Credit Card issued by:

SBI card

TATA CARDS

KEY FACT STATEMENT

A. Annual & Renewal Fees

There is Annual Fee and Renewal Fee applicable on the Tata Credit Card (Tata Card). Annual fee is a one-time charge ranging between Rs. 0 to Rs.2999 plus applicable taxes and renewal fee is charged every year and ranges between Rs.0 to Rs.2999 plus applicable taxes. These fees may vary from Cardholder to Cardholder and for different card variants. These shall be as communicated to the Cardholder at the time of applying for the credit card. These fees, as applicable, are charged to the Cardholder account and the same would be billed in the card statement of the month in which it is charged. There may be separate fees for additional cards issued to the Primary Cardholder

Credit Card Name	Annual Fee (Rs.)	Renewal Fee (Rs.)
TATA Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
TATA Card SELECT	2999	2999
TATA Croma card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
TATA Croma Card SELECT	2999	2999
TATA Star Card SELECT	2999	2999
TATA Star card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)

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KEY FACT STATEMENT

Extended Credit	
Interest Free Credit	Period 20-50 days (applicable only on retail purchases and if previous month's outstanding 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.
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	Up to 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. 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 than Rs.500 & up to Rs.1,000** **Rs.750 for Outstanding Amount greater than Rs.1,000 & up to Rs.10,000** **Rs.950 for Outstanding Amount greater than Rs.10,000 & up to Rs.25,000** **Rs.1,100 for Outstanding Amount greater than Rs.25,000 & up to Rs.50,000** **Rs.1,300 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)

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TATA CARDS

Card Replacement	Rs. 100 - Rs. 250
Emergency Card Replacement (When Abroad)	Actual cost (subject to a minimum of $175 for VISA and $148 for Mastercard)
Foreign Currency Transaction	Conversion mark up: 3.5% For All TATA Cards. W.e.f. 01 Jul 2022, Foreign Currency Transaction fee will not be applicable on transaction refunds.
Dynamic & Static Currency	Markup: 3.5% For All TATA Cards. W.e.f. 01 Jul 2022, Dynamic & Static Currency Conversion Markup fee will not be applicable on transaction refunds.
Rewards Redemption Fee (If Applicable)	Rs. 99 (On Gifts, Statement Credit & Specific Vouchers Only)
Processing Fee on all Rent Payment Transactions	Rs. 199
Priority Pass Charges (If Applicable)	All Airport Lounge visits within India through the Priority Pass Program will be charged with an usage fee of $27 per visit + applicable taxes. All Airport Lounge visits outside India through the Priority Pass Program, after exhausting the complimentary visits, will be charged with an usage fee of $27 per visit + applicable taxes. For more details, please visit sbicard.com All guests being accompanied by the SBI Cardholder having the Priority Pass, to visit the Airport Lounge will be charged with an usage fee of $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 amount1% of transaction amount + all applicable taxes1% 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 Tata Platinum/Select Cards, Rs.500 and Rs.3000 for Tata Titanium/Base cards. Maximum surcharge waiver of Rs.250 per statement cycle per credit card account for Tata Platinum/Select Cards; Rs.100 per credit card account for Tata Titanium/Base 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.

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