

Busting 5 Common *Myths* About RuPay Credit Cards



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Myth 1:

RuPay Credit Cards Offer Value-back Only on UPI Spends

Reality:

RuPay cards don't just reward UPI spends. They **offer rewards/cashback across multiple categories**, such as online shopping, offline spends, dining, travel, and more. With cards like YES BANK PaisaSave, Airtel Axis, and ixigo AU, you can save significantly across multiple categories, along with UPI spends.



Myth 2:

RuPay Credit Cards Are Accepted Only in India

Reality:

RuPay cards are **accepted globally for both online and offline payments**. In addition, you can make international UPI transactions through UPI-enabled platforms. Whether you're shopping online or traveling abroad, RuPay offers secure, convenient, and hassle-free usage, making it suitable for both domestic and international spends.



Myth 3:

RuPay Credit Cards Offer Limited Benefits

Reality:

RuPay cards **reward both small and high-value transactions**. With cards like IndiGo Kotak XL, ixigo AU & Kotak Cashback+, you can also avail premium travel and lifestyle perks while maximizing savings on high-value spends. With the right RuPay card suited to your lifestyle, you can save significantly across multiple categories.



Myth 4:

RuPay Credit Cards Are Meant Only for New-to-Credit Users

Reality:

While most RuPay credit cards come with relaxed eligibility criteria and are ideal for first-time credit users, **RuPay also caters to moderate and premium segments**. Cards like Tata Neu Infinity HDFC, and PNB LUXURA come with stricter eligibility criteria and are typically offered to consumers with a strong credit profile.

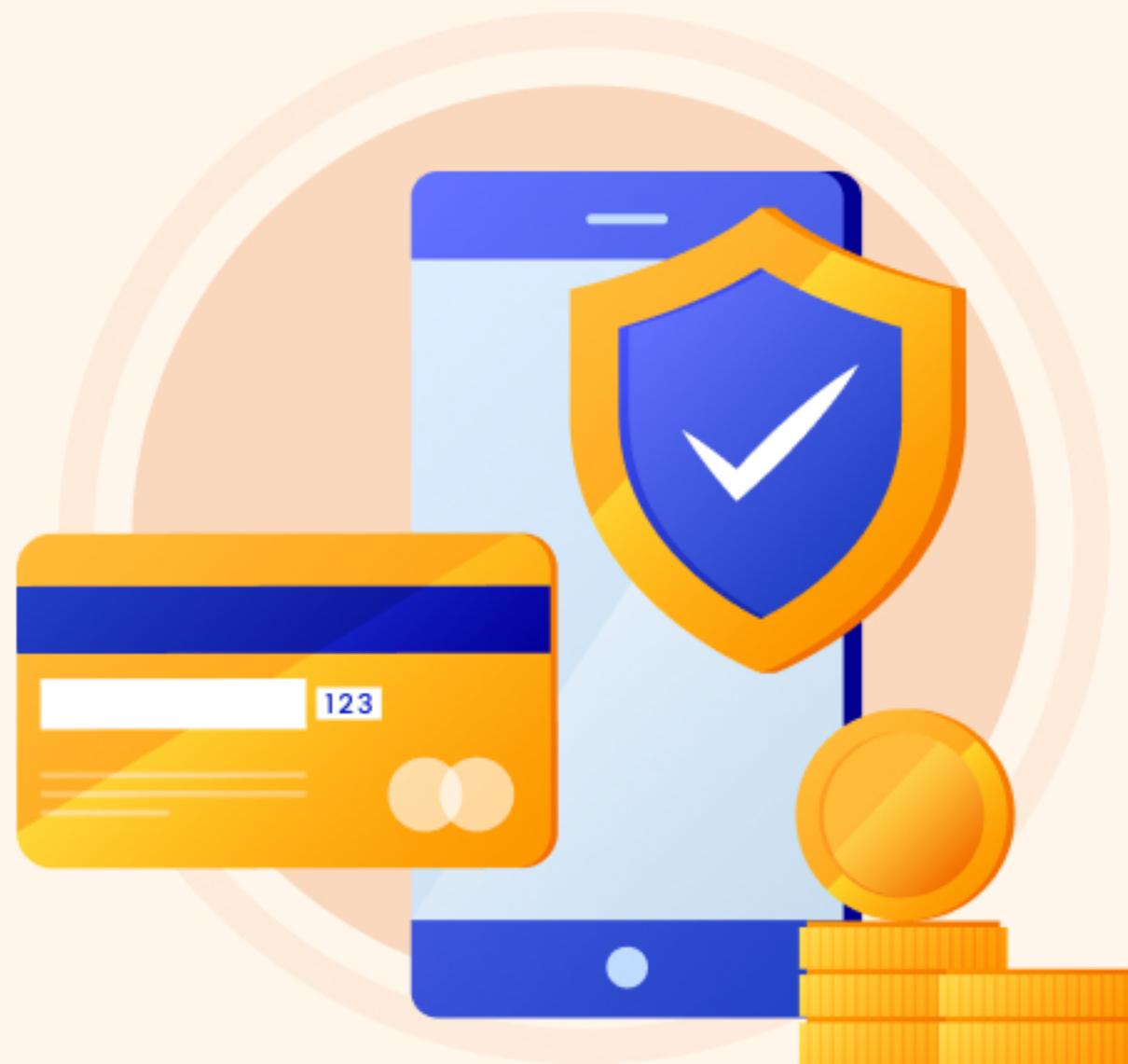


Myth 5:

RuPay Credit Cards Are Less Secure

Reality:

RuPay cards come with **EMV chips, two-factor authentication, and contactless payment** features. Additionally, with RuPay cards, you can make secure UPI payments as transactions are processed through your credit card and not directly from your savings account, which keeps your bank account safe.



Compare and apply for the best
RuPay Credit Card at Paisabazaar.

