



SBI Card: 8 best credit cards to make year-end shopping, travelling more rewarding

Explore SBI Card's top 8 credit cards for rewarding travel and shopping this year-end. Discover exclusive benefits tailored to your lifestyle.

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Over the years, credit cards have evolved beyond mere convenience, offering now significant savings and rewards. Customers can choose cards based on their lifestyle and spending habits. For example, if fuel expenses are a significant part of someone's budget, he can opt for the credit card that offers value back benefits on fuel purchases. Similarly, frequent shoppers and diners can benefit from credit cards that are specifically designed to maximise rewards in these spends categories.

Here, we will explore some of the top lifestyle and travel credit cards offered by SBI Card. SBI Card says it provides the ideal combination of value and flexibility to help you save more on shopping, dining and travel.

Following are 8 best credit cards from SBI Card offering best deals on shopping and travel:

AURUM:

AURUM by SBI Card is a super-premium black metallic credit card designed for those who seek exclusivity and luxury in every aspect of their life, according to SBI Card.

With privileges such as complimentary luxury dining experiences, travel benefits, golf rounds, concierge services, and unlimited access to airport lounges (international), AURUM elevates the lifestyle of the cardholder to unmatched levels. As a joining benefit, the cardholder receives 40,000 reward points valued at Rs 10,000.

The joining and annual membership fee for AURUM is Rs 9,999 + applicable tax. This fee is reversed on achieving the spends milestone of Rs 12 lakh during a card membership year.

SBI Card MILES:

SBI Card MILES is designed for globetrotters looking to convert Travel Credits into Air Miles and Hotel Points, along with accelerated rewards on travel bookings and access to airport lounges. This credit card offers up to Rs 20,000 in Travel Credits on spending Rs 12 lakh, with an annual fee waiver upon reaching Rs 15 lakh in spends.

You can also earn up to 6 Travel Credits for every Rs 200 spent on travel, 2 Travel Credits per Rs 200 on other spends, Priority Pass membership, 8 domestic and 6 international complimentary lounge access, and additional domestic lounge access on spends of Rs 1 Lakh. Available in three variants, the annual renewal fee of SBI Card MILES ELITE is Rs 4999 plus applicable taxes, SBI Card MILES PRIME is Rs 2999 plus applicable taxes, and SBI Card MILES is Rs 1499 plus applicable taxes.

CASHBACK SBI Card:

CASHBACK SBI Card is designed for individuals who seek cashbacks and rewards on every purchase – be it online or offline. With this contactless credit card, you can enjoy 5% cashback on online spends and 1% on offline spends, with no merchant restrictions. This credit card also offers a 1% fuel surcharge waiver on transactions between ₹500 and ₹3000 and a renewal fee waiver upon spending ₹2 Lakhs annually. The annual renewal fee of CASHBACK SBI Card is ₹999 plus applicable taxes.

SBI Card Elite:

SBI Card Elite is designed for those who seek premium experiences and exclusive privileges, making it an excellent choice for high spenders. This versatile credit card, that combines luxury and value, offers exceptional benefits across multiple categories, including movies, dining, rewards, and travel. Cardholders can collect up to 50,000 bonus reward points worth Rs 12,500 per year.

Cardholders can further maximise their rewards by accumulating 5X points on dining, departmental store, and grocery spends, and 2 points per Rs 100 on other transactions (except fuel). Golf enthusiasts can enjoy 4 complimentary rounds, a 50% discount, and one monthly lesson at select courses.

KrisFlyer SBI Card:

KrisFlyer SBI Card is a premium travel-centric co-branded credit card designed to cater to super-premium cardholders in partnership with Singapore Airlines Limited (SIA). Packed with exclusive privileges in the air and on ground and enhanced mileage earning opportunities, the card comes in two variants – KrisFlyer SBI Card and KrisFlyer SBI Card Apex.

The card offers up to 80,000 KrisFlyer miles per year. Customers get 3,000 KF miles on KrisFlyer SBI Card and 10,000 miles on KrisFlyer SBI Card Apex on annual spends of Rs 3 lakh and Rs 5 lakh, respectively. Cardholders can upgrade to KrisFlyer Elite Silver with Rs 2.5 lakh spends on Singapore Airlines using the KrisFlyer SBI Card and to Elite Gold with Rs 7.5 lakh spends on Singapore Airlines using the KrisFlyer SBI Card Apex.

Titan SBI Card:

Titan SBI Card is designed for addressing the consumers' aspirational spending needs. You can earn 7.5% cashback on non-jewellery Titan brands like Titan EyePlus, Taneira, and others; 5% cashback on Mia, Caratlane and Zoya; and Titan gift vouchers worth 3% value of spends on Tanishq. You can also enjoy complimentary lounge visits – 8 domestic and 4 international – in a year. This credit card also offers 12,000 reward points as a welcome gift and 1% fuel surcharge waiver on transactions between Rs 500 and Rs 3,000.

BPCL SBI Card OCTANE:

BPCL SBI Card OCTANE is designed for commuters, offering maximum savings on fuel purchases with accelerated reward points, 7.25% value back, and Accelerated Reward points equivalent to 6.25% + 1% fuel surcharge waiver on transactions up to Rs 4000. In addition to fuel savings, cardholders earn enhanced rewards on categories like groceries, movies, and dining, ensuring value with every drive.

Reliance SBI Card PRIME:

Reliance SBI Card PRIME is designed for shoppers who frequently visit Reliance outlets. It offers 2.5% value back on purchases across segments ranging from fashion and lifestyle to grocery, consumer electronics to pharma, furniture to jewellery, and much more. With this credit card, you can avail 10 reward points per Rs 100 on participating reliance retail stores, 5 reward points per Rs 100 on dining and movies and 2 reward point per Rs 100 spent on other retail purchases.

Whether you're indulging in shopping for everyday essentials or gearing up for the holiday season, planning a luxury getaway, or embarking on an adventurous road trip, SBI Card's diverse range of lifestyle and travel credit cards offer exceptional benefits tailored to your unique needs, making your year-end celebrations both rewarding and memorable.

By selecting the right credit card based on your spending habits and purchases, you can turn every swipe into a financially beneficial and rewarding experience, says SBI Card.