

# SWIPE SMART DINING EDITION



eazydiner



zomato



# TABLE OF CONTENTS

**Editor’s Note.....03**

**Dining & Credit Cards: Where Every Meal Comes with a Side of Savings.....04**

**Swiggy: Leading the Dining Landscape; Adding value via Co-branded Card.....05**

**Zomato’s Co-branded Cards Are History — But Smart Diners Still Save Big.....06**

**District by Zomato: Dining Out, Made Rewarding.....07**

**EazyDiner: Bringing the Joy (and Savings) Back to Dining Out.....08**

**Beyond Co-branded Cards: The Bigger Plate of Dining Rewards.....09**

**Good Food, Great Rewards: Inside Bank Dining Programs.....10**

**Swipe, Order, Save: Food Delivery Offers Across Top Cards & Issuers.....11**







## EDITOR'S NOTE

With food delivery, quick commerce, and dining-out platforms driving a large share of monthly expenses, optimizing dining spends has become one of the smartest ways to save.

In this edition of Swipe Smart, we focus entirely on the dining ecosystem - exploring how credit cards now reward everything from ordering in to eating out. From **co-branded favourites like Swiggy HDFC and EazyDiner IndusInd to multi-brand cards that offer 5–10% cashback on dining spends**, we break down how different products create value for everyday diners and food enthusiasts alike.

We also highlight **bank-led dining programs** such as HDFC Good Food Trail and Axis Dining Delights, which layer additional savings and privileges on top of existing card rewards.

Through data, real user stories, and smart comparisons, this edition helps you discover not just where to eat, but **how to make every meal more rewarding**.



# Dining & Credit Cards: Where Every Meal Comes with a Side of Savings

From co-branded cards like the Swiggy HDFC Bank Credit Card and EazyDiner IndusInd Bank Credit Card to bank-led dining programs such as HDFC Good Food Trail and Axis Bank Dining Delights, credit cards now reward every kind of eater.

This section explores the **best co-branded dining credit cards**, **ongoing offers**, and **bank-led dining programs** that help you save more, dine smarter, and experience better.





## Swiggy: Leading the Dining Landscape; Adding value via Co-branded Card

Swiggy has emerged as one of India's most comprehensive dining and food delivery platforms. From its core food delivery business to Swiggy Instamart's quick commerce expansion, the platform has become synonymous with convenience. Its **acquisition of DineOut in 2022** further strengthened its presence in the offline dining space, bringing together food delivery, dining reservations, and instant grocery needs under one brand umbrella.

### Extracting Maximum Value via the Swiggy HDFC Bank Credit Card

To deepen engagement with its loyal users, Swiggy partnered with HDFC Bank in July 2023 to launch its first-ever co-branded credit card — the Swiggy HDFC Bank Credit Card. The card is designed to reward everyday spends across Swiggy's ecosystem and beyond:



- ▶ **10% cashback** on Swiggy Food Delivery, Dineout, Instamart, and Genie
- ▶ **5% cashback** on other eligible online spends
- ▶ **1% cashback** on offline transactions

With monthly cashback caps of ₹1,500, ₹1,500, and ₹500 respectively across these categories, the value potential remains impressive, particularly for those who order frequently or use multiple Swiggy services.

For regular users, this card doesn't just simplify payments; it integrates rewards seamlessly into the way they already eat, order, and live.

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*I used to prefer Zomato for food delivery, but I ordered groceries regularly from Swiggy Instamart. When I heard about the Swiggy HDFC Bank Credit Card, I applied right away — and soon I was saving nearly ₹2,000 every month. In fact, I even switched to ordering food on Swiggy just to maximise my savings.*

”

- Sushmita Mishra, Gurgaon

## Zomato's Co-branded Cards Are History — But Smart Diners Still Save Big

Zomato has long been at the forefront of India's food delivery revolution — shaping how millions discover and enjoy dining experiences. In partnership with **RBL Bank**, it also ventured into co-branded credit cards — **Edition Classic** and **Edition Black**. However, the partnership was discontinued in **April 2023**, marking the end of Zomato's co-branded credit card journey.

Even so, Zomato users can still save considerably by using **multi-brand cashback cards** that reward food delivery and dining spends. Some of the most rewarding options include:

### HDFC Millennia Credit Card



**5% cashback**

on popular online platforms, including Zomato

### HDFC Pixel Play Credit Card



**5% cashback**

on Zomato under dining & entertainment pack

### Axis Ace Credit Card



**4% cashback**

on Zomato

### Axis Neo Credit Card



**₹120 off**

on Zomato twice a month



## District by Zomato: Dining Out, Made Rewarding

While Zomato has long been a leader in both food delivery and dining-out reservations through its main app, it has now launched a dedicated platform – **District by Zomato** – focused exclusively on dining out and entertainment bookings, offering users a more seamless and rewarding offline experience.

Depending on the restaurant, users can enjoy substantial discounts through District, further enhanced by **additional credit card offers**.

For instance, at **Sunset Story Lounge Restaurant, The Westin Gurugram**, you can get a **flat 40% off** when you pre-book via District. On top of that, you can stack your savings with the following credit card offers:



**Kotak Solitaire Credit Card:**  
20% off, up to ₹5,000



**AmpliFi Fi Federal Credit Card:**  
20% off, up to ₹1,200



**HSBC TravelOne Credit Card:**  
10% off, up to ₹1,000



**HSBC Taj Credit Card:**  
12% off, up to ₹1,000

Note: Discounts and card offers vary by restaurant partnership. Please check the District App for current offers before booking your table.

## EazyDiner: Bringing the Joy (& Savings) Back to Dining Out

Positioned as the country's leading table-booking platform, EazyDiner helps users discover restaurants, book tables instantly, and enjoy exclusive deals. With features like **instant reservations, discount on dining bills, and integrated payment offers** through its app and website, it's redefining the way India dines.

EazyDiner has added another layer of value through its **co-branded credit cards with IndusInd Bank**. Available in two variants — **Signature and Platinum** — these cards unlock a host of dining privileges, with the Signature being the premium option and Platinum serving as the lifetime-free option.

### EazyDiner IndusInd Bank Signature Credit Card



**Annual Fee: ₹1,999**

- 12-month EazyDiner Prime Membership with discount benefit of 25% to 50% at premium restaurants and bars
- Extra 25% discount up to ₹1,000 on dining out and take-away on paying via PayEasy
- Complimentary alcoholic beverage at select restaurants

### EazyDiner IndusInd Bank Platinum Credit Card



**Annual Fee: Nil**

- 3 months EazyDiner Prime membership worth ₹1,095 with discount of 25% to up to 50% on dining
- Extra 20% off up to ₹500 on payment via PayEasy
- 2X EazyPoints, redeemable across hotel stays and free meals and 500 bonus EazyPoints on activation



# Beyond Co-branded Cards: The Bigger Plate of Dining Rewards



Apart from co-branded dining cards, several credit cards deliver **accelerated value-back across multiple brands**, allowing users to earn rewards whether they dine out or order in. Some offer **bonus rewards on all dining spends**, while others provide **extra cashback or multipliers during weekends** — when dining activity typically peaks.

Here are a few cards that cover a broader dining landscape:



**HDFC Millennia Credit Card**  
**5% cashback** on Swiggy & Zomato



**HDFC Diners Club Privilege Credit Card**  
**5X rewards** on Zomato & Swiggy



**SBI Card PRIME**  
**5X rewards** on dining spends



**HSBC Live+ Credit Card**  
**10% cashback** on dining & food delivery



**Airtel Axis Bank Credit Card**  
**10% cashback** on Swiggy & Zomato



**RBL Bank Icon Credit Card**  
**10X rewards** on weekend dining

## Good Food, Great Rewards: Inside Bank Dining Programs

Beyond cards and apps, most leading banks run their own dining programs under curated tie-ups with restaurant networks that offer instant discounts, complimentary dishes, and reservation benefits. These programs often stack with your card rewards, helping you save extra on every meal.

 <p>AXIS BANK</p> <p>Dining Delights Program</p> <p><b>15-40% OFF*</b> at partner restaurants</p>	 <p>ICICI Bank</p> <p>Culinary Treats Program</p> <p><b>FLAT DISCOUNT*</b> at partner restaurants</p>	 <p>HDFC BANK</p> <p>Good Food Trail Dining Program</p> <p><b>FLAT 10% OFF*</b> at 35000+ restaurants</p>
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\*Discount offer may vary basis card type, restaurant and other T&Cs

### How to avail benefits under these programs?

Many cardholders are unaware that their banks run dedicated dining programs — often hiding in plain sight on apps or websites. Here's how you can find and use them to unlock instant savings on your next meal:

#### ► Visit Your Bank's Dining Page

Most banks host a dedicated microsite for their dining program. You can explore participating restaurants, check current offers, and even filter by city or cuisine.

#### ► Browse the Bank's Mobile App

Open your bank's mobile app and look for the 'Offers' or 'Dining' section. You will find curated restaurant lists and real-time discounts available through your specific card network.

#### ► Look for the Program Logo When Dining Out

Many banks now run these dining programs in partnership with table booking platforms like EazyDiner or Swiggy Dineout. Restaurants usually display logos like EazyDiner Partner or Dineout Partner. Simply inform the staff and pay using your eligible card to avail the discount — no promo codes or vouchers required.



# Swipe, Order, Save: Food Delivery Offers Across Top Cards & Issuers

Card Issuer/ Network	Credit Card	Offer Details	Validity & Other T&Cs
SWIGGY OFFERS			
Axis Bank	Axis Rewards Credit Card	₹150 off on orders above ₹500	Applicable twice per user p.m.
Axis Bank	Axis Select Credit Card	Flat ₹200 off on orders above ₹1,000	Applicable twice per user p.m.
Axis Bank	Axis My Zone Credit Card	Flat ₹120 off on orders above ₹500	Applicable twice p.m.
HSBC Bank	All Credit Cards except HSBC Live+/ HSBC Cashback Card	Flat 10% off on orders above ₹699	Applicable from Fri-Sun; valid once per user during the offer period
RBL Bank	All RBL Bank Credit Cards	10% off up to ₹150 on orders above ₹599	Applicable once per user p.m.
Bank of Baroda	All BOBCARDS	20% off up to ₹120 on orders above ₹499	Applicable from Fri-Sun; valid once per user p.m.
Federal Bank	All Federal Bank Credit Cards except Jupiter Card, OneCard, Fi & Scapia Credit Card	10% off up to ₹150 on orders above ₹499	Applicable from Fri-Sun; valid once per user p.m.
PNB	All PNB Credit Cards	15% off up to ₹125 on orders above ₹399	Valid once per user p.m.
AU Small Finance Bank	All AU Credit Card	5% off up to ₹50 on orders above ₹249	Valid once per user p.m.
YES BANK	Rio Credit Card	40% off up to ₹200 on orders above ₹200	Valid once per user during the offer period
SBM Bank	ZET Credit Card	20% off up to ₹100 on orders above ₹300	Applicable twice per user p.m.
YES BANK	All YES Bank Credit Cards	Extra 7.5% off up to ₹100 on orders above ₹399	Valid once per user p.m.
Canara Bank	All Canara Bank Visa Credit Cards	15% off up to ₹100 on orders above ₹399	Valid once per user p.m.
ZOMATO OFFERS			
Axis Bank	Axis Neo Credit Card	Flat ₹120 off on orders above ₹499	Applicable twice per user p.m.
IDFC FIRST Bank	IDFC FIRST SWYP Credit Card	10% off up to ₹150 on orders above ₹299	Applicable twice per card p.m.
AU Small Finance Bank	All AU Visa Infinite Credit Cards	Flat ₹120 off on orders above ₹1100	Applicable once per card p.m.
PNB	All PNB Credit Cards	10% off up to ₹100 on orders above ₹399	Valid once per card p.m.
DBS Bank	All DBS Bank Credit Cards	15% off up to ₹100 on orders above ₹500	Valid once per card p.m.

Note: Offers may be applicable on select restaurants and may also be subject to additional terms and conditions.

To find the best credit cards for you, visit Paisabazaar



paisabazaar<sup>com</sup>™

HAR SAPNA HOGA SACH

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