Apollo SBI Credit Card SELECT - Frequently Asked Questions

About the Card

1. **What is Apollo SBI Credit Card SELECT?**
   Apollo SBI Credit Card SELECT is a co-branded credit card launched by Apollo 24|7 in partnership with SBI Card. It offers healthcare and wellness benefits across the Apollo ecosystem, along with rewards on non-healthcare spends like dining, entertainment, and travel.

2. **If I already have an SBI Credit Card, can I get Apollo SBI Credit Card SELECT benefits on it?**
   No, the benefits of the Apollo SBI Credit Card SELECT are exclusive to this card and cannot be transferred to or availed on any other existing SBI Credit Card. You will need to apply separately for this card to access its unique benefits.

3. **What are the key benefits of Apollo SBI Credit Card SELECT?**
   Apollo SBI Credit Card SELECT provides a range of benefits, including:
   - Healthcare discounts and cashback within the Apollo ecosystem
   - Welcome benefits like Apollo 24|7 e-Gift Vouchers
   - Health benefits like complimentary FITPASS PRO Membership and health check-ups
   - Reward Points on Apollo and other spends
   - Milestone benefits like annual fee reversal and complimentary Noise Smartwatch
   - Lounge benefits like complimentary access and Priority Pass
   - Fuel surcharge waiver

   T&C Apply

Eligibility and Application

4. **What is the eligibility criteria for the Apollo SBI Credit Card SELECT?**
   To be eligible for Apollo SBI Credit Card SELECT, you must:
   - Be between 18 and 60 years of age.
   - Have a valid PAN Card.
   - Be an Indian resident.
   - Meet SBI Card's internal credit and risk requirements, including a satisfactory Credit Bureau Report.
   - Eligibility is also subject to verification of income and residential address.

5. **How do I apply for Apollo SBI Credit Card SELECT?**
   You can apply for Apollo SBI Credit Card SELECT through the following channels:
   - Apollo 24|7 Mobile App or Website
   - SBI Card Website
   - Offline application centers at your nearest Apollo Pharmacy and SBI branches

During the application process, you will be required to provide your mobile number registered with Apollo 24|7, your PAN, and complete KYC verification.

6. **Can I apply for Apollo SBI Credit Card SELECT from a different mobile number?**
   No. You must apply using the same mobile number registered with your Apollo 24|7 account. This ensures your current Apollo 24|7 records and health benefits stay intact.

7. **What documents do I require for my application process?**
   To apply for Apollo SBI Credit Card SELECT, you are required to submit some documents as part of the online or assisted application process. Here's what you typically need:
   - PAN Card Details: Your PAN is essential to initiate the application. SBI Card will use it to fetch your credit details and link your credit profile.
   - Employment Details: You'll need to provide professional information, including company name, designation, gross annual income, and employment type (salaried or self-employed).
   - KYC Documents: As per RBI guidelines, Know Your Customer (KYC) compliance is mandatory for all credit card applications. Your KYC can be completed through Aadhaar-based e-KYC, Video KYC, or in-person document verification.
   - Credit Score Check (Credit Bureau): After you submit your PAN and other basic details, SBI Card will pull your Credit Bureau Report to evaluate your creditworthiness.

8. **How can I check the application status of my Apollo SBI Credit Card SELECT?**
   You can track your application status via:
   - SBI Card Website
   - Apollo 24|7 Mobile App
   - SBI Card Helpline

9. **When will I receive the physical Apollo SBI Credit Card SELECT?**
   Once approved, the card will be dispatched and typically delivered within 7-10 working days to your Registered Address.

10. **What if my application for the Apollo SBI Credit Card SELECT is rejected?**
    If your application is not approved, it may be due to reasons like insufficient Credit Score, incomplete documentation, mismatch in personal information, or failure to meet the eligibility criteria. You will receive an official E-mail from SBI Card confirming the reason for the same.

Activation and Usage

11. **How do I activate my Apollo SBI Credit Card SELECT?**
    You can activate your card via SBI Card Mobile App / Website, SMS, or SBI Card Helpline.

12. **Where can I use my Apollo Health Credits (HCs)?**
    Health Credits can be used within the Apollo ecosystem, including Apollo 24|7, Apollo Diagnostics, Apollo Medical Centres, and Apollo Pharmacy.

13. How do I earn reward with my Apollo SBI Credit Card SELECT?

You earn Value Back in the form of SBI Card Reward Points and Circle Cashback (Health Credits).

- SBI Card Reward Points are credited to your SBI Card Account.
- Circle Cashback is credited to your Health Credits Wallet on Apollo 24|7.

14. How are Reward Points accrued for spends at Apollo 24|7 and Apollo Pharmacy?

Reward Points from spends at Apollo24|7 and Apollo Pharmacy will be accrued based on the Merchant Identification (MID) list shared by Apollo, and this accrual will be on a best effort-basis.

15. How do I earn Reward Points with my Apollo SBI Credit Card SELECT?

You earn them based on your spending categories:

Category	SBI Card Reward Points (per Rs. 100 spent)	Circle Cashback in Health Credits
Medicine Purchases	10	Up to 15%
Doctor Consultations	10	Up to 10%
Diagnostic Tests	10	Up to 20%
Travel, Dining, Movies & Entertainment	2	NA
Other purchases	0.5	NA
1 Reward Point = 1 Health Credit = Re.1		

16. Where will my Reward Points be reflected?

Your Reward Points will reflect in your SBI Credit Card Account while the Cashback from Apollo will reflect as Health Credits (HC) in your Apollo 24|7 Wallet.

17. How do I convert SBI Card Reward Points to Health Credits (HC)?

- You can redeem SBI Card Reward Points for Apollo Health Credits at a 1:1 ratio.
- SBI Card Reward Points can only be converted to Apollo Health Credits via SBI Card Mobile App and Website.

18. Is there a monthly cap on SBI Card Reward Points I can earn?

You can earn a maximum of 5,000 Reward Points per Statement Cycle: The cap is applied separately to two different categories:

Category	Value Back	Points per 100	Cap (Points) per Statement Cycle
Instore Spends (Apollo 24|7 App & Stores)	10%	10 Reward Points	5,000
Dining, Movies & Entertainment, Travel	2%	2 Reward Points	5,000

19. What are the Reward Points earning rates?
- Earn 10 Reward Points per Rs. 100 spent on Apollo 24|7 App and Stores.
- Earn 2 Reward Points per Rs. 100 spent on Dining, Movies & Entertainment, and Travel.
- Earn 1 Reward Point per Rs. 200 spent on other purchases.

20. What is the value of 1 Reward Point?
1 Reward Point = 1 Health Credit

21. What is the value of 1 Health Credit?
1 Health Credit = Rupee 1

22. What can Reward Points be redeemed for?
You can redeem your Reward Points for Apollo Health Credits only.

23. What are the Welcome Benefits with Apollo SBI Credit Card SELECT?
With Apollo SBI Credit Card SELECT, you get Apollo 24|7 e-Gift Voucher worth Rs. 1,500 on payment of joining fee and complimentary Apollo Circle Membership

24. What are Health Benefits with Apollo SBI Credit Card SELECT?
You get the following Health Benefits with Apollo SBI Credit Card SELECT:
- 1-year complimentary FITPASS PRO Membership on payment of joining fee and making at least one retail transaction.
- Complimentary Comprehensive Health Check-up Package on spending Rs. 50,000 within 90 days of joining.
- Additional complimentary Comprehensive Health Check-up Package on spending Rs. 50,000 within 90 days of your card anniversary from second membership year.

Fees and Charges

25. What are the Joining Fee and Annual Fee of the Apollo SBI Credit Card SELECT?
The Joining Fee and Annual Fee for Apollo SBI Credit Card SELECT is Rs. 1,499 + GST.

26. Are there any hidden charges apart from the Annual Fee?
No, there are no hidden charges. However, standard credit card charges may apply, such as interest, late payment fees, cash advance charges, and foreign transaction markup fees.

Milestone and Lounge Benefits

27. What are the Milestone Benefits with Apollo SBI Credit Card SELECT?
You get the below Milestone Benefits with your Apollo SBI Credit Card SELECT:
- Reversal of Annual Fee worth Rs. 1,499 on spending Rs. 3 lakh in previous membership year.
- Complimentary Noise Smartwatch worth Rs. 7,999 on annual spend of Rs. 6 lakh.

28. **What are the Lounge Benefits with Apollo SBI Credit Card SELECT?**
    With your Apollo SBI Credit Card SELECT, you get 4 complimentary domestic lounge visits per year (max 1 / per quarter).
    In addition, you also get a complimentary 2-year Priority Pass Membership.

Card Network and UPI

29. **On which network is Apollo SBI Credit Card SELECT available?**
    The Apollo SBI Card SELECT is available on RuPay and Mastercard networks.

30. **Can I use my Apollo SBI Credit Card SELECT for UPI transactions?**
    Yes, if you have the Apollo SBI Card SELECT on RuPay network, you can link your card to any UPI (Unified Payments Interface) app to make payments directly from your credit card.
    Apollo SBI Credit Card SELECT on Mastercard network cannot be linked to UPI apps.

31. **Are there any restrictions on making payment using Apollo SBI Credit Card SELECT (on RuPay network) on UPI?**
    Yes, the National Payments Corporation of India (NPCI) has specified certain categories of transactions that are restricted on UPI for credit cards. These may include Person-to-Person (P2P) transfers, cash withdrawals at merchants or ATMs, and certain other categories. This list can be updated by NPCI from time to time.

32. **Is there any limit on the amount of transactions that can be carried out using Apollo SBI Card SELECT (on RuPay network) on UPI?**
    Yes, there are transaction limits set by NPCI for RuPay credit cards on UPI. These limits include daily and per-transaction limits, and they are also subject to the available Credit Limit on your card. Please refer to your UPI-enabled app for the most up-to-date transaction limits.

33. **Will I earn rewards for transactions made using my Apollo SBI Credit Card SELECT (on RuPay network) on UPI?**
    The rewards on UPI transactions will remain same as regular card transaction.
    However, the accrual of these benefits on UPI transaction is on a best-effort basis.