



Elevate
*Every
Moment,*
Everyday

#IndulgeMore with the
FIRST Classic Credit Card.

A RANGE
OF

Benefits and privileges

AWAIT

SUPER SAVER
BENEFITS

4

5

SUPER
PRIVILEGES

SUPER REWARDS

3

6

SUPER
CONVENIENCE

EASY ACTIVATION

2

7

SUPER OFFERS

A WELCOME LIKE
NEVER BEFORE

1

8

SEAMLESS
PAYMENTS



WELCOME TO A WORLD OF

Benefits and savings



ALWAYS YOU FIRST

FIRST
Classic



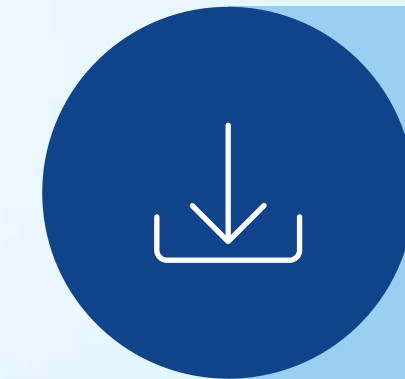
Welcome voucher worth ₹**500** on spending ₹5,000 or more within 30 days of card generation.

Get 5% cash back up to ₹**1,000** on the transaction value of first EMI done within 30 days of card set-up



4 EASY STEPS
TO MAKE THE

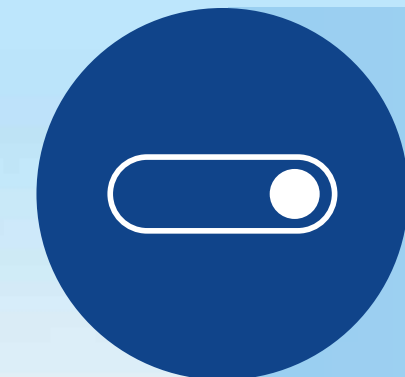
Most of your card



Download the IDFC FIRST Mobile Banking App



Generate the Credit Card **PIN** for merchant outlet & ATM transactions



Enable your Credit Card for **online & contactless** transactions



You can also call us on **1800 10 888** to **activate** your Credit Card

EMBARK ON A
*Super rewarding
journey*

10X



3X Rewards

Rewards on incremental spends
> ₹20,000 per billing cycle

on online & offline spends on select categories

10X Reward
Points on
your Birthday



Instant Redemption
at partner stores &
online transactions



Redeem for Gift
Vouchers of
your choice



1X rewards on Utility bill
payments and Insurance
premium payments

1X = 1 Reward point per ₹150 spent | 1 Reward point = ₹0.25

Reward program not applicable on Fuel, EMI transactions & cash withdrawals. Categories not a part of 10X Threshold-
Rental & Property management transactions, Utility, Insurance, Education, Wallet Load & Government Services.

MORE BENEFITS & SAVINGS FOR

More smiles



**Lower Interest
Rate* (APR)
starting at 8.5%
per annum**



**Interest-free
ATM Cash
Withdrawal for
up to 45 days**



**Lifetime Free
Credit Card**

* Please refer to your Credit Card mailer for Interest Rate applicable to you

Super Privileges

TO MAKE
EVERYDAY REWARDING



25% discount on movie tickets
up to ₹**100** (valid once per month)



**4 Complimentary Railway
Lounge Accesses** per quarter, on
spending ₹20,000 in the previous month



1% Fuel Surcharge waiver
up to ₹**200 per month**
*Applicable only on transaction values between ₹200 & ₹5,000



Personal Accident cover and
Lost Card Liability Cover



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

[Click here to know more](#)

Convenience and ease

LIKE NEVER BEFORE



FIRST
Classic



Instantly convert your transactions above ₹2,500 into **easy & convenient** EMIs



Pay-off your other bank credit card balances with our **Balance Transfer** facility



Avail Instant **Quick Cash** for all your needs, Enjoy easy repayment & low interest rate



Convert your IDFC FIRST Bank Credit Card bill to easy EMIs with our **Balance Conversion** facility

Click here to
Download App

or



Scan QR to
Download App

*EMI option not available for jewelry purchase & Eligibility norms apply at Bank's discretion for Balance Transfer facility

OFFERS ON *Everything* THAT MATTERS

 IDFC FIRST Bank
ALWAYS YOU FIRST

FIRST
Classic

Enjoy up to 15% discount at 3,000+
Health and Wellness outlets

Get 500+
**In-App Online
discount offers**

zomato

 **SWIGGY**

amazon.in

 **bigbasket**
A TATA Enterprise

make  **trip**

yatra

Dining discount
of up to 20% across
1,500 restaurants

[Click here to know more](#)

Make payments seamlessly with UPI

Earn up to ₹200 cashback on the first 4 UPI transactions

Link your Credit Card to the UPI app of your choice in 4 easy steps:

1

Open
preferred
UPI app

2

Go to the
'**Account**' section
and select '**Add
Credit Card**'

3

Select
'**IDFC FIRST
Bank**'

4

Set
UPI PIN

Activate UPI



Scan to
activate



Do not own the
FIRST Classic Credit Card yet?

[Apply now](#)



Don't miss out on a
world of benefits!

[Generate PIN](#)



Your **FIRST Classic Credit Card**
is powered for UPI

[Activate UPI](#)