



**FIRST**  
*Millennia*  
**CREDIT CARD**



**ALWAYS YOU FIRST**

# BEGIN YOUR SUPER REWARDING JOURNEY

**1**

**REWARDS**

**2**

**BENEFITS**

**3**

**PRIVILEGES**

**4**

**GETTING STARTED!**

# PRESENTING A CREDIT CARD, LIKE NO OTHER.

For us, it's Always You First! We know you want the best of everything, so here you go. Presenting, the FIRST Millennium Credit Card, just for you!



# UNLIMITED REWARDS

# 10x\*

on incremental spends  
>₹20,000 per billing cycle



Rewards that will never expire



Instant redemption at partner stores and online transactions

**6x** on online spends

**3x** on all offline spends

Spends up to ₹20,000



10X Reward Points on your Birthday



Zero reward redemption fee



1X = 1 Reward Point per ₹100 | 1 Reward Point = ₹0.25

\*Reward Points earning and 10X threshold calculation does not include Fuel, Insurance, EMI transactions, & Cash Withdrawals.

# EXTRA REASONS FOR YOU TO SMILE



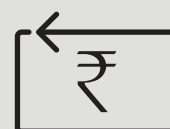
Lifetime free Credit Card



Interest-free ATM Cash Withdrawal for up to 48 days



Low interest rate, starting at 0.75% p.m. (9% annually)



5% cashback on the first EMI transactions done in the first 90 days



₹500 worth vouchers on spending ₹15,000 within 90 days of receiving the card



\*Interest rate linked to your existing credit history

# PRIVILEGES MEANT FOR YOU



25% discount on movie tickets  
once a month up to ₹100



Complimentary Railway  
Lounge access- 4 per quarter



Fuel Surcharge waiver  
up to ₹200 per month



Get Personal Accident Cover  
of ₹2 Lacs and Zero Lost  
Card Liability

[Click here to know more](#)



# AN OFFER FOR EVERY SIDE OF YOU



Get 50+ In-App online discount offers



Enjoy up to 15% discount at 3,000+ Health and Wellness outlets



Dining discount of up to 20% across 1,500 restaurants

[Click here to know more](#)



# LET'S BEGIN THE JOURNEY



To Generate PIN, please call 1860 500 1111  
or click <https://idfcfir.st/ccpin>



Spend online,  
at any retail outlet or for  
ATM cash withdrawals



Convert your transactions  
above ₹3,000 to EMI



Easy and convenient reward  
redemption process



Your e-statement will be sent  
to you by email and SMS only







**ALWAYS YOU FIRST**

Call 1860 500 1111 or click <https://idfcfir.st/ccpin>  
to generate your PIN and start enjoying the benefits