

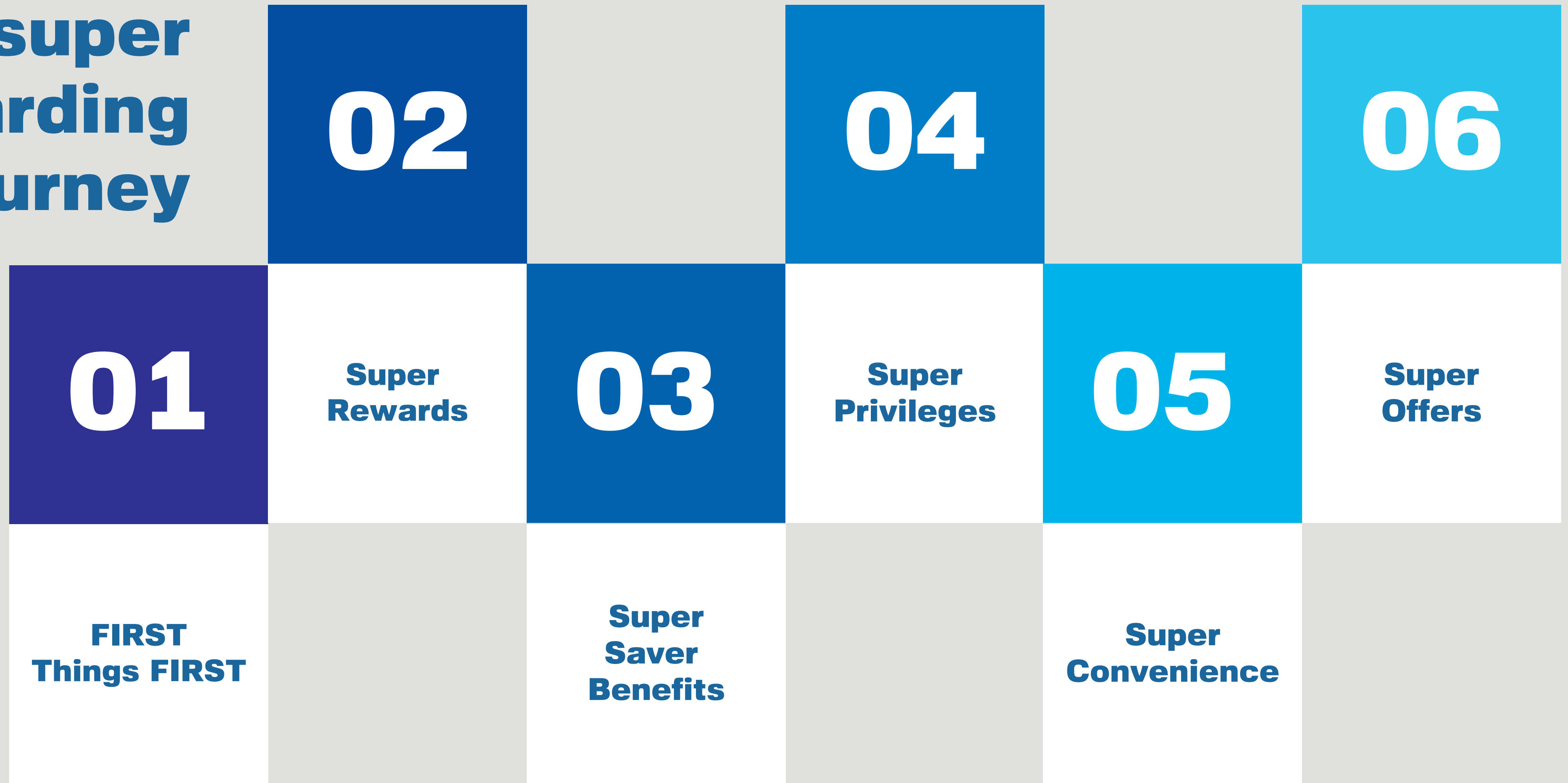
IDFC FIRST
Bank

ALWAYS YOU FIRST



FIRST
Classic
Credit Card

Begin your super rewarding journey



FIRST Things FIRST

Super Rewards

Super Saver Benefits

Super Privileges

Super Convenience

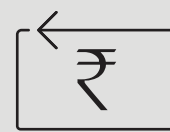
Super Offers

FIRST Things FIRST - Begin your Super Rewarding Journey

Claim your Welcome Benefits



Welcome Voucher* worth ₹500 on spending ₹5,000 within 30 days of card set-up



Get 5% Cashback up to ₹1,000 on the transaction value of first EMI done within 90 days of card generation (applicable on direct EMI purchase or transaction converted to EMI)

[Know more](#)

To use your card, you would need to

1

Download the IDFC FIRST Mobile Banking App



2

Generate the Credit Card PIN for merchant outlet & ATM transactions

3

Enable your Credit Card for online & contactless transactions

Alternatively, please call 1860 258 2000.

For cards onboarded before 9th October 2023,
Welcome Voucher* worth ₹ 500 on spending ₹15,000 within 90 days of card set-up



Rewards which are Never Expiring | Limitless | Easy to Redeem

10X*

on incremental spends
> ₹20,000 per billing cycle

6X on online spends

3X offline purchases
and rental spends

on spends up to ₹20,000



Reward points
that will never expire



10X Reward Points
on your Birthday



Instant Redemption at partner stores
and online transactions

1X = 1 Reward point per ₹150 spent | 1 Reward point = ₹0.25

- Reward program not applicable on Fuel, Insurance, EMI transactions & Cash withdrawals
- Rental and Property management transactions will not be a part of 10X Reward program and 10X threshold calculations. However, such transactions will earn 3X Reward Points





Super Saver Benefits for More Smiles



Lower Interest Rate* (APR) starting at 9% per annum i.e. 0.75% per month



Interest-free ATM Cash Withdrawal for up to 48 days



Lifetime Free Credit Card

*Please refer to your Credit Card mailer for Interest Rate applicable to you

FIRST
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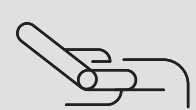
Super
Convenience

Super
Offers

Super Privileges to make Everyday more Fulfilling



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



Personal Accident cover and Zero Lost Card Liability



Emergency Road Side Assistance - up to 4 times in a year

[Click here to know more](#)



Super Convenient

Reward Redemption

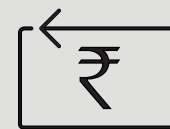


Redeem for Gift Vouchers of your choice



Pay using Reward Points at partner merchants and online purchases

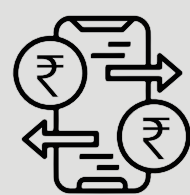
EMI & Balance Transfer options*



Instantly convert your transactions above ₹2,500 into easy & convenient EMIs



Pay-off your other bank credit card balances with our balance transfer privilege



EMI option can be availed on the bank's OTP page for online transactions and IDFC FIRST Mobile Banking App for all transactions eligible for EM

*EMI option not available for jewelry purchase & Eligibility norms apply at Bank's discretion for Balance Transfer facility

All of the above Super Convenient options like Redeem Rewards, Convert transaction/s to EMI, Balance Transfer are available on IDFC FIRST Bank Mobile Bank App.

[Click here to download or Scan QR to download](#)





Offers on Everything that Matters to 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](#)

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Privileges

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Convenience

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Offers



Call 1860 258 2000 or click <https://idfcfir.st/ccpin>
to generate your PIN and start enjoying the benefits