



ALWAYS YOU FIRST



FIRST EA₹N Credit Card Highlights

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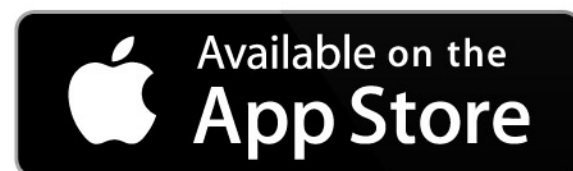
Add FIRST EA₹N
on other UPI
apps



Quick Start

Your FIRST EA₹N Credit Card is fully virtual, so its ready to use the moment it's issued.

Download the IDFC FIRST Bank Mobile App and tap on your card to view details and access controls



To start earning up to **1% Cashback*** on UPI, just tap the Scan QR button in IDFC FIRST Bank Mobile App and start transacting.



Increase
Credit Limit



Welcome Offer

100%
Cashback

up to ₹500

on 1st UPI transaction done
within 15 days of card generation



*T&Cs Apply. Cashback will be credited within 60 days of card creation date.



Welcome Offer

Get

5% Cashback

up to ₹1,000 on the transaction value of first EMI done within 30 days of card set-up*

EMIfy your UPI transactions for added ease!



Convert your UPI Credit Card transactions of ₹2,500 or more into easy EMIs!



Annual Offer

Earn

100%
Cashback* annually

up to ₹200 cashback on first 4 UPI transactions made through the IDFC FIRST Bank mobile app within 15 days of Annual Fee being levied

1st Transaction – Up to ₹50

2nd Transaction – Up to ₹50

3rd Transaction – Up to ₹50

4th Transaction – Up to ₹50

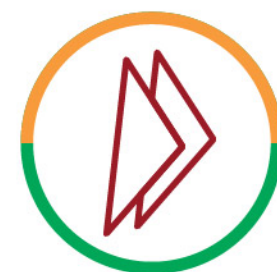


FIRST EA₹N Delights



1% cashback

on UPI Payment made through the
IDFC FIRST Bank mobile App



0.5% cashback

on **UPI Spends** via other
apps and all online spends



0.5% cashback

on all utility, insurance, and wallet load

Joining Fee: ₹499 + GST | Annual Fee (2nd year onwards): ₹499 + GST

Assured Credit Card backed by Fixed Deposit

Benefits



25% discount up to ₹100
with District by Zomato[#]



20% discount across
1,500+ restaurants



Earn **interest*** on your FD while enjoying
a credit free interest period*



Convert your UPI transactions of
₹2,500 or more into **easy EMIs!**



Privileges



Accepted by over
60 million merchants



Lost Card Liability
of ₹25,000*



**Complimentary Roadside
Assistance** worth ₹1,399



Personal Accident Cover
of up to ₹2,00,000*

Know More



Steps to EA₹N 1% Cashback on UPI

For shopping online

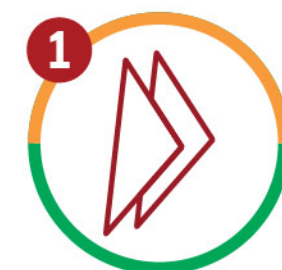
- STEP 1** Choose your item and proceed to pay by selecting Pay via UPI ID
- STEP 2** Enter your IDFC FIRST Bank UPI ID <Registered mobile number>@idfcfirst
- STEP 3** Proceed to "Pay" section on the IDFC FIRST Bank Mobile App and click on "Request"
- STEP 4** Approve the transaction using 4 digit MPIN

For shopping offline

- STEP 1** Tap on Scan QR in the IDFC FIRST Bank Mobile App
- STEP 2** Select FIRST EA₹N Credit Card and proceed to pay
- STEP 3** Approve the transaction using your 4 digit MPIN



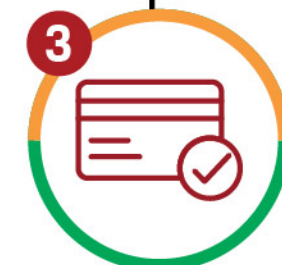
Add FIRST EARN on other UPI Apps



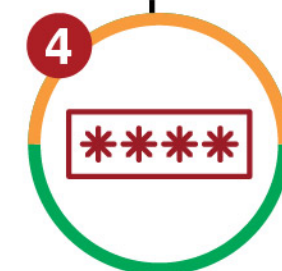
Open UPI app



Go to the 'Account' section



Select the option to add your IDFC FIRST Bank Credit Card



Set UPI PIN and start transacting



CRED

[Know More](#)