward points of up to 30 points for every ₹ 100 spent on Air India tickets. Additionally, 4 reward points are offered for every ₹ 100 of other spends. Up to 1 lac Bonus points are offered on achieving annual milestone spends. Cardholders get 20,000 reward points as a welcome gift. Reward points can be converted to air miles under Air India's Frequent Flyer Program to avail tickets against the miles. Complimentary access to domestic and international airport lounges further enhances one's travel experience.

BPCL SBI Card

BPCL SBI Card is designed to be the most rewarding fuel co-branded credit card in the country. The BPCL SBI Card offers up to 70 liters of free fuel per year to cardholders. It also bundles maximum value back on fuel with accelerated savings on other regular spend categories including Departmental Store & Grocery, Movies and Dining, making it the most comprehensive and rewarding credit card in its segment. Cardholders can earn rewards and save on fuel at over 10,000+ Bharat Petroleum fuel stations across the country, making the BPCL SBI Card the only fuel co-brand card with such an extensive reach.

BPCL SBI Card OCTANE

BPCL SBI Card OCTANE, the premium variant of BPCL SBI Card is designed to offer maximum savings to the well-heeled consumer segment which spends a significant amount on fuel. BPCL SBI Card OCTANE offers a whopping 7.25% value back (including 1% fuel surcharge waiver) on fuel and lubricant spends at BPCL fuel stations and an unbeatable 6.25% value back on Bharatgas spends (Website and app only) and also bundles in accelerated savings on other regular spend categories, including, Departmental Store & Grocery, Dining and Movies.

Apollo SBI Card

Apollo SBI Card is India's first co-branded credit card in the healthcare segment. Designed to meet the complete healthcare needs of the family, the Apollo SBI Card is a pioneering product. The card offers Complimentary OneApollo membership with discounts and savings of up to 10% on health check-ups, diagnostic services, pharmacy products, physiotherapy etc. It brings accelerated reward points on spends at Apollo entities and also on dining, entertainment and movies. Reward points can be redeemed at Point of Sale at Apollo health centers. Card holders will be able to access services and benefits across the extensive Apollo Healthcare ecosystem. The Apollo SBI Card will comprehensively cover all the health and wellness needs of family members at different stages of the healthcare journey.

Etihad Guest SBI Card

This marks the first international co-brand partnership of SBI Card and brings significant benefits to those who frequently travel abroad particularly to or via Middle East. Etihad Guest SBI Card and Etihad Guest SBI Premier Card offer complimentary Etihad Guest Silver Tier Status along with 2,500 Etihad Guest Miles, and Gold Tier Status with 5,000 Etihad Guest Miles respectively, so cardholders can start collecting rewards straight away. The cards offer an accelerated rewards programme which allows guests to earn up to six Etihad Guest Miles per INR 100 spent on Etihad.com, up to four Etihad Guest Miles on every INR 100 of international spends and up to two Etihad Guest Miles on every INR 100 of domestic spends. Etihad Guest Miles can be redeemed to travel to destinations worldwide with Etihad Airways and over 20 partner airlines, stay at over 300,000 hotels worldwide, rent the best of car hire brands or purchase thousands of products at the Etihad Guest Reward Shop. Additional benefits include additional baggage allowance, priority boarding, 3-10% discount on direct Etihad Airways bookings as well as Guest +1 voucher, allowing cardholders to take a companion along with them.

Ola Money SBI Card

Ola Money SBI Credit Card has been launched in partnership with Ola Money. Ola Money SBI Card brings together a unique payments experience, alongside several best-in-class benefits for users. It offers a simplified application process with no joining fees. Ola users will be able to apply, view and manage their Credit Card directly on the Ola app with a few taps. Card users will also benefit from the highest cash-back and rewards, instantly credited to their accounts in the form of Ola Money which can be redeemed against Ola rides, flight and hotel bookings, with lifetime validity.

Club Vistara SBI Card PRIME

Available in two variants, Club Vistara SBI Card PRIME and Club Vistara SBI Card, this is a one-of-its-kind premium credit card for travel savvy urban Indians. It addresses the evolving needs of the Indian travellers who aspire to travel in style and luxury. Club Vistara SBI Card PRIME offers benefits such as, one-way Premium Economy tickets on joining and achieving spends-based milestones, complimentary Club Vistara Silver tier membership, up to six free cancellation of flight tickets booked on Vistara channels viz. website, app and helpline, and also complimentary domestic and international lounge, among a host of other benefits.

**Lifestyle Home Centre SBI Card,
Max SBI Card & Spar SBI Card**

Lifestyle Home Centre SBI Card, Max SBI Card and Spar SBI Card are a unique set of retail co-branded credit cards in partnership with four brands from Landmark Group - Lifestyle, Home Centre, Max and Spar. Designed to be a one stop payment solution for the entire family, these cards provide a rewarding shopping experience to cardholders across categories that include fashion – premium and affordable, home furnishing including furniture and grocery. The cards are available in three variants – Base, SELECT and PRIME and cater to consumers across segments from value-for-money to premium to super premium. Cardholders enjoy complimentary loyalty membership to Landmark Rewards Program and they also earn accelerated reward points on the SBI Card rewards platform. The cards offer various spend based milestone benefits and welcome benefits.

Paytm SBI Card

Paytm SBI Card and Paytm SBI Card SELECT are next generation credit cards which bring customers rewards and savings upon using the card on the Paytm app as well as at millions of online and offline stores. Cardholders receive valueback of 5% and 3% on Paytm SBI Card SELECT and Paytm SBI Card respectively, upon booking movie tickets and travel tickets on Paytm app as well as on purchasing items from Paytm Mall. For other spends on Paytm app using the Paytm SBI Cards, cardholders receive 2% cashback while 1% cashback is offered on spends elsewhere. Paytm SBI Card SELECT customers get complimentary Priority Pass Membership for first two card membership years as well as four complimentary domestic airport lounge visits per year. Along with these benefits, the cards also reward customers for their loyalty through various annual milestone benefits.

Reliance SBI Card

Reliance SBI Card is one-of-its-kind lifestyle-focused credit card offers a holistic and rewarding shopping experience to customers across segments with varied spending needs, right from mass to premium. This card brings a spectrum of exclusive rewards, ranging from special welcome benefits to tailor-made travel and entertainment benefits, as well as special spends-based milestone rewards like renewal fee waiver and Reliance Retail vouchers for transacting across the extensive Reliance Retail network. The co-branded card has been launched in two variants - Reliance SBI Card and Reliance SBI Card PRIME, each meticulously designed to bring varied rewards and lifestyle perks for distinct consumer needs.

Titan SBI Card

Titan SBI Card is a one-of-its-kind shopping credit card designed for addressing the consumers' aspirational spending needs. The card offers accelerated benefits on spends across varied lifestyle categories including jewelry. With features that include cashbacks, Titan gift vouchers and Reward Points, cardholders can avail exclusive benefits on their spends. One can enroll for the card in a completely digital manner via SBI Card SPRINT by visiting SBI Card website <https://www.sbicard.com/> or by visiting Titan stores. The card offers thoughtfully curated benefits on high value spend categories such as jewellery, watches, and eyewear. The card offers 7.5% cashback in categories like watches (Helios, World of Titan), women ethnic wear (Taneira); eyewear (Titan EyePlus) and other non-jewellery Titan brands. The card ensures that jewellery shopping becomes an equally exciting and rewarding affair for customers; Cardholders are eligible for 5% cashback when they shop using Titan SBI Card from Mia, Caratlane, and Zoya (both offline and online). Additionally, customers get Titan gift vouchers worth 3% value of the spends when shopping at Tanishq stores.

Titan SBI card is a true game-changer credit card in the luxe shopping segment

Exclusive Bank Co-brands

SBI Card has exclusive partnerships with major public and private sector banks viz. Central Bank of India, City Union Bank, Karnataka Bank, Karur Vysya Bank, South Indian Bank, UCO Bank, and Punjab & Sind Bank. The bank partnerships enable customers of partner banks to avail co-branded credit cards, such as SimplySAVE, PRIME and Elite products.