



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