

100% *fuel valueback**

with INDIANOIL AXIS BANK
RuPay Credit Card

Apply now

T&C apply.



CARDADDA

AXIS BANK

IndianOil Axis Bank Credit Card

FUEL

ANNUAL FEE

₹500 + GST

Fees & charges

Joining fee	₹500 + GST
Annual / renewal fee	Nil in year 1, ₹500 + GST from year 2
Fee waiver	Waived above ₹3.5L spend in the card-anniversary year (rent, wallet loads, EMIs, cash withdrawals, fees/charges/GST and insurance don't count towards it)

Why this card

- 4% value back at IndianOil fuel outlets (20 EDGE Reward Points per ₹100), on ₹400–₹4,000 transactions, capped at ₹5,000 eligible spend/month
- 1% fuel surcharge waiver separately, capped at just ₹50 per statement cycle
- 1% value back on online shopping (5 EDGE points per ₹100), capped at ₹5,000 eligible spend/month
- 1 EDGE Reward Point per ₹100 on all other spends
- Up to 1,250 bonus points as a welcome benefit on your first fuel transaction within 30 days
- 10% instant discount on BookMyShow movie tickets (apply manually from BookMyShow's offers section)

Value chart

CATEGORY	ANNUAL SPEND	CASHBACK	DISCOUNT / BENEFIT
Fuel spends at IOCL	₹60,000	₹2,400	—
Fuel surcharge waiver	—	—	₹600
Online shopping	₹42,000	₹420	—
Movie ticket booking on Book-MyShow	₹12,000	—	₹1,200
Other spends	₹54,000	₹108	—
Activation benefit	—	—	₹250
Annual fee waiver	—	—	₹500
Total	₹1,68,000	₹2,928	₹2,550

Total annual benefit: ~3.3% of total annual spend, plus roughly 60 litres of free fuel a year (at ₹90/litre). Axis Bank's own illustrative example — your real benefit depends on how your actual spending splits across these categories.

Card names, fees and figures shown are illustrative; verify current terms with Axis Bank directly before applying. Cardadda — Verified 9 Sep 2026.