

Axis Bank & super.money Launch RuPay - Powered Cashback Credit Card

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Axis Bank, one of the largest private sector banks in India and super.money, a leading credit-first UPI platform from the Flipkart Group, today unveiled their co-branded credit card – the **Axis Bank super.money RuPay credit card**. The credit card is available on RuPay, a global card payment network from India, enabling customers with the best rewards and convenience. The new RuPay credit card, available both digitally and physically, supports seamless transactions via UPI, Card POS terminals, online platforms and ATMs.

The card provides **3% cashback on 'Scan & Pay' transactions via super.money app for credit card transactions** and **1% cashback across all other spending categories**, making it one of the best RuPay credit cards in India. This offering underscores super.money's commitment to seamless and accessible modes of payments through its cardless, QR-based credit transaction solutions, without **any annual fees**, making it lifetime free for its customers.

The partnership brings together Axis Bank's expertise as one of the leading card issuers in India and super.money's strong multi-channel presence across digital payments and product innovation - creating a unified experience for users.

Key benefits:

- ~ Cardholders can earn cashback up to ₹500 per statement cycle.
- ~ The card offers a 1% fuel surcharge waiver for fuel transactions between ₹400 and ₹4,000, with a maximum waiver of ₹400 per statement cycle. Standard exclusions apply.
- ~ To get access to this credit card, customers have to download the super.money app and follow the instructions on the home page

Arnika Dixit, President & Head - Cards, Payments and Wealth Management, Axis Bank, said, "At Axis Bank, we have a full suite of credit cards and we are constantly innovating with our value propositions. We continue to build partnerships to tap newer customer segments and their evolving needs. Today, we are delighted to partner with super.money to introduce the Axis Bank super.money RuPay credit card enabling UPI payments via credit cards, while providing significant customer value

and accelerating innovation. This new product is one more that aligns with our vision to make payment solutions accessible, value-driven, seamless and ubiquitous."

Prakash Sikaria, Founder & CEO of super.money, said, *"The launch of this credit card sets a new benchmark as one of the most rewarding credit solutions in India today. The card offers unparalleled benefits, including FLAT 3% cashback, making it a game-changer for users seeking maximum value from any transaction. This card is designed to make secure, rewarding, and seamless transactions accessible to all. We are proud to collaborate with Axis Bank to equip individuals with innovative tools that simplify financial management and promote responsible credit behavior. This partnership reinforces our commitment to advancing financial inclusion and shaping a more equitable and accessible credit ecosystem for all."*

RBI data reveals at end-February 2025, the number of credit cards has more than doubled to around 10.93 crore as compared to December 2019, when there were 5.53 crore cards in circulation. This data highlights the exponential growth of the credit card usage in the last couple of years.

Ms. Sohini Rajola, Executive Director – Growth, NPCI, said, *"We are happy to launch this RuPay credit card in collaboration with Axis Bank and super.money. This UPI-enabled credit card is designed to offer users a seamless and efficient payment experience, making everyday transactions easier. With RuPay's secure and widely accepted network, it ensures both reliability and convenience, while offering meaningful rewards"*.