

Niyo's Suite of Products

A Comprehensive Features Comparison

FEATURES & BENEFITS	 Credit Card by SBM Bank	 Debit Card by Equitas Bank	 Debit Card by DCB Bank
International transactions	✓	✓	✓
ZERO forex markup	✓	✓	✓
Lounge access*	✓	✓	✓
TCS	No TCS applicable	No TCS upto 7L	No TCS upto 7L
Reward program (Global Coins)	✓ (Card spends+ Refer & Earn)	✓ (Refer & Earn)	✓ (Refer & Earn)
Earn Interest Rate Upto	✓ (7%-FD backed credit card)	✓ (7.50%Savings account)	✓ (7.25%-Savings account)
Joining fee	Nil	Nil	Nil
Maintenance Charges/Annual fee	Nil	Nil	Nil*
Card issuance charges	Nil	₹199+GST (Refundable*)	Nil
International Money Transfer	✗	✗	✓ (DCB Remit)
Visa Network	Visa Platinum	Visa Platinum	Visa Platinum
ATM withdrawal charges (International)	₹500 or 2.5% of the transaction amount*	₹499 (₹422.88+18% GST)	₹300+GST
ATM withdrawal charge (Domestic)	₹500 or 2.5% of the transaction amount*	₹21+GST (Non Equitas ATM's) Applicable after 5 free withdrawals*	₹21+GST* (Non DCB ATM's)



OR

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THE APP

Niyo Global Debit card by SBM is currently paused for international transactions, but works for domestic transactions.

- ✓ Indicates a feature/benefit that is available.
- ✗ Indicates a feature/benefit that is not available currently.
- \* For Any Clarifications [CLICK HERE](#)