



**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!





# LIMITLESS REWARDS

# 10x\*

on incremental spends  
>₹20,000 per billing cycle



Rewards that will  
never expire

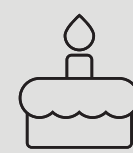


Instant redemption  
at partner stores and  
online transactions

**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



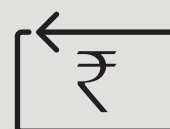
Lifetime free Credit Card



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