

Helping Indians Choose Smarter: WalletWalk's Approach to Credit Card Comparisons

HYDERABAD, INDIA, February 18, 2025 /EINPresswire.com/ -- WalletWalk Helps Indian Consumers Unlock Maximum Value from Their Credit Cards

Millions of Indians own credit cards, but how many are truly maximising their benefits? From travel perks and cashback to complimentary airport lounge access, credit cards offer a wealth of advantages that often go unnoticed. WalletWalk, India's most intuitive credit card comparison platform, is on a mission to ensure consumers don't miss out on valuable rewards.



Find your perfect credit card match with WalletWalk's simplified comparison. No more guesswork, just effortless decisions.

The Unused Treasure Trove of Credit Card Benefits

<u>India's credit card market</u> has seen a growth surge with over 100 million active users as of February 2024. RBI data share how credit card transactions in India grew 27% year-on-year in FY2024. Despite this, credit card penetration in India remains below 4%, indicating significant barriers to wider adoption.

One of the most plausible reasons for this is a lack of consumer knowledge on usage and benefits as well as misconceptions on credit cards. What's at stake? Unredeemed reward points, overlooked cashback programs, and underutilised travel perks which translate to cardholders leaving thousands of rupees in potential savings every year.

"The way to maximise usage of credit cards remains murky to most people. Having a credit card certainly requires self-discipline and budgeting but the idea that using a credit card is financially irresponsible couldn't be further from the truth. Credit cards are powerful financial tools when used wisely. Most consumers don't realise they could be enjoying free flights, exclusive discounts, or cashback simply by making informed choices," said Siddharth Surana, Founder of

WalletWalk. "Our goal is to change this by providing a seamless, transparent way for users to compare credit card perks and ensure they are getting the most out of their spending."

WalletWalk: Making Financial Decisions Smarter and Simpler

WalletWalk is designed to <u>simplify credit card selection</u> by offering side-by-side comparisons of India's leading cards, including those from HDFC, SBI, ICICI, Axis, and Amex. Users can easily filter by perks such as:

- Cashback & Reward Points Know which purchases earn the most rewards and how to redeem them efficiently.
- Airport Lounge Access Discover which credit cards offer complimentary lounge visits for frequent travelers.
- Dining & Shopping Discounts Uncover special deals on top brands, restaurants, and online platforms.
- Travel Benefits Compare cards offering free flight tickets, hotel stays, and travel insurance.

"Our platform is built as a one-stop guide to fiscal literacy and we believe it's not just about saving money, but also spending smartly," said Shashwith Uthappa, CMO of WalletWalk. "One of the rules to using the right credit card is choosing one that provides benefits that are more valuable than the annual fee."

Empowering Consumers to Spend Smarter

Beyond just comparing credit cards, WalletWalk is committed to enhancing financial literacy. The platform offers guides to help users optimise their spending habits, avoid unnecessary fees, and make the most of their card's reward structures.

With financial clarity at the heart of its mission, WalletWalk ensures that no Indian consumer misses out on rewards they value most.

What's Next for WalletWalk?

As the platform grows, WalletWalk plans to expand beyond credit cards to include comparisons for personal loans, digital payment services, and investment platforms, helping Indian consumers make more informed financial choices.

About WalletWalk

WalletWalk is India's leading credit card comparison platform, designed to help consumers maximise financial benefits effortlessly. By offering a transparent, user-friendly way to compare

cards, WalletWalk empowers individuals to take full control of their financial decisions.

For more information, visit <u>www.walletwalk.com</u>.

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