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Want a credit card for lifestyle expenses? Check these picks for 2026

From travel rewards to cashback on everyday spends, credit cards are evolving into lifestyle tools



Credit Card(Photo: Shutterstock)

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As Indian households pivot toward experience-led spending, credit cards have evolved from simple payment instruments into strategic lifestyle tools, with rewards like airport lounge access and fuel savings now precisely mapped to consumption patterns.

Several cards offer features for shopping and travel. Here is a closer look at some options and who they may best suit in 2026.

For frequent travellers and fliers

For international travellers, premium cards continue to draw interest.

SBI Card MILES ELITE offers travel credits, lounge access, and a lower foreign exchange markup. It comes with a higher annual fee but is aimed at regular flyers who value airport comfort and flexible redemptions. More affordable variants are also available under the same series.

KrisFlyer SBI Card APEX is targeted at global travellers, especially those flying with Singapore Airlines. It rewards users with KrisFlyer miles and includes international lounge access through Priority Pass, making it suitable for frequent overseas travel.

For everyday shopping and online spends

Shopping-focused cards remain popular among urban consumers, particularly for e-commerce and app-based spending.

Flipkart SBI Card is designed for online shoppers, offering cashback on Flipkart, Myntra, and partner platforms such as food delivery, mobility, and entertainment apps. Cashback is credited directly to the card account, which keeps the structure simple for users.

Tata Neu Infinity SBI Card caters to shoppers loyal to Tata brands. Rewards are earned in NeuCoins, which can be redeemed across Tata's digital ecosystem. The card also includes lounge access, making it a hybrid shopping and travel option.

For fuel and daily commuting

Fuel continues to be a significant household expense, especially for car-owning families.

BPCL SBI Card OCTANE focuses on fuel savings with value-back on fuel purchases and a surcharge waiver. Additional rewards on groceries, dining, and entertainment broaden its everyday use.

For app-based and lifestyle spending

Digital payment platforms are also entering the co-branded card space.

PhonePe SBI Card Select Black offers higher rewards on PhonePe transactions and online spends, along with milestone-based travel vouchers. A lower-fee variant is available for cost-conscious users.

Reliance SBI Card PRIME is aimed at consumers who shop frequently within the Reliance retail ecosystem, offering vouchers and accelerated rewards across Reliance brands, along with lifestyle and travel benefits.

Choosing the right card

Personal finance experts often advise matching a credit card to actual spending habits rather than chasing headline rewards. High annual fees may make sense for frequent travellers, while cashback and fuel-focused cards may suit households with regular domestic spending.