Livemint (Hindi)

SBI Card and Google Pay launch new credit card, rewards will also be available on UPI payments

Date: 30/07/2026| Edition: Online| Page: NA | Source: Jitendra Singh

---

mint | हिन्दी

SBI Card और Google Pay ने लॉन्च किया नया क्रेडिट कार्ड, UPI पेमेंट पर भी मिलेगा रिवॉर्ड

सबसे बड़ी प्योर-प्ले क्रेडिट कार्ड कंपनी SBI Card और Google Pay ने मिलकर Google Pay Flex SBI Card लॉन्च किया है। यह को-ब्रांडेड क्रेडिट कार्ड ग्राहकों को UPI पेमेंट, शॉपिंग, बिल पेमेंट, ट्रैवल और रोजमर्रा के खर्चों पर रिवॉर्ड देने के साथ आसान EMI और Google Pay ऐप के जरिए पूरी तरह डिजिटल अनुभव देगा।

Jitendra Singh
अपडेटेड • 30 Jul 2026, 12:23 PM IST



Google Pay Flex SBI Card: कार्ड RuPay और VISA दोनों नेटवर्क पर उपलब्ध होगा।

To make digital payments easier, SBI Card and Google Pay have launched the new Google Pay Flex SBI Card. This co-branded credit card offers rewards on everyday spends, easy EMIs, and fully digital card management through the Google Pay app.
Additionally, all card management can be done through the Google Pay app. The company states that the card aims to provide customers with a fast, secure, and easy payment experience. With this credit card, customers will be able to earn rewards on grocery purchases, electricity and water bills, online shopping, travel bookings, UPI payments, and other daily expenses.

Rewards will be available on everyday spending
According to the company, customers can earn up to 18,000 Stars in a year. Typically, one Star is earned for every ₹ 500 spent. This can increase to four Stars and up to eight Stars per ₹ 500 upon reaching a certain spending limit. Most importantly, one Star is equivalent to ₹ 1. Customers can also instantly redeem these Stars when making UPI payments in the Google Pay app.

Welcome benefit of up to ₹ 1,000
The company is also offering welcome benefits on the new card.

- Welcome gift of ₹ 500 on your first payment using Google Pay
- Additional Stars worth ₹ 500 on depositing the joining fee

This means that new cardholders can get a total welcome benefit of up to ₹ 1,000.
Both RuPay and VISA options
The Google Pay Flex SBI Card has been launched on both the RuPay and VISA networks. The RuPay variant can be directly linked to UPI, allowing customers to make credit card payments at millions of UPI merchants across the country. Both variants will also support the Tap-to-Pay feature on Google Pay.

Complete control will be through the Google Pay app only

The biggest feature of this card is its digital experience.
Customers can make payments through the Google Pay app—

- You can apply for the card.
- Will be able to pay the bill .
- View and redeem reward points.
- You can manage the card.
- If needed, you can convert the bill into EMI.

EMI facility also
If the bill is high in any given month, customers can also convert their latest outstanding bill into easy EMIs , reducing the pressure of paying a large amount at once.
How much is the fee?
Joining Fee: ₹ 499 + Taxes
Annual Renewal Fee: ₹ 499 + Taxes
If the cardholder spends ₹ 1 lakh or more in a year, the renewal fee for the next year will be waived.
Key Features at a Glance

Features	Description
Card name	Google Pay Flex SBI Card
Launch	SBI Card and Google Pay
network	RuPay and Visa
Welcome Benefit	Up to ₹ 1,000
Rewards	Up to 18,000 stars annually
Redemption	1 star = ₹ 1
Joining Fee	₹ 499 + applicable taxes
renewal fees	₹ 499 + applicable taxes
Fee waiver	₹ 1 lakh on annual spends
EMI facility	Available
UPI support	In RuPay variant

What did the companies say?
SBI Card Managing Director and Chief Executive Officer Salila Pande said that this card has been launched with the aim of providing convenient, secure and reward- based payment experience to the customers.

Meanwhile, Google Pay Senior Director Sharath Bulusu said that the aim of this partnership is to make digital credit as easy and accessible to more people as UPI, so that customers can avail the benefits of quick application, easy payment and instant rewards.