

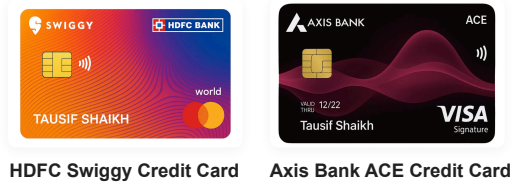
1-Page PDF Summary – HDFC Swiggy vs Axis Bank ACE Credit Card

This quick-glance comparison helps you decide between the **HDFC Bank Swiggy Credit Card** and the **Axis Bank ACE Credit Card**. Updated: **June 2025**.

TL;DR – Quick Verdict:
Swiggy Card is ideal for foodies and Instamart shoppers. **ACE Card** is better suited for salaried users paying bills via Google Pay.

My Recommendation: I personally use the **Swiggy Card** for food orders and groceries, and the **ACE Card** for utility bill payments. Both give great value — but in different spending categories.

Card Designs



Cashback Rates

- Swiggy Card:** 10% on Swiggy, Instamart, Dineout; 5% on select partners; 1% elsewhere
- ACE Card:** 5% on utility bills via Google Pay, 4% on Swiggy/Zomato/Ola, 2% on others

Annual Fee

- Swiggy Card:** ₹500 + GST (waived on ₹2L/year)
- ACE Card:** ₹499 + GST (waived on ₹2L/year)

UPI Support

- Swiggy Card:** ❌ Not supported
- ACE Card:** ❌ Not supported (Visa platform)

Exclusions

- Fuel, wallet loads, insurance, rent, EMI transactions are excluded on both.

Best For

- Swiggy Card:** Food delivery fans, Dineout users, Instamart shoppers
- ACE Card:** Salaried users paying utility bills via Google Pay

Verdict – Which One Should You Pick?

Choose Swiggy Card for maximum savings on food and groceries.
Go for ACE Card if your top spends are on utilities and dining apps.

Fact Check: Cashback details verified from HDFC and Axis official websites (June 2025).
Reviewed by: Tausif Shaikh
Note: This summary is for educational purposes only and may not reflect recent changes.