

## SBI CARD PULSE

### 1. PRODUCT OVERVIEW

SBI Card PULSE powered by Visa/Mastercard contactless technology is a rewards-focused card combining everyday spending points with exclusive lifestyle benefits. It offers accelerated rewards on dining, movies, pharmacy, and sports coupled with smartwatch and fitness membership benefits.

### 2. ELIGIBILITY & KYC

- Available to Indian residents age 18–65 with valid KYC (PAN, Aadhaar, proof of income)
- Minimum annual income: Rs. 2,00,000
- Add-on cards available for family members

### 3. FEE STRUCTURE

- Joining Fee: Rs. 999 (waived if annual spends exceed Rs. 1,50,000 in first 3 months from activation)
- Annual Fee: Rs. 999 (waived if annual spends exceed Rs. 1,50,000 in that calendar year)
- Add-on Card: Waived (first), Rs. 299/year thereafter
- Card Replacement Fee: Rs. 99
- Overlimit Fee: Rs. 600
- Late Payment Fee: Rs. 400
- Cheque Dishonour Fee: Rs. 600
- Outstation Cheque: Rs. 75
- Cash Advance Fee: 2.5% (min Rs. 300)
- Balance Transfer Fee: 0.99% (min Rs. 150)
- Duplicate Statement: Rs. 75

### 4. BILLING & PAYMENT

- Monthly statement via email or post
- Minimum amount due: 5% of balance or Rs. 100
- Multiple payment modes: UPI, NEFT, BillPay, cheque, auto-debit, e-NACH
- Interest-free period: 45 days (if full previous balance paid)
- Payment due date: 30 days from charge incurrence

### 5. INTEREST & PENALTIES

- Purchase interest: 2.40%/month (~28.8% p.a.)
- Cash advance: 2.90%/month (~34.8% p.a.)
- Delayed payment interest: 0.75%/month after 30 days late

## 6. TRANSACTION FEATURES

- Accepted at all Visa/Mastercard-enabled merchants globally (29 million+ outlets)
- Contactless payment up to Rs. 5,000 (no PIN needed)
- Credit limit: Rs. 50,000 to Rs. 10,00,000
- Cash withdrawal: up to 35% of credit limit (max Rs. 40,000/day)
- Balance transfer: 0.99% fee, min Rs. 5,000, max 75% of limit
- Flexipay EMI: 0.89% per month starting interest
- Foreign transaction markup: 1.5%

## 7. CARD MANAGEMENT

- Card validity: 36 months
- Lost/stolen: Report immediately to helpline; block via IVR/app
- Replacement: 5-7 days (standard), 1-2 days (expedited)
- Add-on cards: First free, Rs. 299/year thereafter

## 8. DIGITAL BANKING & SECURITY

- SBI Card App: Account summary, rewards tracking, payments, bill management, Flexipay, EMI
- Website: [sbicard.com](http://sbicard.com) for registration and account access
- SMS alerts: Real-time transaction notifications on purchases over Rs. 500
- Security: 24-hour Visa/Mastercard helpline, fraud liability cap at credit limit if reported within 24 hours
- Insurance: Optional health, travel, personal accident covers (start at Rs. 199/year)

## 9. BENEFITS - REWARD POINTS STRUCTURE

- Base Earning: 2 Reward Points per Rs. 100 spent (0.2% earning)
- Accelerated Categories: 10 Reward Points per Rs. 100 (1% earning on)
  - Dining (MCC 5812, 5813, 5814)
  - Movies (MCC 7832)
  - Pharmacy & Chemist (MCC 5912, 8099)
  - Sports (MCC 5655, 5941, 7941, 7997)

Reward Points Monthly Cap: 7,500 points per statement cycle for all accelerated categories combined. After cap, earn 2 points per Rs. 100.

Reward Points Exclusions: Fuel pumps, ATM withdrawals, wallet loads, EMI/Flexipay, insurance, rent, government, jewelry, education, utilities, railways, gaming, balance transfer, cash advance, card fees, E-wallet loading

#### Reward Points Features:

- Auto-credited within statement cycle
- Not exchangeable for cash
- Expire after 24 months if unused
- Forfeited if 90+ days overdue or on account closure

#### Welcome Benefits:

- Noise ColorFit Pulse 4 Pro Smartwatch (e-voucher, 6-month validity)
- FITPASS PRO Membership 12 months (gym + coaching + nutrition)
- Netmeds First Membership 12 months (2% cashback, free delivery, 6 free consultations, 10% off lab tests)
- Netmeds Milestone Gift Voucher Rs. 1,500 (on Rs. 4L+ annual spends)

#### Other Benefits:

- Fuel Surcharge Waiver: 1% (max Rs. 100/month)
- Fraud Liability Cover: Rs. 1,00,000
- Travel delay insurance, luggage cover, lost document cover

#### Redemption & Partnerships:

- Points redeemable via website/app
  - Netmeds for medicines/health services
  - FITPASS for fitness and wellness
  - No specific merchant partnerships for redemption
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