

INDIGO SBI CARD

1. PRODUCT OVERVIEW

IndiGo SBI Card powered by Visa/Mastercard contactless technology is a travel-focused co-branded card offering accelerated rewards on flight bookings, hotels, and travel-related spends. It combines everyday earning with exclusive IndiGo airline benefits and priority lounge access.

2. ELIGIBILITY & KYC

- Available to Indian residents age 18–65 with valid KYC (PAN, Aadhaar, proof of income)
- Minimum annual income: Rs. 2,50,000
- Add-on cards available for family members

3. FEE STRUCTURE

- Joining Fee: Rs. 2,499 (waived if annual spends exceed Rs. 3,00,000 in first 3 months from activation)
- Annual Fee: Rs. 2,499 (waived if annual spends exceed Rs. 3,00,000 in that calendar year)
- Add-on Card: Rs. 499 (first card free for first year)
- Card Replacement Fee: Rs. 199
- Overlimit Fee: Rs. 600
- Late Payment Fee: Rs. 400
- Cheque Dishonour Fee: Rs. 700
- Outstation Cheque: Rs. 100
- Cash Advance Fee: 2.5% (min Rs. 350)
- Balance Transfer Fee: 0.99% (min Rs. 200)
- Duplicate Statement: Rs. 100

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: 2.95%/month (~35.4% 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. 1,00,000 to Rs. 20,00,000
- Cash withdrawal: up to 40% of credit limit (max Rs. 75,000/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 for 1 year, Rs. 499/year thereafter

8. DIGITAL BANKING & SECURITY

- SBI Card App: Account summary, rewards tracking, payments, bill management, Flexipay, EMI
- Website: 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. 399/year)

9. BENEFITS - REWARDS & TRAVEL STRUCTURE

- Base Earning: 2 Reward Points per Rs. 100 spent (0.2% earning)
- Accelerated Categories: 5 Reward Points per Rs. 100 (0.5% earning on)
 - Airline bookings (all airlines, domestic & international)
 - Hotel & resort bookings (all platforms)
 - Travel portals (MakeMyTrip, Goibibo, ixigo)
 - Cab aggregators (Uber, Ola - MCC 4121, 7519)
 - Railway & bus bookings

Reward Points Monthly Cap: 10,000 points per statement cycle for accelerated categories. 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 (government), gaming, balance transfer, cash advance, card fees

Reward Points Features:

- Auto-credited within statement cycle
- Redeemable for travel (flights, hotels, train, bus tickets via online portal)
- 1 point = Rs. 0.50 redemption value
- Expire after 24 months if unused
- Forfeited if 90+ days overdue or on account closure

IndiGo Co-brand Benefits:

- 6X frequent flyer miles on IndiGo flights
- Airport lounge access: 4 complimentary visits/year (domestic) + Priority Pass international lounges
- Free baggage upgrade (for eligible fares)
- Exclusive IndiGo offers and discounts

Welcome Benefits:

- IndiGo Voucher Rs. 3,000 (valid for 6 months on domestic flights)
- 5,000 Reward Points (value Rs. 2,500)
- Free Priority Pass lounge membership for 6 months

Other Benefits:

- Fuel Surcharge Waiver: 1% (max Rs. 100/month on non-airline fuel transactions)
- Fraud Liability Cover: Rs. 1,50,000
- Travel delay insurance (24+ hour delays), luggage cover, lost document cover, medical emergency abroad cover
- Lost wallet emergency assistance