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Avail credit card

against *Fixed Deposit*

Book FD via *UPI* payment

Apply Now



*T&Cs apply. Existing credit card holders are not eligible to apply.

Credit Card Against FD (Fixed Deposit)

Credit Card against Fixed Deposit is a financial tool that allows you to tap into the value of your Fixed Deposit(s) without breaking it or losing out on interest. Under this Credit Card offering, individuals can access a credit limit by leveraging their existing Fixed Deposits as collateral. A Credit Card against FD is a smart and clever way to monetise your savings and get the best of both worlds, i.e., liquidity and interest earnings.

Features & benefits of a Credit Card against Fixed Deposit



No Income Proof

Required



Instant Approval



Flexible Credit Limit



Exclusive Rewards &

Offers

Best-Selling Credit Cards - Apply Instantly

- Axis Bank Privilege Credit Card >
- IndianOil Axis Bank Credit Card >
- Axis Bank My Zone Credit Card >



Dining

- 12,500 EDGE RPs redeemable against vouchers worth Rs.2500*
- Get additional 10,000 Edge Reward Points on Spends of Rs 2.5 lakh*

Joining Fee: ₹ 1500(NIL for Priority Customers)

Annual Fee: ₹ 1500

KNOW MORE

APPLY NOW

Eligibility criteria for Credit Card against Fixed Deposit

- You must be Indian and have a valid PAN CARD
- You must be 18 years old and above
- You can book Fixed Deposit through any UPI app

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card and complete the process without Video KYC verification.

Once approved, activate your credit card

- Download the Mobile Banking App, *open* from the Google Play Store or Apple App Store.
- Log in using your Customer ID.
- Verify your registered mobile number with OTP.
- Track Your Application status under 'Credit Card.'
- Once received, activate and set up your credit card PIN via Internet or Mobile Banking.

With your credit card linked to your FD, you can now spend smartly, earn rewards, and build your credit score effortlessly.

FAQs

What is a Fixed Deposit Credit Card?
Is a Credit Card against FD a good option?
Do you need a minimum credit score for the credit card?
No, a Credit Card Against Fixed Deposit does not require a minimum credit score. This makes it an ideal option for those with low or no credit score who are looking to access credit and build their credit history
Does an FD Credit Card increase CIBIL score?
Can I get a Credit Card on FD?
How does an FD Credit Card work?
What is the minimum deposit for a Credit Card?
Can I avail a Credit Card on Fixed Deposit booking via UPI?
Can cardholders who already have a credit card apply for another one?
What should I do when my credit card is lost?
What are reward points and how can I redeem my axis bank credit card points?
Can I close a Fixed Deposit (FD) if my credit card is active? What is the process to break an FD?

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- Mini Statement
- Mobile re-charge

WhatsApp Banking

- (Whatsapp 'Hi' to 7036165000)
- Account balance
 - Mini Statement
 - New cheque book
 - Create & Renew FD
 - Credit Card details
 - Manage debit card limits
 - Set pins / Block card

To get an account balance

instantly:

SMS BAL to 56161600 / +91 9951 860 002

from your registered mobile

To get a mini statement

instantly:

SMS MINI to 56161600 / +91 9951 860 002

from your registered mobile

Axis Bank Customer Care

1800 209 5577 / 1800 103 5577 (Toll free)

1860 419 5555 / 1860 500 5555 (Charges applicable as

per the service provider)

For NRI Phone Banking

NumbersClick Here

Axis Bank Branch Locator

Complaints and Grievance

Redressal

Lodge a Complaint

RBI - Integrated Ombudsman Scheme, 2021

Comprehensive Notice Board

Aadhaar Enrolment Centres

Services for Customers with Disabilities

CDSL/NSDL Investor Grievance

Escalation Matrix

Details of Depository Services Offered

FAQs on Beneficial Ownership

Sparsh Board

Careers

Sustainability & CSR

Our ESG Profile

Download Forms

Download-Product Guide

Download-E Brochures

Fees and Charges

Forex Card Rate

Premise for Branch

Do Not Call Registry

Offers T&C

Auction Notices

IBC Disclosure

Investment Knowledge Bank

Whistleblower Policy

Positive Pay System

RBI Kehta Hai

RBI Sachet Portal

RBI Udgam

PAN AADHAAR Linking

Bank Terminated Vendors

Sanction Policy Statement

Customer Education

Literature on NPA and SMA

classification

FAQs regarding cancellation of Add-on Credit Cards

Account Aggregator

Credit Card T&C

Business Correspondents -

Credit Cards

Sitemap

Forward Together : IFSC

Divestment of land parcels

along Yamunna Expressway,

Noida

Regulatory Disclosures

Fraud Awareness

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- Education Loan
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- Current Account
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- Trade & Forex
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- Digital Current Account
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- TATA AIG General Insurance
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- ICICI Lombard General Insurance
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- PPF Account
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- Mutual Fund Management
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- Digital Gold
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- National Pension System
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- Lifetime Free Credit Card
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- Airport Lounge Access Credit Card

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- Credit Card EMI Calculator
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- Annual Percentage Rate Calculator
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- PPF Calculator
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- Two Wheeler EMI Calculator

AXIS GROUP

Axis Bank Foundation

Axis Mutual Fund

Axis Securities Limited

Axis Finance

Axis Pension Fund

Axis Trustee

Axis Capital

A.TREDS Ltd.

Freecharge

NRI

NRI Banking

NRI Accounts

NRO Savings Account

NRI Deposit

NRI Fixed Deposit

NRI Home Loan

NRI Insurance

NRI Investments

4 in 1 NRI Investment Account

NRI Mutual Funds

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Axis Bank is registered with [DICGC](#)

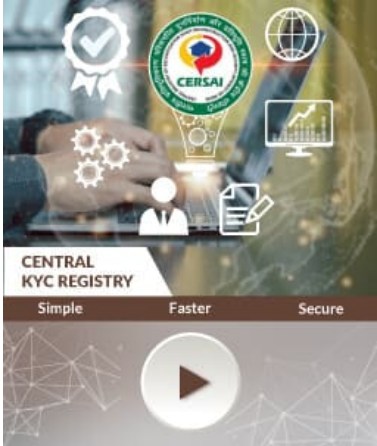
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Central KYC Registry



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Please do not believe any entity using Axis Bank logos & branding to request the public for money in exchange for opening a Customer Service Point.

Always use the customer care numbers displayed on Bank’s official website. Do not access unknown website links.

RBI: Beware of Fictitious Offers/Lottery Winnings/Cheap Fund Offers.