

# SBI Card Pulse



Features	Description	Benefit	T&C***
<b>Annual/Renewal Fee</b>	Rs. 1,499 +GST	-	-
<b>Credit Limit</b>	40,000 to 10 lakhs	-	-
<b>Rate of Interest</b>	For unsecured - 3.75% pm	-	-
<b>Welcome Gift</b>	Noise ColorFit Pulse 4 Pro smartwatch worth Rs. 7,999	-	The e-Voucher will be shared with customer on payment of joining fees
<b>Privileged Memberships Benefit</b>	12-month FITPASS PRO and Netmeds First Memberships	Memberships will be renewed on card renewal if the cardholder pays his Renewal Fee or earns SBR	In the first year, the memberships will be awarded on paying the joining fees and card activation
<b>Standard Reward Points</b>	Customer Can earn <b>2 RP / Rs. 100</b> on all his Normal Spends.	Customer can get a value back of 0.5% on all his retail spends	<p><b>This is effective from 5th Jun'24.</b></p> <p>-This is not applicable on fuel spends, cash advance, balance transfer, encash, financial charges, FlexiPay, merchant EMI, wallet transactions and disputed transactions</p> <p>-4 Reward points = 1 Rupee.</p> <p>-Reward Points Validity: 24 Months</p> <p>-Customer can earn up to 7,500 RP monthly on accelerated categories (i.e. 10 RP / Rs. 100) after that customer will get 2 RP / Rs. 100 spends.</p>
<b>Accelerated Reward Points</b>	Customer can earn 10 Reward points per Rs. 100 spent on Chemist stores, Pharmacy, Dining, <b>Sports</b> , and Movie spends.	Customer can get a value back of 2.5%	
<b>Spend Base Reversal</b>	On spending Rs. 2 lakhs in a year, next year's annual fee will be reversed.	Annual fee will be reversed next year.	-
<b>Milestone RP</b>	On spending of Rs.4L get Netmeds INR 1.5k vouchers.	-	-
<b>Lounge Access</b>	Complimentary 8 Domestic Lounge visits	8 lounge access will be provided in a year.	Only 2 domestic lounge visits per quarter. Only Primary Cardholders are eligible for Priority Pass complimentary membership.
<b>Priority Pass</b>	Complimentary membership to priority pass program	Each priority pass membership costs \$99, which will be provided for free.	No complimentary visits and each visit will be charged at USD 35+
<b>Fuel Surcharge Waiver</b>	On purchase of fuel between Rs. 500/- and Rs. 4,000/- each time, get 1% surcharge waiver up to Rs. 250 per statement cycle.	Fuel Surcharge waiver – 1% across all fuel pumps	-
<b>Other Benefits (Insurance)</b>	Fraud Liability Cover up to Rs. 1 lakh Air Accident Cover up to Rs. 50 lakhs Group Travel Insurance: Loss of Checked in Baggage Cover: Up to Rs 72,000/-, Loss of Travel Documents (Passport): 12,500/-, Delay in Flight: 7,500/-, Delay in Checked in Baggage: Rs. 7,500/-, Baggage Damage- Cover up to Rs. 5000/-		
<b>Additional Benefits</b>	Contactless technology, Add-on cards, Balance transfer, Worldwide Acceptance, Utility Bill Payment		

## Privileged Services

### Access to 1-year complimentary FitPass Pro Membership

- FITPASS Membership - access to network of gyms, fitness centers and classes; allowing no more than 12 sessions per month (limited to no more than 3 sessions per week and 1 session per day) across a curated network of fitness centers.
- FITCOACH Membership - access to Artificial Intelligence led personalized fitness coaching routines available on FITPASS mobile application
- FITFEAST Membership - access to expert nutritionists for personalized smart diet plans on the FITPASS mobile application

### Access to 1-year complimentary Netmeds First Membership

- This coupon entitles the bearer to Additional 2% NMS cash (max INR 100) immediately on every 'prepaid order of Medicines, Plus Additional 10% Off on Lab Tests (Existing Offer+ max ₹100 on lab tests)
- Unlimited Free Delivery on order above ₹99
- 6 Free Doctor Consultation- Talk to any specialist doctor for Free
- Offer valid for All Users
- Two offers cannot be clubbed together