

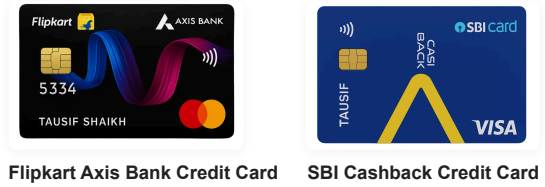
1-Page PDF Summary – Flipkart Axis vs SBI Cashback Credit Card

This quick-glance comparison helps you decide between the **Flipkart Axis Bank Credit Card** and the **SBI Cashback Credit Card**. Updated: **June 2025**.

TL;DR – Quick Verdict:
Flipkart Axis is the best fit if you frequently shop on Flipkart, Swiggy, or Myntra. **SBI Cashback** is ideal for broader online spends across apps like Amazon, Paytm, and utility websites.

My Recommendation: I personally use the **Flipkart Axis Card** for my Swiggy and Flipkart orders, and the **SBI Cashback Card** for generic online shopping and bill payments. Both offer value — but for different types of spenders.

Card Designs



Flipkart Axis Bank Credit Card SBI Cashback Credit Card

Cashback Rates

- Flipkart Axis:** 5% on Flipkart, Swiggy, Myntra; 4% on preferred merchants; 1.5% elsewhere
- SBI Cashback:** 5% on most online spends; 1% elsewhere

Annual Fee

- Flipkart Axis:** ₹500 + GST (waived on ₹2L/year)
- SBI Cashback:** ₹999 + GST (no waiver)

UPI Support

- Flipkart Axis:** ❌ Not supported (Visa)
- SBI Cashback:** ✅ Works via SBI-compatible UPI apps like Cred, Paytm

Exclusions

- Flipkart Axis:** No cashback on rent, fuel, insurance, EMI, or wallet loads
- SBI Cashback:** Excludes rent, fuel, wallet loads, education, govt services & EMIs

Best For

- Flipkart Axis:** Flipkart, Swiggy & Myntra loyalists
- SBI Cashback:** Shoppers looking for flat 5% on general online spends

Verdict – Which One Should You Pick?

Choose Flipkart Axis if your purchases are centered around Flipkart, Swiggy, and Myntra.
Pick SBI Cashback if you want maximum cashback across all online platforms with fewer brand restrictions.

Fact Check: Cashback terms verified via Axis Bank and SBI Card official websites (June 2025).
Reviewed by: Tausif Shaikh
Note: This summary is for educational use only. Terms may change — always confirm on official sites.