

Best Credit Cards for International Travel

Credit Cards	Annual Fee	Forex Markup	International Lounge (per year)	Rewards on International Travel Spends	Complimentary Memberships	Other International Travel Benefits
American Express® Platinum Card	Rs. 66,000	3.50%	Unlimited	<ul style="list-style-type: none"> 3 MRP per Rs. 40 on international spends Up to 20 & 5 MRP per Rs. 40 spent via Rewards Xcelerator & Multiplier, resp. 2:1 points-to-miles conversion ratio (1:1 for Marriott & 10:9 for Hilton) 	9+ hotel memberships like Marriott Bonvoy™, Hilton, Taj, etc.	<ul style="list-style-type: none"> Up to Rs. 60,000 & Rs. 35,000 vouchers of Taj Hotels/ Luxe/ The Postcard Hotels & Resorts as joining & milestone bonus resp. Benefits of Rs. 44,300 at top hotels - the Four Seasons, Mandarin Oriental, The Ritz-Carlton, etc. & offers on airlines
Axis Atlas Credit Card	Rs. 5,000	3.50%	Silver tier: 4 Gold tier: 6 Platinum tier: 12	<ul style="list-style-type: none"> Up to 5 EDGE Miles per Rs. 100 spent on travel; 2 EDGE Miles on others 1:2 EDGE Miles to travel partners conversion ratio (2:1 for Marriott) 	-	-
Axis Horizon Credit Card	Rs. 3,000	3.50%	8 (2 per quarter)	<ul style="list-style-type: none"> 5 EDGE Miles per Rs. 100 spent on Travel EDGE portal & direct airline websites; 2 EDGE Miles on others 1:1 EDGE Miles to travel partners conversion ratio 	-	-
Axis Magnus for Burgundy Credit Card	Rs. 30,000	2%	Unlimited + 4 guests	<ul style="list-style-type: none"> Up to 60 RPs per Rs. 200 spent on Travel EDGE portal Up to 35 RPs per Rs. 200 on other spends; 5:4 points-to-miles conversion ratio 	Priority Pass	<ul style="list-style-type: none"> Yatra/ Luxe/ The Postcard Hotels gift cards of Rs. 5,000 as welcome bonus Up to 15% off at select Oberoi & Trident Hotels
BOBCARD/Federal Bank Scapia Credit Card	Nil	Nil	-	<ul style="list-style-type: none"> 20% RPs on travel via Scapia app 10% RPs on spends of Rs. 20 & above (via Visa) 5% RPs on UPI spends of Rs. 500 & above (via RuPay) 1 RP = 1 Scapia Coin 	-	-
Equitas PowerMiles Credit Card	Rs. 5,000	2% (Nil for Diamond tier)	4 (1 per quarter)	<ul style="list-style-type: none"> 9 RPs per Rs. 100 spent 1:1 conversion for Xchange Miles/Brands; 1 RP = Rs. 0.50 for products, travel booking; 1 RP = Rs. 0.25 for cashback & Insta redemption 	Club Marriott	<ul style="list-style-type: none"> Reward redemption value improves with spend-based tiers Free one-way ticket & 1 room stay per year for Diamond tier
HDFC Infinia Metal Credit Card	Rs. 12,500	2%	Unlimited	<ul style="list-style-type: none"> 5 RPs per Rs. 150 spent Up to 10X RPs on SmartBuy travel & shopping 1 RP = Up to Rs. 1 or 1 Airmile 	Priority Pass & Club Marriott	<ul style="list-style-type: none"> Pay for 2 nights stay on booking 3 nights stay at ITC Hotels Get 1+1 free buffet, room upgrades & discounts at ITC Hotels
HSBC Premier Credit Card	Rs. 20,000	0.99%	Unlimited + 8 guests	<ul style="list-style-type: none"> 3 RPs per Rs. 100 spent; 1:1 points-to-miles ratio Up to 12X RPs on travel via HSBC Rewards Marketplace 	-	<ul style="list-style-type: none"> Up to 20% off on hotel bookings with Agoda 1 night free stay and other hotel membership benefits via Mastercard
HSBC TravelOne Credit Card	Rs. 4,999	3.50%	4	<ul style="list-style-type: none"> 4 RPs per Rs. 100 spent on flights, travel aggregators & in foreign currency Up to 6X RPs on travel via HSBC Rewards Marketplace Up to 1:1 points-to-miles ratio 	-	<ul style="list-style-type: none"> Up to 20% off at duty-free stores at Adani airports, once a year Up to 15% off on EaseMyTrip, Yatra, Cleartrip & Paytm Up to 11% off on StayVista hotels
ICICI Bank Times Black Credit Card	Rs. 20,000	1.49%	Unlimited	<ul style="list-style-type: none"> 2.5% RPs on international spends Up to 12% RPs on flights & vouchers and 24% on hotels on ICICI iShop portal 1 RP = Up to Rs. 1 	-	<ul style="list-style-type: none"> 24x7 international & domestic concierge services Trip cancellation cover of up to Rs. 12,000 International experiences/activities by Klook of Rs. 10,000 as milestone bonus EaseMyTrip gift card for luxury stay of Rs. 10,000 & travel Visa via Atlys & OneVasco of Rs. 10,000 on joining
IDFC FIRST Ashva Metal Credit Card	Rs. 2,999	1%	8 (2 per quarter)	<ul style="list-style-type: none"> 50 bonus RPs on hotels & 30 on flights via Travel & Shop on IDFC FIRST app 10 RPs per Rs. 150 on monthly spends >Rs. 20,000; 5 RPs on up to Rs. 20,000 monthly spends 1 RP = Rs. 0.40 for travel booking on IDFC FIRST app; 1 RP = Rs. 0.25 for others 	-	<ul style="list-style-type: none"> Free trip cancellation cover of Rs. 25,000, twice a year Up to 20% off on limousine airport transfers, luxury hotel benefits & offers via Visa
IDFC FIRST Gaj Metal Credit Card	Rs. 12,500	Nil	16 (4 per quarter)	<ul style="list-style-type: none"> 50 RPs per Rs. 150 on hotels & 25 on flights via Travel & Shop on IDFC FIRST app 3 RPs per Rs. 150 spent internationally 5 RPs per Rs. 150 on other spends; 1 RP = Rs. 1 for travel bookings via Travel & Shop 	-	<ul style="list-style-type: none"> Up to 1 free airport meet & greet service per year & 10% off on others Trip cancellation cover of Rs. 50,000, twice a year Up to 20% off on limousine airport transfer services Exclusive benefits, like free breakfast, VIP status, 3PM check-out, etc., at 900+ luxury hotels Up to 25% off at select 5-star hotels via IDFC FIRST app as spend-based joining bonus
IndiGo IDFC FIRST Dual Credit Card	Rs. 4,999	1.49%	-	<ul style="list-style-type: none"> Up to 22 BluChips per Rs. 100 spent on flights via IndiGo app/website 3 BluChips per Rs. 100 spent on other categories 	-	<ul style="list-style-type: none"> Vouchers of 5,000 IndiGo BluChips & free meal on joining/annual fee payment Trip cancellation cover of up to Rs. 25,000 per year
IndusInd Bank Avios Visa Infinite Credit Card	Rs. 10,000	1.50%	8 (2 per quarter)	<ul style="list-style-type: none"> 5 Avios per Rs. 200 spent via POS at select international destinations 2 Avios per Rs. 200 spent on Qatar/ British Airways; 1 Avios on others 	Qatar Airways Privilege Club Gold tier (on choosing Qatar Airways) & Priority Pass	<ul style="list-style-type: none"> 10% off on flights via Qatar Airways (on choosing Qatar Airways) 2 free meet-and-greets per year at top international airports Up to 25% off on fast track immigration & transfers at airports via Visa network
Marriott Bonvoy HDFC Credit Card	Rs. 3,000	3%	12	<ul style="list-style-type: none"> 8 MBP per Rs. 150 spent at Marriott Bonvoy hotels 4 MBP per Rs. 150 spent on travel, dining & entertainment; 2 MBP on others 	Marriott Bonvoy Silver Elite status	<ul style="list-style-type: none"> Up to 4 free Night Awards as joining & milestone bonus 10 Elite Night Credits for upgrades under Marriott Bonvoy Program
PNB LUXURA RuPay Metal Credit Card	Rs. 7,500	Nil	Unlimited	<ul style="list-style-type: none"> 12 RPs per Rs. 100 spent on travel & dining 4 RPs per Rs. 100 spent 	Hotelux Elite Plus	<ul style="list-style-type: none"> ITC Hotel benefits, like 2+1 night stay, 1+1 dining offer & 1+1 spa facility 15% off on fast track immigration & Visa concierge Lounge access for 2 visitors for Visa process via OneVasco, once a year International emergency cash concierge with \$600 cash support in case of wallet loss

Other Notable Cards: SBI AURUM, Axis Burgundy Private, DBS Vantage, RBL NOVA, ICICI Emerald Private Metal, Kris Flyer SBI Apex, IndiGo SBI ELITE, IDFC FIRST Mayura, IDFC FIRST Diamond Reserve, HDFC Regalia Gold, SBI Miles Elite, YES BANK Marquee and HDFC DC Black

MRP = Membership Reward Point | RP = Reward Point | MBP = Marriott Bonvoy Point

T&C Apply

Note: All the information is sourced from the official card provider websites as of 21 February 2026.