



ALWAYS YOU FIRST

FIRST
Millennia

CREDIT CARD

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 Millennia Credit Card**, just for you!



A WORLD WHERE YOU GET UNLIMITED REWARDS

Rewards that will
never expire

10X Reward Points
on your Birthday



10x



Instant redemption
at partner stores and
online transactions

Rewards as
good as cash

3x on all offline
spends and rent

**ON INCREMENTAL SPENDS
> ₹ 20,000 PER BILLING CYCLE**

3x on online
spends

1X = 1 Reward Point per ₹150 | 1 Reward Point = ₹0.25

Minimal reward redemption fee of ₹99+ GST, Reward program not applicable on Fuel, Insurance, EMI transactions & Cash withdrawals.
Rental and Property management transaction will not be part of 10x reward program and 10x threshold calculations. However, such transactions will continue to earn 3x rewards (both online and offline)
1% of Rental surcharge on spends (minimum Rs. 249). Monthly charge at 1% of the Utility spends if it crosses 20K in a billing cycle.

A WORLD WHERE
YOU CAN'T STOP SMILING.

Lifetime free
Credit Card

Interest-free
ATM Cash Withdrawal
for up to 45 days

Low interest rate
starting at 0.75%* p.m.
(9% annually)*

Welcome Voucher
up to **₹500** on
eligible spends**

5% Cash back
up to ₹1000 on the spend
amount for your first
EMI transaction**



*Interest rate linked to your existing credit history

**For further details, please refer our website

A WORLD WHERE EVERY PRIVILEGE IS DESIGNED FOR YOU

Complimentary
Railway Lounge
Access- 4 per quarter*

25% discount up
to ₹100 on movie
tickets once a month

Fuel Surcharge
waiver up to
₹200/month

Get Personal
Accident Cover of
₹2 Lacs &
Zero Lost Card Liability



[CLICK TO KNOW MORE](#)

*Spend ₹20,000 in the current calendar month to unlock the railway lounge benefits in the next month. Effective 20th Feb 2025

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AN OFFER FOR EVERY SIDE OF YOU



300+
Merchant offers,
all year long!



Enjoy offers &
discounts on your
favorite merchants,
every day of the week



Up to
20% discount
On dining, across
1,500 restaurants



[CLICK TO KNOW MORE](#)

LET'S BEGIN THE JOURNEY



To Generate PIN, please
call **1800 10 888** **or**

[CLICK HERE](#)



Enable Online & Contactless
Usage Preferences **or**

[CLICK HERE](#)



Convert your Credit Card transactions &
balances at interest rates as low as **1.5% p.m.**



Activate your Credit Card within 30 Days
of card issuance to avoid closure*



To go-green, your e-statement will be sent
to you by email and SMS only

GIFT AN ADD-ON

CREDIT CARD TODAY

Give anyone a **FIRST Millennia Add-on Credit Card** and gift them the joy of financial freedom.

Share your credit limit with your spouse, parents, sibling or others

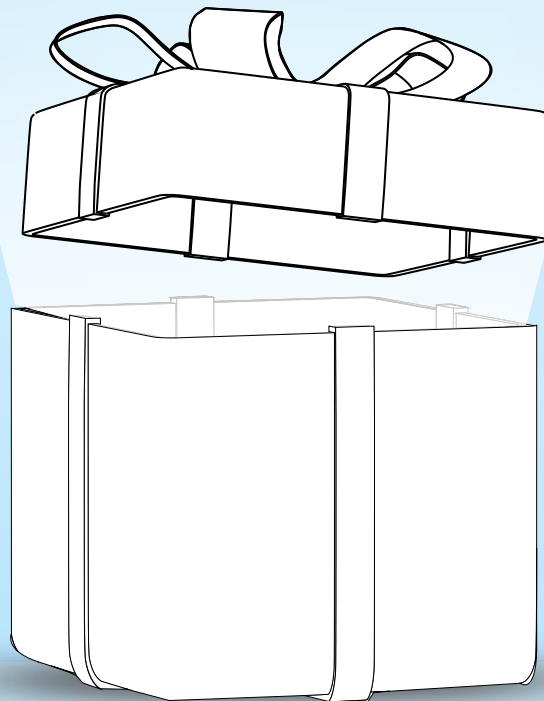


Scan the QR to gift an Add-on card

Or

[CLICK HERE TO VISIT PAGE](#)

At a Joining and Annual fee of ₹499/- +GST



Get access to exclusive benefits



Pool all your family spends and earn 10X rewards faster



Share benefits like lounge access, movie, dining & other merchant offers



Interest free cash withdrawal up to 48 days



Offers available on 300+ merchants through the year



Independent access to mobile banking

REFER & EARN

Here's how you **ACHIEVE SQUAD GOALS**.
Refer the FIRST Millennia Credit Card to your friends today!

Enjoy these **benefits** and more:



Lifetime
Free Card



Earn up to
10X rewards



Interest free
cash withdrawal
up to 48 days



Super Saver
interest rates

Bonus Rewards

You get **₹500**
(as reward points)*
for every card generated
(You can get max up to ₹2,500)

Your friend will get
₹500
(as Reward Points)*
on first transaction



Scan the QR to
Refer and Earn

[CLICK HERE TO VISIT PAGE](#)

*T&C Apply

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NEVER LOSE SIGHT OF WHAT YOU LOVE!

Keep what's closest to you in the palm of your hands, be it your favourite football team, cute animals or your dream holiday destination, we've got it all.

Follow a few simple steps:

CLICK HERE

Choose from the **online gallery**/Upload your **own photo**.

Review & submit

Edit or apply **filters**

Joining & annual fee of **499 + GST**.

Now, **#ExpressYourLove** through your IDFC FIRST Bank Credit Card.



CLICK HERE →



APPLY NOW

for a card that is as cool as it looks