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Lifetime-Free Credit Cards Gain Popularity in India as 2025 Picks Roll Out

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In the evolving digital financial landscape, an increasing number of Indian consumers are turning to credit cards that come with zero annual and joining fees. Lifetime-free credit cards offer the dual advantage of affordability and rewards, making them especially attractive for first-time users, online shoppers, and budget-conscious consumers. Here is a look at five of the best lifetime-free credit cards available in India as of 2025.

Amazon Pay ICICI Credit Card is tailored for Amazon users, providing 5 percent cashback on purchases made by Prime members and 3 percent for non-Prime users. Additionally, users can avail of a 2% cashback on transactions with Amazon Pay partner merchants and 1 percent on all other spending. Cashback is credited as Amazon Pay balance, with the added benefit of a 1 percent fuel surcharge waiver. With no joining or renewal fee, it is one of the most value-packed credit cards for online shoppers.

Fibe Axis Bank Credit Card is designed for young and digitally savvy users, offering 3 percent cashback on entertainment, food delivery, and ride bookings, and 1 percent on other categories. Cardholders enjoy discounts on platforms such as Swiggy and Ola, a 1 percent fuel surcharge waiver, and four complimentary domestic lounge visits per year. The card comes with no annual fee.

IDFC FIRST Millennia Credit Card is suitable for high monthly spenders, offering 3X reward points on spending up to ₹20,000 and 10X points on spending beyond that threshold. Cardholders also receive 10X points on birthday purchases. Other features include discounts on movies and dining, a fuel surcharge waiver, and railway lounge access. The card is lifetime-free and comes with flexible redemption options.

Federal Bank Scapia Credit Card is aimed at frequent travellers, offering 20 percent Scapia Coins on travel bookings and 10 percent on other spends. Benefits include zero foreign exchange markup fees and unlimited domestic lounge access for users who spend at least ₹10,000 per month. The card has no joining or annual fees and is managed through an intuitive mobile app.

Ixigo AU Credit Card is ideal for travel enthusiasts, providing up to 10 percent savings on train, flight, bus, and hotel bookings made through the Ixigo platform. It also features 16 domestic and one international airport lounge access annually, along with zero forex markup charges. The card comes with no lifetime fees.

As consumers increasingly seek value and convenience, these lifetime-free credit cards serve as accessible financial tools with meaningful benefits, all without the burden of recurring charges.