

Best Airline Co-branded Credit Cards

Partner Airlines	Credit Cards	Annual Fee*	Complimentary Memberships	Airport Lounge Visits	Rewards Benefits	Welcome Benefits	Other Travel Benefits
British & Qatar Airways	IndusInd Bank Avios Visa Infinite Credit Card	Rs. 5,000	- Qatar Airways Privilege Club OR British Airways Executive Club (any 1 based on your preferred partner) - Priority Pass	Domestic: 2 per quarter International: 2 per quarter	- 6 Avios per Rs. 200 spent at POS at preferred international destinations# - 5 Avios per Rs. 200 spent on Qatar/British Airways website/app - 1 Avios per Rs. 200 spent on utilities, education, govt. services & insurance - 3 Avios per Rs. 200 on other spends	20,000 Avios with the preferred airline loyalty program membership	- 1.5% forex markup at POS at preferred international destination - 5,000 Avios with preferred airline loyalty program membership on renewal fee payment - 18,000 Avios each on reaching Rs. 8 lakh & Rs. 16 lakh annual spends, resp. - 2 meet-and-greet services per year at select international airports - Discounted airport services like limousine transfer & Fast Track immigration under Visa network benefits
Emirates	Emirates Skywards ICI Bank Rubyx Credit Card	Rs. 1,000	Emirates Skywards Blue Tier	Domestic: 1 per quarter on spending Rs. 75,000 in the last quarter	1 Skywards Mile per Rs. 100 spent	Emirates Blue Tier membership	Up to 10% off on Emirates flights via code INICI26 on Emirates.com**
	Emirates Skywards ICI Bank Sapphire Credit Card	Rs. 5,000	- Emirates Skywards Silver Tier - Priority Pass	Domestic: 2 per quarter on spending Rs. 75,000 in the last quarter International: 2 per year	1.5 Skywards Miles per Rs. 100 spent	- 5,000 Skywards Miles - Emirates Skywards Silver Tier membership	- 5,000 Skywards Miles & Emirates Skywards Silver Tier membership on Rs. 5 lakh annual spends and annual fee payment - Up to 10% off on Emirates flights via code INICI26 on Emirates.com**
	Emirates Skywards ICI Bank Emerald Credit Card	Rs. 10,000	- Emirates Skywards Silver Tier (Upgrade to Gold tier as milestone bonus) - Priority Pass	Unlimited	2 Skywards Miles per Rs. 100 spent	- 10,000 Skywards Miles - Emirates Skywards Silver Tier membership	- 10,000 Skywards Miles & Emirates Skywards Silver Tier membership on annual fee payment - Skywards Gold Tier membership on Rs. 15 lakh annual spends where min. Rs. 50,000 are spent on Emirates.com - Up to 10% off on Emirates flights via code INICI26 on Emirates.com**
Etihad Airways	BOBCARD Etihad Guest	Rs. 2,500	Etihad Guest Silver tier	Domestic: 2 per quarter International: 1 per quarter	- 3 Etihad Guest Miles per Rs. 100 spent on Etihad Airways - 1 Etihad Guest Mile per Rs. 100 on other spends	- Etihad Guest Silver Tier membership on 1st spend on Etihad.com within 6 months - 5,000 Miles on Rs. 25,000 spends & extra 2,500 Miles on Rs. 50,000 spends made in 1st 60 days & on joining fee payment^	- 1% forex markup fee - 250 bonus Miles if sum of any 4 spends is Rs. 25,000, once per month - 2,000 bonus Miles on Rs. 2 lakh quarterly spends - 12,000 bonus Miles on Rs. 7.5 lakh annual spends - 500 bonus Miles on taking 2 Etihad flights in a year
	BOBCARD Etihad Guest Premium	Rs. 5,000	Etihad Guest Silver tier with upgrade to Gold tier on 1st spend on Etihad.com within 6 months	Domestic: 3 per quarter International: 2 per quarter	- 6 Etihad Guest Miles per Rs. 100 spent on Etihad Airways - 2 Etihad Guest Miles per Rs. 100 on other spends	- Etihad Guest Silver tier on 1st card spend & upgrade to Gold tier on 1st spend on Etihad.com within 6 months - 10,000 Miles on Rs. 25,000 spends & extra 5,000 Miles on Rs. 50,000 spends made in 1st 60 days & on joining fee payment^	- Zero forex markup fee - 500 bonus Miles if sum of any 4 spends is Rs. 50,000, once per month - 4,000 bonus Miles on Rs. 3 lakh quarterly spends - 24,000 bonus Miles on Rs. 12 lakh annual spends - 1,000 bonus Miles on taking 2 Etihad flights in a year
IndiGo	IndiGo Axis Bank Credit Card	Rs. 799	Enrollment into IndiGo BluChip Program	Domestic: 1 per quarter on spending Rs. 50,000 in the last quarter	- 3 IndiGo BluChips per Rs. 100 spent across IndiGo channels - 2 IndiGo BluChips per Rs. 100 spent on dining & grocery - 1 IndiGo BluChip per Rs. 100 on other spends	1,200 IndiGo BluChips voucher	- 1,200 BluChips voucher on annual fee payment - 1,200 BluChips voucher each on reaching Rs. 1.5 lakh & Rs. 3 lakh annual spends
	IndiGo Axis Bank Premium Credit Card	Rs. 5,000	- Priority Pass - Enrollment into IndiGo BluChip Program	Domestic: 2 per quarter on spending Rs. 50,000 in the last quarter International: 1 per year	- 7 IndiGo BluChips per Rs. 100 spent across IndiGo channels - 3 IndiGo BluChips per Rs. 100 spent on hotels & grocery - 2 IndiGo BluChips per Rs. 100 on other spends	5,000 IndiGo BluChips voucher & 1 6E Eats voucher	- 5,000 BluChips voucher & 1 6E Eats voucher on annual fee payment - 2.5% forex markup fee - 5,000 BluChips voucher each on reaching Rs. 2 lakh, Rs. 5 lakh, Rs. 8 lakh & Rs. 12 lakh annual spends
	IndiGo IDFC FIRST Dual Credit Card	Rs. 4,999	Enrollment into IndiGo BluChip Program	-	- Up to 22 IndiGo BluChips per Rs. 100 spent on IndiGo flights - 3 IndiGo BluChips per Rs. 100 on other spends - 0.5 IndiGo BluChips per Rs. 100 on insurance, utility, fuel, rent, wallet, UPI, FASTag recharges, railway, govt. & education spends	- 5,000 IndiGo BluChips & 1 meal voucher - 3,000 IndiGo BluChips on more than Rs. 1 lakh spends in the 1st 90 days	- 5,000 BluChips & 1 meal voucher on annual fee payment - 1.49% forex markup fee - 5,000 BluChips voucher each on reaching Rs. 2 lakh, Rs. 5 lakh, Rs. 8 lakh, Rs. 10 lakh & Rs. 12 lakh annual spends - Trip cancellation cover of up to Rs. 25,000 per year
	IndiGo Kotak Credit Card	Rs. 1,500	Enrollment into IndiGo BluChip Program	-	- Up to 19 IndiGo BluChips per Rs. 100 spent on IndiGo flights - 2 IndiGo BluChips per Rs. 100 spent on dining & entertainment - 1 IndiGo BluChip per Rs. 100 on other spends	2,500 IndiGo BluChips voucher	- 2,500 BluChips voucher on annual fee payment - 2,500 BluChips voucher each on reaching Rs. 1.25 lakh, Rs. 2.5 lakh & Rs. 6 lakh annual spends
	IndiGo Kotak XL Credit Card	Rs. 3,000	Enrollment into IndiGo BluChip Program	Domestic: 2 per quarter	- Up to 21 IndiGo BluChips per Rs. 100 spent on IndiGo flights - 3 IndiGo BluChips per Rs. 100 spent on dining & entertainment - 2 IndiGo BluChips per Rs. 100 on other spends	4,000 IndiGo BluChips voucher & 1 6E Eats voucher	- 4,000 BluChips voucher & 1 6E Eats voucher on annual fee payment - 4,000 BluChips voucher each on reaching Rs. 1.5 lakh, Rs. 4 lakh, Rs. 7.5 lakh & Rs. 12 lakh annual spends
	IndiGo SBI Card	Rs. 1,499	Enrollment into IndiGo BluChip Program	Domestic: 1 per quarter on spending Rs. 50,000 in the last quarter	- 3 IndiGo BluChips per Rs. 100 spent on IndiGo app/website - 2 IndiGo BluChips per Rs. 100 spent on hotels/lodging & travel MCCs - 1 IndiGo BluChip per Rs. 100 on other spends	2,500 IndiGo BluChips voucher	- 2,500 BluChips voucher on annual fee payment - 2,500 BluChips voucher each on reaching Rs. 2 lakh, Rs. 4 lakh & Rs. 6 lakh annual spends
	IndiGo SBI Card ELITE	Rs. 4,999	Enrollment into IndiGo BluChip Program	Domestic: 2 per quarter on spending Rs. 1 lakh in the last quarter International: 6 per year, max. 2 per quarter	- 7 IndiGo BluChips per Rs. 100 spent on IndiGo app/website - 3 IndiGo BluChips per Rs. 100 spent on hotels/lodging & travel MCCs - 2 IndiGo BluChips per Rs. 100 on other spends	- 5,000 IndiGo BluChips voucher & 1 6E Eats voucher - 4 6E Prime passes on spending Rs. 1 lakh in the 1st 90 days	- 5,000 BluChips voucher & 1 6E Eats voucher on annual fee payment - 6,000 BluChips voucher each on reaching Rs. 3 lakh, Rs. 6 lakh, Rs. 9 lakh & Rs. 12 lakh annual spends - 4 flight cancellation covers of up to Rs. 3,000 each per year
Lufthansa	Miles and More World Axis Bank Credit Card	Rs. 3,500	Priority Pass	Domestic: 4 per quarter, on spending Rs. 50,000 in the last 3 months Priority Pass: 2 per year	4 Award Miles per Rs. 200 spent	5,000 Award Miles	3,000 Award Miles on renewal
	Miles and More Select Axis Bank Credit Card	Rs. 4,500	Priority Pass	Domestic: 8 per quarter, on spending Rs. 50,000 in the last 3 months Priority Pass: 4 per year	6 Award Miles per Rs. 200 spent	15,000 Award Miles	4,000 Award Miles on renewal
Singapore Airlines	KrisFlyer SBI Card	Rs. 2,999	Priority Pass	Domestic: 1 per quarter International: 1 per quarter	- 5 KrisFlyer miles per Rs. 200 spent on Singapore Airlines Group & international purchases - 2 KrisFlyer miles per Rs. 200 on other spends	3,000 KrisFlyer miles	- Tier upgrade to KrisFlyer Elite Silver membership on spending Rs. 2.5 lakh on Singapore Airlines - 3,000 KrisFlyer miles on Rs. 3 lakh annual spends
	KrisFlyer SBI Card Apex	Rs. 9,999	Priority Pass	Domestic: 2 per quarter International: 2 per quarter	- 10 KrisFlyer miles per Rs. 200 spent on Singapore Airlines Group - 8 KrisFlyer miles per Rs. 200 spent internationally - 6 KrisFlyer miles per Rs. 200 on other spends	10,000 KrisFlyer miles	- Tier upgrade to KrisFlyer Elite Gold membership on spending Rs. 7.5 lakh on Singapore Airlines - 10,000 KrisFlyer miles on Rs. 5 lakh annual spends - 3,000 KrisFlyer miles on Rs. 10 lakh annual spends
SpiceJet	SpiceJet Axis Bank Voyage Credit Card	Rs. 750	SpiceClub Silver Tier	Domestic: 1 per quarter, on spending Rs. 50,000 in the last 3 months	- Up to 18 SpiceClub Points per Rs. 200 spent on SpiceJet platforms - 6 SpiceClub Points per Rs. 200 spent on online food order, online entertainment & online bill payment - 3 SpiceClub Points per Rs. 200 on other spends	- SpiceClub Silver Tier membership - SpiceJet voucher of Rs. 1,500	- 2,000 SpiceClub Points on Rs. 1 lakh annual spends - 3,000 SpiceClub Points on Rs. 2 lakh annual spends - 1,000 SpiceClub Points on card renewal
	SpiceJet Axis Bank Voyage Black Credit Card	Rs. 2,000	SpiceClub Gold Tier	Domestic: 2 per quarter, on spending Rs. 50,000 in the last 3 months	- Up to 28 SpiceClub Points per Rs. 200 spent on SpiceJet platforms - 12 SpiceClub Points per Rs. 200 spent on online food order, online entertainment & online bill payment - 6 SpiceClub Points per Rs. 200 on other spends	- SpiceClub Gold Tier membership with SpiceJet add-on vouchers of Rs. 7,500 - SpiceJet voucher of Rs. 4,000	- 4,000 SpiceClub Points on Rs. 2 lakh annual spends - 6,000 SpiceClub Points on Rs. 4 lakh annual spends - 2,000 SpiceClub Points on card renewal

T&C Apply

*plus applicable taxes

#Opt for preferred destinations from Americas (North+South), Europe and North Asia, Middle East and South Asia, Africa or Australia, New Zealand, Far East and others

^Valid till 31 May'26, subject to change

**Valid till 28 Feb'27, subject to change

Note: All the information is sourced from the official card provider websites as of 13 May 2026.