

REVISION OF CHARGES ON SBI CREDIT CARD

With effect from 1st Nov 2025, following fee and charges will be applicable on your Credit Card as per the details given below:

Charges	Details
Fee on Education Payments*	1% of the transaction amount applicable on Education Payments made through third-party apps [^] . However, payments made directly to colleges or schools via their websites or POS machines will not attract any fee.
Fee on Wallet Load**	1% of the transaction amount. Applicable on every wallet load transaction exceeding ₹1,000

* Identified under Merchant Category Code (MCC) 8211, 8220, 8241, 8244, 8249 and 8299, on best effort basis.

[^]Third Party Apps like (but not limited to) CRED, Cheq, MobiKwik etc.

**Identified under Merchant Category Code (MCC) 6540 and 6541, on best effort basis.

The MCCs are defined by the network partners and are subject to change basis their discretion and such changes shall be implemented basis communication from the networks without any requirement for intimation/information to the customers.

For more details, please refer [MITC](#) or call us at 1860 500 1290, 1860 180 1290, 39 02 02 02 (Prefix local STD code) or 1800 180 1290 (Toll Free).

Warm regards,
SBI Card