



Classic



A **Legacy of Trust**

Joins Hands with the Frontrunners
of **Ethical Banking**

Presenting

LIC IDFC FIRST Classic Credit Card

Powered by



ALWAYS YOU FIRST



Secure your tomorrow LIVE TODAY

The **LIC IDFC FIRST Classic Credit Card** is designed to take care of your evolving insurance & lifestyle needs as you & your family grow & prosper.



Enjoy Flexible Payments & a Rewards Program



for a delightful today brought
to you by **IDFC FIRST Bank** &
a secure tomorrow **by LIC**



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6X

Reward Points on paying
LIC policy premium



3X

Reward Points on
essential & other eligible
spends



Reward Points that
do not expire for
3 years



**Redeem your
Reward Points**

for any online
transaction & select
merchant outlets

A Credit Card that Welcomes you with Cashback and Discounts



1000 Reward Points on
spending first **₹5,000**
within **30 days** of card
set up



5% Cashback up to
₹1,000 on first EMI
transaction within
30 days of card set up

Get exciting merchant offers worth **₹1,500+**

Privileges



Complimentary **Domestic Airport lounge** access once every calendar quarter subject to minimum spends of ₹20,000 in the previous month



Complimentary **Railway lounge** access twice every calendar quarter



Up to **15%** discount on dining across **300+ cities**

Privileges



Personal Accident
Cover of **₹2L**

Cover of **₹25,000 each**
on Lost card liability,
Credit Shield,
& Purchase Protection



Complimentary
Road-Side
Assistance
worth **₹1,399**



1% Fuel
Surcharge Waiver

Up to ₹200 per statement cycle
for transactions between ₹200 to ₹5,000

Exclusive Features Of Your Credit Card

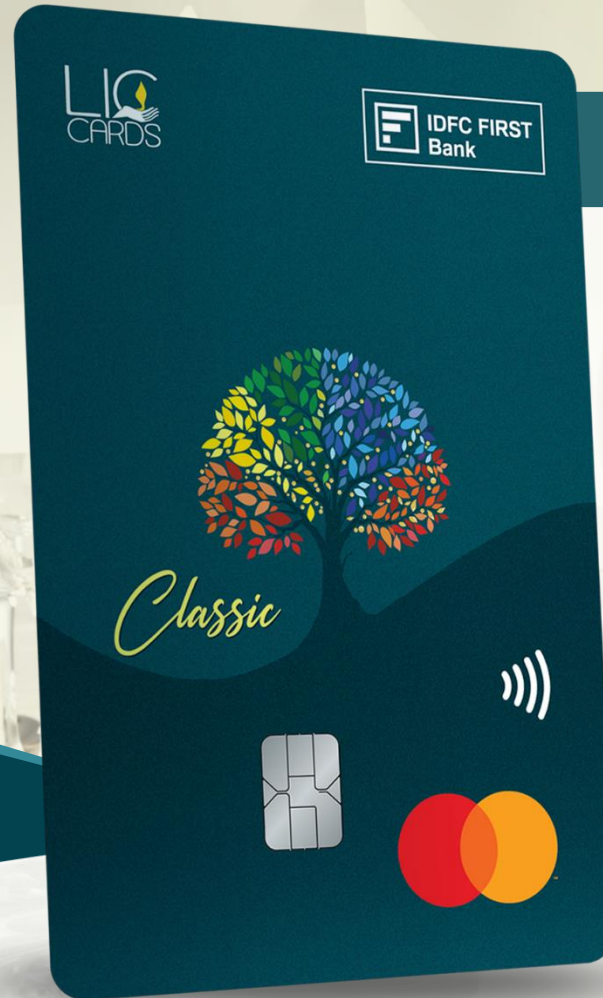
Make the Most of Your Credit Card



EMIify your purchases, transactions and balances above ₹2500 with flexible tenures of up to **24 months**



Transfer balances of all your other credit cards to your LIC IDFC FIRST Credit Card



Less is more



Zero Joining fee



Zero Annual fee



0% Interest on ATM cash withdrawals for up to **48 days**



Low and Dynamic
Interest rates starting at **8.5% p.a.**

Begin Your Journey



To Generate PIN,
please call
1800 10 888
or

[Click here](#)



Enable
Online & Contactless
Usage
Preferences



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 & SMS only

Joy of Sharing

Gift an Add on credit card

Share your credit limit with your family, friends, loved ones or anyone you trust.



Share the benefits with your favourites



Manage your expenses together.



Pool all your family spends & get to the next Rewards Milestone sooner



Share benefits like lounge access & offers of shopping, dining & traveling



Offers available on **300+** merchants through the year



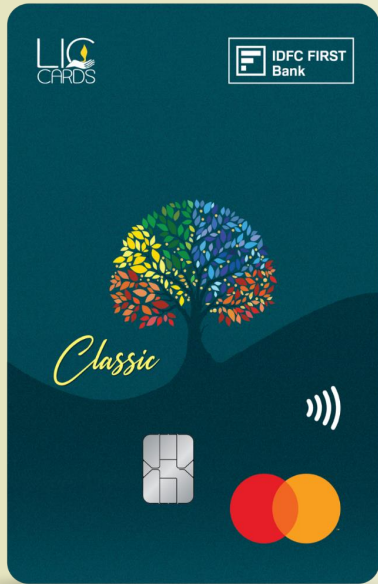
Scan the QR to gift an Add-on card

or



[Click Here](#) To Visit Page

Important Information about your Credit Card



- 1X = 1 Reward Point per ₹125 | 1 Reward Point = ₹0.25
- Minimum transaction value of ₹125 is required to be eligible to earn reward points
- Spends on Essentials Category will be identified basis the merchant category code as received in the transaction data
- Reward Points earned on spends on essentials category (Utility, Grocery, Railways, Education and Government) are capped at 300 Reward Points per month.
(MCCs considered as Essentials are - 4812, 4813, 4814, 4816, 4899, 4900, 5411, 4112, 8211, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9751).
- Reward points are not applicable on Fuel, Rental, ATM Cash withdrawals, Non-LIC Insurance payments and EMI Transactions.
- Rewards on LIC Insurance Premium payments shall be applicable only on transactions done at LIC of India's official website <https://licindia.in>
- Maximum of 5 LIC insurance premium payments in a statement cycle are eligible for Rewards. Cardholder is allowed to pay the premium for LIC Policies of themselves and their family members.
- LIC CSL and IDFC FIRST Bank will bear the final authority regarding the applicability of rewards for transactions done at LIC Merchant Ids.





APPLY NOW