



ALWAYS YOU FIRST

FIRST WOW! Credit Card





Begin your WOW! journey

01 FIRST
WOW!
surprise

02 WOW!
Benefits
like no other

03 WOW!
Privileges
you deserve

04 WOW!
Convenience
you want

05 WOW!
Offers
like no other



FIRST WOW! surprise

Claim your Welcome Benefit



Get 5% Cashback up to ₹1,000 on the transaction value of first EMI done within 30 days of card generation (applicable on direct EMI purchase or transaction converted to EMI)

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 1800 10 888



WOW! Benefits like no other

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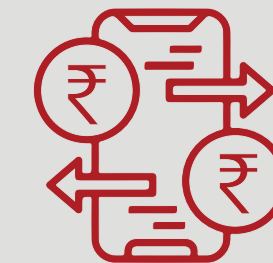
Joining/Annual Fee

0

Forex conversion fee

0

Interest free ATM
Cash Withdrawal**



Easy & Convenient
EMI options

4X

Reward Points
on all transactions*



Super low interest rate
on carry-over balances



Instant Redemption at partner stores and online transactions

Reward Points never expire | 1X = 1 Reward Point per ₹150 | 1 Reward Point = ₹0.25.
For more details on the Rewards Program, refer the Product Guide on our website.

Effective 15th Nov'22, new customers on-boarded will earn 4X Reward Points / ₹150 spent.

Customers on-boarded on or before 14th Nov'22 will continue earning 4X Reward Points / ₹100 spent.

*Rewards Program not applicable on Fuel, EMI transactions & Cash withdrawals

**Cash Advance Fee of only INR 199 + applicable taxes is applicable per transaction.

Effective 21st August 2023, Insurance premium payments and Utility bill payments will now earn 1x reward points.



WOW! Privileges you deserve



Fuel surcharge waiver of 1%, at all fuel stations across India, up to ₹200/month



Complimentary Roadside Assistance worth ₹1,399



Personal Accident Cover of ₹2,00,000*



Lost Card Liability Cover of ₹25,000

[Click here to know more](#)



WOW! Convenience you want

Rewards Redemption



Redeem for Gift Vouchers of your choice



Pay using Reward Points at partner merchants and online purchases

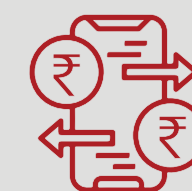
EMI & Balance Transfer options*



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 EMI

*EMI option not available for jewellery 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 Banking App.

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

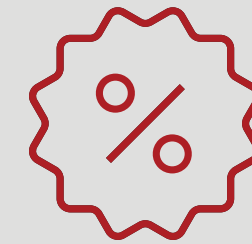




WOW! Offers like no other



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](#)



Call 1800 10 888 or click <https://idfcfir.st/ccpin>
to generate your PIN and start enjoying the benefits