



बढ़ोचढ

A Metal Credit Card
By IDFC FIRST Bank

#MadeOfIndia



वइहचव

ROOTED IN INDIA, EMBRACING THE WORLD

Reflecting the opulence of India's rich cultural heritage, this metal card is designed for those who carry a piece of India wherever they go.

A CREDIT CARD TO BEJEWEL YOUR WALLET



Joining Fee: ₹2,999 + GST

Pay your joining fee early for a quick dispatch of your metal Credit Card



Fee Payment Benefit: Cashback up to ₹2,000

Get ₹500 cashback each on 4 transactions worth ₹500 or more. On transactions completed within 60 days of card generation.



Annual Fee: ₹2,999 + GST

Annual Fee Payment Benefit:

Spend minimum ₹8 Lakhs in the previous card anniversary year and get 7,500 Reward Points (worth ₹1875)

**YOU HUM A
BOLLYWOOD MELODY
WHILE ENJOYING A
CROISSANT IN PARIS
EMPOWERING EXPLORATION
WITH BESPOKE TRAVEL
BENEFITS**



Low Forex Mark-Up

Low Forex mark-up fee of just 1% on international spends



Airport Lounge Access

4 complimentary visits to domestic airport spas & lounges in a quarter*

2 complimentary visits to international airport lounges in a quarter*



Trip Cancellation Cover

Trip cancellation cover of up to ₹25,000 for up to 2 claims on hotel & flight bookings*



Railway Lounge Access

4 complimentary visits to railway lounges in a quarter*

*Activate lounge benefit in the next calendar month by spending ₹20,000 in the current month

EVERY SPEND IS ENRICHING REAP HIGHER REWARDS WITH ASHVA

10x

10X Reward Points on incremental monthly spends above **₹20,000**, and on birthday spends

5x

Up to **5X** Reward Points under **₹20,000** in a monthly statement cycle



Easy & multiple ways to redeem your Reward Points

1X Reward on- Insurance & Utility Transactions

3X Rewards on- Rent, Education, Wallet Load and Government Transactions

ASHVA HOLDS THE KEY TO SAVINGS ADDITIONAL BENEFITS ACROSS TRANSACTIONS



Up to **2 complimentary golf rounds / lessons** per month*



Buy 1 Get 1 offer on movie tickets up to ₹400 **twice a month** via **BookMYShow**



1% fuel surcharge waiver up to ₹300 in a **statement cycle** on **fuel transactions valued between ₹200 & ₹5000**

*Each round/lesson is unlocked on spending ₹20,000 and ₹40,000 in a statement cycle

STEP INTO THE WORLD OF PRINCELY PRIVILEGES WITH VISA INFINITE



Discounted airport meet & greet at 450 destinations.



Concierge for dining, staycation, flights, and activities.



Lucrative discounts on airport transfers in 3000+ cities.



Access to 900+ luxury hotels with exclusive benefits.

**MORE REASONS TO
LOVE YOUR CARD**
EXTENSIVE RANGE OF
ADDITIONAL SERVICES



Dynamic Interest Rates
(APR)



Interest-free ATM Cash
Withdrawal for up to 45 days



Reward Points as good as cash – redeem
your never-expiring Reward Points on all
online transactions



Convert your big transactions
into easy EMIs



Complimentary Roadside Assistance
worth ₹1399



Travel Insurance Covers
worth \$1200

ASHVA COMES POWERED FOR

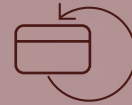


Apply Now

For the Digital Rupay Credit Card



Digital RuPay Card, linked to your existing IDFC FIRST Bank Credit Card



Instant issuance:

Ready for scan-and-pay at 60 million+ Merchant QRs



Earn up to 3X never expiring Reward Points, even on UPI transactions



Spends on FIRST Digital Credit Card will be counted towards annual fee payment benefit & 10X monthly milestone

IMPORTANT LINKS

MITC
(Most Important
Terms & Conditions)



[Click here](#)

CMA
(Card Member Agreement)



[Click here](#)



ADD THE ASHVA FACTOR TO LIFE ACTIVATE IN AN INSTANT

Log In



Download/ Go to the IDFC FIRST
Mobile Banking App



Generate PIN and enable online
transactions



Enable international & contactless
transactions, pay bill, manage your
card and much more

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