



FIRST

Private
CREDIT CARD

METAL WITH
A HEART OF GOLD



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: 1800 10 888.

**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.[#]

Get 10X Rewards on your Birthday spends.

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

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[#]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.

**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.





EPICURE

Enjoy a world of privileges with a complimentary Taj Epicure membership

Gain access to rarefied spaces and indulge with the Epicure membership across Taj Hotels, SeleQtions and Vivanta hotels.

We will share your contact details with our partners for issuance of this membership.



SELEQTIONS

VIVANTA



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



Website



T&Cs



ALWAYS YOU FIRST

*For any assistance or queries,
visit the FIRST Private Credit Card section on our website,
or call: 1800 10 888.*

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

