



**F I R S T**  
*Private*  
**CREDIT CARD**

METAL WITH  
A HEART OF GOLD



*Your complimentary access card for Airport Spas and  
Lounges is appended to the end of this booklet.*

**First Private Credit Card** : a card, that's full of  
mettle, made of metal, infused with a heart of gold.

From exclusive privileges to powerful benefits,  
we have designed a card that is synonymous of  
your journey and you.

Sustainably made from recycled metal, this card makes it  
easier than ever to contribute  
to the world, simply through the power of association,  
with its unique **KARMA Points**.

ADDING A TOUCH  
OF GLOW TO THE  
HEART OF GOLD.





*Karma Points with every swipe*

Connect wholeheartedly to the altruist in you, with Karma Points

**KARMA POINTS** are contributed  
by the Bank over and above the standard Rewards Program,  
for supporting a cause you truly believe in.

Unlock Karma Points on monthly spends above ₹30,000\*.

10% of your Birthday Spends up to ₹25,000 are donated  
by the Bank as Karma Points\*.

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1 KARMA Point = ₹0.25

For more details: Connect with your RM or  
call on our VIP Access Number: 1860 258 2000.

*\*T&Cs apply.*



YOU ARE  
A CLASS APART.  
WHY MUST YOUR  
PRIVILEGES BE  
ANY DIFFERENT.





*Rewards that befit your munificence*

The FIRST Private Credit Card brings you only the best that life has to offer.

For monthly spends below ₹30,000,  
get 6X Reward Points on online spends and  
3X Reward Points on offline and rental spends.

For monthly spends above ₹30,000, get 10X Rewards.<sup>#</sup>

Get 10X Rewards on your Birthday spends.

25% bonus Reward Points for  
all Rewards donated towards a cause.

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<sup>#</sup>1X = 1 Reward Point per ₹100 spent | 1 Reward Point = ₹0.25

*\*T&Cs apply:*



A WORLD OF FINE  
INDULGENCES.  
FOR THOSE WHO DO  
A WORLD OF GOOD.





*Privileges that complement your lifestyle*

A tribute to those who inspire kindness  
through their own acts of compassion.

*Indulgences that redefine how you look at privileges*

**The finest in entertainment**

Indulge in movies, plays and any events with 2 instances of  
instant discount upto ₹750 every month.

**The finest in golfing**

2 Complimentary Golf rounds or lessons every month  
on spends of over ₹40,000.

**The finest association benefits**

The highest tier privileges through the VISA Infinite platform

- Concierge Services
- Airport Limo Transfer Program
- Meet & Greet Immigration Services
- Affluent Dining Program
- Luxury Hotel Collection

*\*T&Cs apply:*



CONVENIENCES THAT  
RECIPROCAT  
YOUR BENEVOLENCE.







*Your perfect travel companion*

FIRST Private Credit Card ensures that you are always accompanied by the finest indulgences to match your discerning lifestyle.

### Benefits at a glance

Take on the world, with 0% Forex mark-up on international spends.

Complimentary unlimited access to Airport Spas and Lounges in India and abroad.

Separate complimentary visits for Add-on FIRST Private Cardholders.

Comprehensive travel & air accident insurance cover.

*Your Airport Privilege Card is enclosed towards the end of this booklet.*

*\*T&Cs apply.*

WHAT BETTER WAY  
TO APPRECIATE  
THE RARE ART OF GIVING.





*Finest features, minimal noise*

Best-in-class features, nothing else.

- Minimum Credit Limit starting at ₹20 lakhs.
- Lowest rate of interest at 9% for those occasional splurges.

No late payment charges  
Pay at your own convenience.

No over-limit charges  
Acquire that coveted artwork you had set your eyes on,  
without worrying about any over limit charges!

Interest-free cash withdrawal  
No Interest charged on domestic/international  
cash withdrawals for 48 days.

*\*T&Cs apply:*

REVEL IN  
THE LAP OF LUXURY,  
WHEREVER YOU ARE.

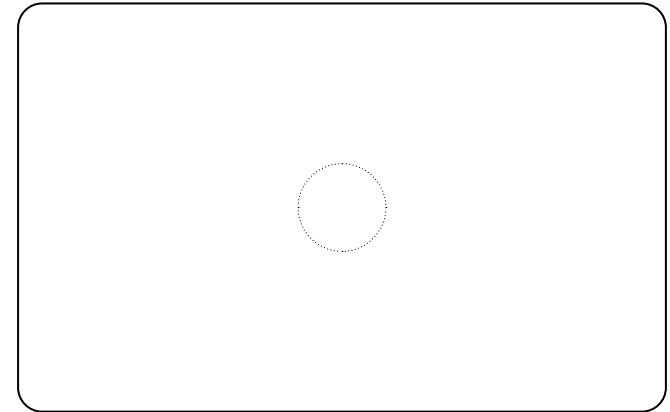






Unwind and relax, as you travel.  
Get complimentary access to airport spas and lounges  
through the IDFC FIRST Bank - DreamFolks affiliate  
network, with your

### Airport Privilege Card



Pre-activated for your convenience, you can simply  
swipe for access.

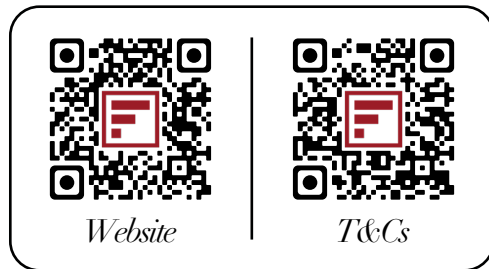


Access your privileges through your Credit and Airport Privilege Cards:

	Domestic Spa	Domestic Lounge	International Lounge
Airport Privilege Card	Yes	Yes	Yes
Credit Card	-	Yes	-

A full list of affiliate network spas and lounges as well as the procedure to avail the same is available on our website.

Scan the QR Code to commence your journey:





**ALWAYS YOU FIRST**

*For any assistance or queries,  
visit the FIRST Private Credit Card section on our website,  
or call: 1860 258 2000.*

Your FIRST Private Credit Card is made of sustainable  
metal, with 54% post-consumer recycled material.

