AXIS BANK

Upgraded reward structure for Google Pay Flex Axis Bank Credit Card

The reward structure for Google Pay Axis Bank Credit Card is changing from October 16, 2026. The rewards are designed to maximize your everyday savings even further. Google Pay Flex Axis Bank Credit Card; a co-branded credit card gives rewards in the form of "stars". With Google Pay Flex Axis Bank Credit Card, you can:

- Redeem 1 star for ₹1 on any Google Pay Flex Axis Bank Credit Card payment done within Google Pay
- Use your accumulated stars to buy brand vouchers directly through Google Pay application.

Earn stars instantly

You can earn stars instantly on every Google Pay Flex Axis Bank Credit Card payment within Google Pay, with no minimum transaction value - be it your chai, fuel or flight tickets. Stars on other payments apps get awarded after the transaction settlement. Get the maximum of the Google Pay Flex Axis Bank Credit Card reward program by ensuring you are a Google One member.

Note on Eligibility & Validity of Google Pay Flex Axis Bank Credit Card rewards for Google One members: All existing and new Google One members (including those on extended free trials) can avail the Google One-member specific rewards listed below. The benefit is not available to Google One family group members, or members billed through third-party partners. These rewards and extra savings are valid till 15th October 2027 and are subject to extension as decided by Google Pay and issuer banks.

1. **Savings for Google One members (applicable to all Google One members including those on Extended Free Trials):**

- Get **3.2%** back on all Google Pay Flex Axis Bank Credit Card spends done in the reward cycle, once you cross ₹15,000 total spends. This includes every spend in the month, not just the ones after crossing ₹15,000.
- Get **1.6%** back on all Google Pay Flex Axis Bank Credit Card spends if your spends in the reward cycle are below ₹15,000.
- If you have spent less than ₹100 in the previous cycle, then your savings rate above will be 1.6% and 0.8% respectively.

2. **Savings for Non-Google One members:**

- Get **1.6%** back on all Google Pay Flex Axis Bank Credit Card spends done in the reward cycle, once you cross ₹15,000 total spends.
- Get **0.8%** back on all Google Pay Flex Axis Bank Credit Card spends if your spends in the reward cycle are below ₹15,000.
- If you have spent less than ₹100 in the previous cycle, then your savings rate above will be 0.8% and 0.4% respectively.

3. **Extra Savings (Exclusively only for Google One members):**

You can get extra savings in a reward cycle upon reaching specific category milestones. These are awarded only once a month.

- **Utility Bills, OTT & Recharges:** Get 15% back (₹450 in stars) when you spend ₹3,000 or more in a reward cycle on mobile recharges, electricity, water, gas, LPG, DTH, postpaid, broadband, NCMC transit and OTT subscription payments.
- **Food & Grocery:** Get 5% back (₹250 in stars) when you spend ₹5,000 or more via UPI in a reward cycle on top Food & Grocery merchants (Swiggy, Zomato, Zepto, Blinkit, BigBasket, Milkbasket, Jiomart, Instamart, DMart, Flipkart Minutes, Amazon Now, Swiggy Dineout and District).

Note: *All rewards and referral benefits mentioned above are promotional incentives issued in the form of Stars (where 1 Star = ₹1), with no option for fund transfers to bank account.*

4. **Exclusive Google ecosystem benefits (applicable for all Google Pay Flex Axis Bank Credit Card users):**

- **Up to ₹3,960 off on Google One AI Plus plans at a 50% discount rate.** This benefit will be launched on 15 November 2026. Google One AI Plus plans unlock incremental Google storage up to 2TB with access to the advanced version of Google Gemini for AI chat, deep research and AI powered video and image editing

- **Up to ₹10,000 off on purchase of latest Google Pixel & Fitbit devices bought** from select offline stores.

5. **Total savings reward cycle will be capped at ₹1500 in stars (including the category rewards)**