

KEY FACT STATEMENT

Extended Credit

Interest Free Credit	Period 20-50 days (applicable only on retail purchases and if previous month's out standing balance is paid in full)
Finance Charges	3.50% p.m. (42% p.a.) for unsecured cards; 2.75% p.m. (33% p.a.) for Secured cards; Revised from 2.5% p.m. (30% p.a.) to 2.75% p.m. (33% p.a.) for Shaurya & Defence Cards, w.e.f. 01 Nov 2021
Minimum Finance Charges	Rs. 25
Minimum Amount Due	Total GST + EMI amount + 100% of Fees/Charges + 5% finance charge (if any), retail spends and cash advance (if any)

Cash Advance

Cash Advance Limit	Upto 80% of Credit Limit (Max. 12K / day for Gold and Titanium & 15K / day for Platinum Cards and Signature/World Cards)
Free Credit Period	Nil
Finance Charges	3.50% p.m. (42% p.a.) for unsecured cards; 2.75% p.m. (33% p.a.) for Secured cards; Revised from 2.5% p.m. (30% p.a.) to 2.75% p.m. (33% p.a.) for Shaurya & Defence Cards, w.e.f. 01 Nov 2021 The above-mentioned charges will be applicable from the date of Cash withdrawal.
Minimum Finance Charges	Rs. 25

Cash Advance Fees

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 Min. Rs. 500)

Other Charges & Fees

Cash Payment fee	Rs. 250
Payment Dishonor fee	2% of Payment amount (subject to a minimum of Rs. 500)
Cheque Payment Fee	Rs. 100
Late Payment	NIL for Outstanding Amount from Rs.0-Rs.500;Rs. 400 for Outstanding Amount greater Rs. 500 & up to Rs. 1000;Rs. 750 for Outstanding Amount greater than Rs. 1000 & up to Rs. 10,000;Rs. 950 for Outstanding Amount greater than Rs. 10,000 & up to Rs. 25,000Rs. 1100 for Outstanding Amount greater than Rs. 25,000 & up to Rs. 50,000Rs. 1300 for Outstanding Amount greater than Rs. 50,000
Additional Late Payment Charge	Rs. 100
Overlimit	2.5% of Overlimit Amount (subject to a minimum of Rs. 600)
Card Replacement Emergency Card Replacement (When Abroad)	Rs. 100 - Rs. 250 (Rs. 1500 for Aurum) Actual cost (subject to a minimum of \$175 for VISA & \$148 for Master Card)

Foreign Currency Transaction	Conversion mark up: 3.5% (For all cards Except Elite & Aurum) and 1.99% (For ELITE & Aurum Cardholders Only). W.e.f. 01 Jul 2022, conversion markup fee will not be applicable on transaction refunds
Dynamic & Static Currency	Markup: 3.50% (For All Cards Except Elite & Aurum) 1.99% (For Elite & Aurum Cardholders Only) (Only for transactions greater than or equal to Rs.1000) W.e.f. 01 Jul 2022, markup fee will not be applicable on transaction refunds
Rewards Redemption Fee	Rs. 99 (On Gifts, Statement Credit & Specific Vouchers Only)
Priority Pass Charges	All Airport Lounge visits within India through Lounge Charges the Priority Pass Program will be charged with an usage fee of up to \$27 per visit + applicable taxes. All Airport Lounge visits within India through Lounge Charges the Priority Pass Program will be charged with an usage fee of up to \$27 per visit + applicable taxes.
Surcharge	
Railway Tickets -Railway Counters Railway Tickets -www.irctc.co.in Petrol & all products/ services sold at petrol pumps	Rs. 30 + 2.5% of transaction amount 1% of transaction amount + all applicable taxes 1% of transaction value with minimum fee of Rs.10 (excluding all applicable taxes wherever applicable + other charges) for single transaction spends between Rs.500 and Rs.4000 for Platinum Cards, Prime Cards & Elite Cards; Rs.500 and Rs.3000 for all other cards. Maximum surcharge waiver of Rs.250 per statement cycle per credit card account for Platinum Cards, Prime Cards & Elite Cards; Rs.100 per credit card account for all other cards
Payment of Customs duty	2.25% of transaction amount (subject to a minimum of Rs.75)

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%

All payments made for a cardholder account will be settled in the order of Minimum Amount Due (total GST + EMI amount + 100% of Fees/Charges + 5% finance charge (if any), retail spends and cash advance (if any)), Interest charges, Balance Transfer Outstanding, Purchase Outstanding and Cash Advance.