

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	- 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 ratio (1:1 - Marriott & 10:9 - Hilton)	9+ hotel memberships like Marriott Bonvoy™, Hilton, Taj, etc.	- 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
American Express® Platinum Reserve Credit Card	Rs. 10,000	3.50%	2	- 3X MRP via Rewards Multiplier; 1 MRP per Rs. 50 spent on others - 2:1 points to miles ratio (1:1 - Marriott & 10:9 - Hilton)	Priority Pass, Taj Epicure & Accor Plus Silver tier	Voucher of Rs. 1,000 from MakeMyTrip, BookMyShow, etc. as monthly milestone bonus
American Express® Platinum Travel Credit Card	Rs. 3,500	3.50%	-	- 1 MRP per Rs. 50 spent - Redeem MRP on Flipkart/ Pay with Points via ATO platform	Priority Pass	Rs. 10,000 Taj Stay voucher & 25,000 MRP on Rs. 4 lakh annual spends
AU Zenith+ Credit Card	Rs. 4,999	0.99%	16 (4 per quarter)	2 RPs per Rs. 100 spent on travel, dining & international spends; 1 RP = Rs. 1	Taj Epicure (as milestone bonus) & Priority Pass	Up to 4 end-to-end airport VIP check-in services per year
Axis Atlas Credit Card	Rs. 5,000	3.50%	Silver tier: 4 Gold tier: 6 Platinum tier: 12	- Up to 5 EDGE Miles per Rs. 100 spent on travel; 2 EDGE Miles on others - 1:2 EDGE Miles to partner points ratio (2:1 - Marriott)	-	-
Axis Burgundy Private Credit Card	Rs. 50,000 (Nil for Burgundy Private account holders)	Nil	Unlimited +12 guests	- 15 RPs per Rs. 200 spent - 5:4 points conversion ratio for partner miles/hotel points	Priority Pass, Club Marriott, Accor Plus & Taj Epicure	- Up to 15% off at The Postcard hotels, Oberoi & Trident Hotels - Max. 30% off on conveyance to airport & flexible credit limit for travel
Axis Horizon Credit Card	Rs. 3,000	3.50%	8 (2 per quarter)	- 5 EDGE Miles per Rs. 100 spent on Travel EDGE portal & direct airline websites; 2 EDGE Miles on other - 1:1 EDGE Miles conversion ratio to travel partners	-	-
Axis Magnus Credit Card	Rs. 12,500	2%	Unlimited + 4 guests	- Up to 60 RPs per Rs. 200 spent on Travel EDGE portal - Up to 35 RPs per Rs. 200 on other spends; 5:2 points to miles conversion ratio	Priority Pass	Yatra/ Luxe/ The Postcard Hotels gift cards of Rs. 12,500 as welcome bonus
Axis Reserve Credit Card	Rs. 50,000	1.50%	Unlimited + 12 guests	30 RP per Rs. 200 spent internationally	Priority Pass, Accorplus & Club Marriott Asia Pacific	- 8 VIP airport assistance services - Offers at Oberoi Hotels and Resorts; 15% savings at The Postcard Hotels
DBS Vantage Credit Card	Rs. 50,000	Nil in Singapore 1.75% elsewhere	Unlimited	8 VPs per Rs. 200 spent internationally; 1 VP = Rs. 1	Pick any: Taj Epicure, ITC Culinaire or Club Marriott	Up to 10% cashback at domestic & international duty-free stores
Etihad Guest SBI Premier Card	Rs. 4,999	3.50%	4	- 6 Etihad Guest Miles per Rs. 100 spent on Etihad.com - 4 Etihad Guest Miles per Rs. 100 spent internationally	Priority Pass & Etihad Guest Gold tier status	- Up to 10% off on Etihad Airways & 2 free Wi-fi vouchers on 1st booking - 1 free companion ticket voucher as milestone bonus
HDFC Diners Club Black Credit Card	Rs. 10,000	2%	Unlimited	- 5 RPs per Rs. 150 spent with up to 1:1 redemption ratio - Up to 10X RPs on SmartBuy	Club Marriott, MMT BLACK, etc. as joining/ milestone bonus	Diners Club offers on dining, for SMEs, fast-track airport experience, etc.
HDFC Infinia Metal Credit Card	Rs. 12,500	2%	Unlimited	- Up to 10X RPs on SmartBuy travel & shopping - 5 RPs per Rs. 150 spent; 1 RP = Rs. 1 on SmartBuy travel & upto 1 Airmile	Priority Pass & Club Marriott	- Pay for 2 nights on booking 3 nights stay at ITC Hotels - Get 1+1 free buffet, room upgrades & discounts at ITC Hotels
HDFC Regalia Gold Credit Card	Rs. 2,500	2%	6	- 4 RPs per Rs. 150 spent - Up to 2:1 points conversion ratio for travel partners	Priority Pass & MMT Black Elite	Rs. 1,500 vouchers of Marriott, M&S, etc. & up to Rs. 10,000 flight vouchers as milestone bonus
HSBC Premier Credit Card	Rs. 20,000	0.99%	Unlimited + 8 guests	3 RPs per Rs. 100 spent; 1:1 points-to-miles ratio	Taj Epicure	Taj Experiences gift card worth Rs. 12,000 on joining
ICICI Emerald Private Metal Credit Card	Rs. 12,499	2%	Unlimited	6 RPs per Rs. 200 spent; 1 RP = Up to Rs. 1	Priority Pass & Taj Epicure (1 year)	- EaseMyTrip air travel voucher of Rs. 6,000 as milestone bonus - Travel bookings cancellation cover up to Rs. 12,000 per year
IndusInd Bank Avios Visa Infinite Credit Card	Rs. 10,000	1.50%	8 (2 per quarter)	- 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	- 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	- 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	- Up to 4 free Night Awards as joining & milestone bonus - 10 Elite Night Credits for upgrades under Marriott Bonvoy Program
YES Bank Marquee Credit Card	Rs. 4,999	1%	Unlimited + 4 guests	- 36 RPs per Rs. 200 spent online - 18 RPs per Rs. 200 spent offline	-	-