

Card Details: Elite (Amex)

Bank: SBI

Ideal Spends: Rs 800000

Key Charges:

Joining Fee: 4999

Renewal Fee: 4999

Forex Charges: 2

Annual Percentage Rate: 42

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Milestones:

1. Spend Rs 300000 (YEAR), Benefits: 10000 Reward Points..
2. Spend Rs 500000 (YEAR), Benefits: 15000 Reward Points..
3. Spend Rs 800000 (YEAR), Benefits: 15000 Reward Points..
4. Spend Rs 1000000 (YEAR), Benefits: Renewal fee waived off..
5. Spend Rs 400000 (YEAR), Benefits: 10000 Reward Points..

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 2 Reward Points (Reward Points), Description: Earn 2 Reward Points per ₹100 spent., Surcharge: N/A.
2. Dining: Earn 10 Reward Points, Description: Earn 10 Reward Points per ₹100 spent., Surcharge: N/A.
3. Departmental Stores: Earn 10 Reward Points, Description: Earn 10 Reward Points per ₹100 spent., Surcharge: N/A.
4. Grocery: Earn 10 Reward Points, Description: Earn 10 Reward Points per ₹100 spent., Surcharge: N/A.
5. Fuel: Earn 0 Reward Points, Description: 1% Fuel Surcharge Waiver across all petrol pumps. | Maximum Surcharge Waiver of Rs. 250 per month, per statement cycle., Surcharge: N/A.

Reward Points Burn:

Burn multiplier is the value user will get for each reward point.

1. Statement Balance: Redemption against Cash can be made by writing at sbicard.com/email or by calling at the bank's helpline. | 4 Reward Points = ₹1. (CASHBACK), Burn multiplier = 0.25.

Lounge Benefits:

1. Domestic Lounges: Visitation Limit - null per null, Eligibility - Not specified on the bank's website..