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HAR SAPNA HOGA SACH

Zero Forex Markup Credit Cards

Credit Card	Annual Fee*	Max. Reward Rate on International Spends	Max. Redemption Value
Axis Bank Burgundy Private Credit Card	Rs. 50,000	15 Reward points per Rs. 200 spent	1 RP = 0.8 Partner miles
BOBCARD Etihad Guest Premium Credit Card	Rs. 5,000	2 Miles per Rs. 100 spent	Miles are redeemable on Etihad platform
BOBCARD/Federal Bank Scapia Credit Card	Nil	10% Scapia coins	1 Scapia Coin = Rs. 0.20
IDFC FIRST Diamond Reserve Credit Card	Rs. 3,000	No reward points are credited on international spends	-
IDFC FIRST Gaj: Metal Credit Card	Rs. 12,500	3 Reward points per Rs. 150 spent	1 RP = Rs. 1
IDFC FIRST Mayura Credit Card	Rs. 5,999	10 Reward points per Rs. 150 spent	1 RP = Rs. 0.50
IDFC FIRST Private Credit Card	Rs. 25,000	5 Reward points per Rs. 150 spent	1 RP = Rs. 1
IDFC FIRST WOW! Credit Card	Nil	4 Reward points per Rs. 200 spent	1 RP = Rs. 0.25
IDFC FIRST WOW! Black Credit Card	Rs. 750	4 Reward points per Rs. 150 spent	1 RP = Rs. 0.50
Indus Solitaire Credit Card	Rs. 10,000	1 Reward point per Rs. 100 spent	1 RP = Rs. 0.50
IndusInd Bank Pioneer Heritage Metal Credit Card	Rs. 25,000	2.5 Reward points per Rs. 100 spent	1 RP = Rs. 1
ixigo AU Credit Card	Nil	No reward points are credited on international spends	-
Kotak Solitaire Credit Card	Nil^	No reward points are credited on international spends	-
PNB LUXURA Visa/RuPay Credit Card	Visa: Rs. 1,999 RuPay: Rs. 7,500	4 Reward points per Rs. 100 spent	1 RP = Rs. 0.25
RBL Bank Lumière Credit Card	Rs. 50,000	4 Reward points per Rs. 200 spent	1 RP = Rs. 1 or 1 Partner mile
RBL World Safari Credit Card	Rs. 3,000	No reward points are credited on international spends	-

**Plus Applicable Taxes*

^For cardholders under Kotak Solitaire Program, otherwise Rs. 25,000

RP = Reward Point

Note: *All card information is sourced from the card provider website as of 18 August 2026.*