

ZX Bank Credit Card Options

ZX Bank offers a versatile range of credit cards designed to suit diverse financial needs and lifestyles. Discover our card options, key features, fees, and eligibility requirements below.

1. ZX Platinum Credit Card

Best For: High income professionals & frequent travelers

Features

- Complimentary airport lounge access (India & South Asia)
- 3X reward points on international spends
- Travel insurance coverage up to 50 lakh
- Fuel surcharge waiver at all pumps
- Dedicated 24x7 concierge service

Fees

- Joining Fee: 2,999 + GST
- Annual Fee: 2,499 + GST (waived on annual spends above 3 lakh)

Eligibility

- Minimum monthly income: 80,000
 - Age: 21 to 65 years
 - Good credit history (CIBIL 750+)
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2. ZX Gold Credit Card

Best For: Salaried individuals & regular shoppers

Features

- 1.5X reward points on groceries & utility payments
- Up to 20% discount at partner dining outlets
- Zero lost card liability (post-reporting)
- EMI conversion on purchases above 5,000

Fees

- Joining Fee: 499 + GST
- Annual Fee: 499 + GST (waived on annual spends above 75,000)

Eligibility

- Minimum monthly income: 25,000
 - Age: 21 to 65 years
 - CIBIL 700+
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3. ZX Women Empower Credit Card

Best For: Women entrepreneurs & working professionals

Features

- Welcome voucher worth 1,000 for women-led businesses
- Enhanced cashback on e-commerce (up to 5%)
- Interest-free period up to 55 days
- Free add-on card for family

Fees

- Joining Fee: 299 + GST
- Annual Fee: 299 + GST (waived on spends above 50,000)

Eligibility

- Applicant must self-identify as female
 - Minimum monthly income: 15,000 (proof required for entrepreneurs)
 - Age: 21 to 65 years
 - CIBIL 650+
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4. ZX Student Credit Card

Best For: College & university students (India, Sri Lanka, Nepal only)

Features

- Low credit limit: 20,000 (flexible for students)
- No annual fee for first 2 years
- 1% cashback on online purchases
- Bill reminders & study abroad offers

Fees

- Joining Fee: 0
- Annual Fee: 199 + GST (waived with one transaction per quarter)

Eligibility

- Age: 18 to 25 years
 - Valid student ID & proof of admission
 - Co-signer or proof of minimal monthly remittance/allowance
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5. ZX NRI Credit Card

Best For: Non-resident Indians and NRIs in Bhutan, Nepal, Sri Lanka

Features

- Global acceptance in 150+ countries
- No forex markup on spends in South Asia
- Remittance-integration via ZX app
- Reward points redeemable for airline miles

Fees

- Joining Fee: USD \$30 (or equivalent)
- Annual Fee: USD \$25 (waived on spends above USD \$5,000)

Eligibility

- Valid NRI status (passport copy and visa/residence permit)
 - Minimum monthly overseas remittance: \$1,000
 - Age: 21 to 65 years
 - Satisfactory credit reference (home/based abroad)
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How to Apply

- Apply via ZX Bank Asia Website or the ZX Bank Asia app (Android & iOS)
 - Fill online application form & upload documents (ID, proof of income, address proof)
 - e-KYC available for India, Sri Lanka, and Nepal residents
 - Approval in as little as 48 hours (subject to eligibility check)
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For More Information

- Visit our Credit Card Page
- Call Customer Care: 1800-XXX-ZXCC (India) | +94-XXX-ZXCC (Sri Lanka)

- Chat with “Zia”, our AI assistant, on mobile app

All fees and eligibility requirements are indicative and subject to change as per ZX Bank policy and regulatory guidelines.