



CARDADDA
FEDERAL BANK

Scapia Federal Bank Credit Card

LIFETIME FREE

ANNUAL FEE

₹0

Fees & charges

Joining fee	₹0
Annual / renewal fee	₹0, for life

Why this card

- Two linked cards sharing one credit limit and monthly statement — a VISA card for general spends and a complimentary RuPay card for UPI
- 10% Scapia Coins on VISA spends across all merchants in India, elevated to 20% on travel bookings made via the Scapia app
- 5% Scapia Coins on RuPay UPI (and other RuPay) spends of ₹500 or more
- Unlimited domestic lounge access on ₹20,000 combined monthly spend across both cards
- Free airport shopping, dining or spa (up to ₹1,000 back) on the same ₹20,000 monthly spend gate; international airport privileges (up to ₹2,000 back) on every ₹40,000 international flight booked via the Scapia app
- Zero forex markup on spends abroad (the Smart Forex feature is available on the VISA card only)
- 5 Scapia Coins = ₹1 when redeemed for travel on the Scapia app; no-cost EMI on Scapia-app bookings

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