



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





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



Flat ₹500 off on Domestic flights

You will receive a voucher code via email/SMS within **90 days** from card issuance



Flat ₹500 off on min billing of **₹899**

You will receive a voucher code via email/SMS within **90 days** from card issuance



Complimentary **6 Months PharmEasy Plus** membership worth **₹399**

Within **90 days** from card issuance



Complimentary Annual Gold membership of worth **₹500**

Within **90 days** from card issuance

Privileges



Complimentary **Domestic Airport lounge** access once every calendar quarter subject to minimum spends of ₹5000 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

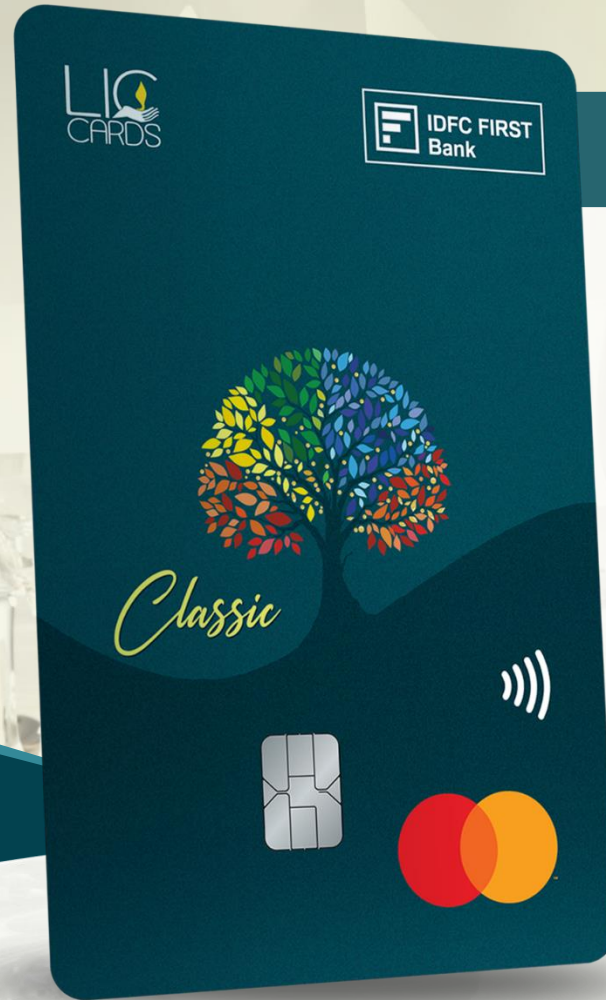
Make the Most of Your Credit Card



EMIfy 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 **9% 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 at no added cost.



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



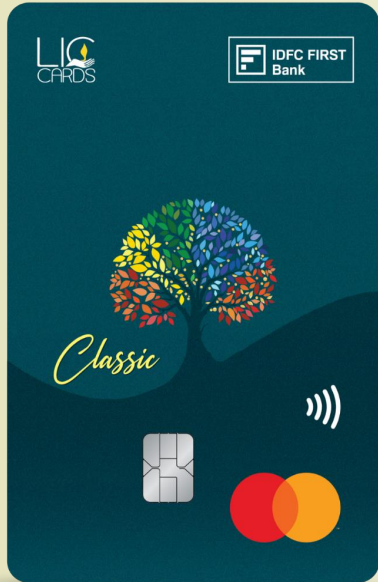
or



Scan the QR to gift an Add-on card

[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.





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