

LIC Classic & LIC Select Credit Cards Welcome Offers

Welcome benefits of up to ₹3,000+



₹500

+



₹1000

+



₹800



₹500

+



₹399

+



₹500



IDFC FIRST Bank Joining Offer – Rewards Points

LIC Classic Credit Card: 1,000 Reward Points on spending ₹5,000 within 30 days of card set-up

LIC Select Credit Card: 2,000 Reward Points on spending ₹10,000 within 30 days of card set-up.

Coupon Code: Not Applicable

Spends Eligibility: Any purchase transaction net of reversals.

Validity: 30 days from the date of card generation

Important T&Cs:

- Applicable once per cardholder
- Valid only on LIC Classic and LIC Select Credit Cards
- Valid only for transactions done within 30 days of the credit card set-up.

Steps to Claim Offer:

1. LIC Classic Credit Card holder to spend more than ₹5,000 through the issued card within 30 days of card set-up.
2. LIC Select Credit Card holder to spend more than ₹10,000 through the issued card within 30 days of card set-up.
3. Once the spend milestone is achieved in the desired period, Rewards Points shall be credited in the customer card account within 45 days from the date of card generation.
4. The Joining Rewards Points are applicable only on the LIC Classic and LIC Select Credit Cards on transactions done within 30 days of card setup of the first primary LIC Credit Card in the customer card account.
5. A Card Member will be entitled to only one Joining Offer linked to the card billing account during the Programme Period, irrespective of the number of cards linked to the same card billing account.
6. The Joining Offer shall be available to the Primary Card Members only.
7. Replacement Cards or Re-issued Cards shall be excluded from receiving any Joining Offer. In-case a customer replaces a card within 30 days, cumulative spends of first card issued and the replaced/ re-issued card linked to the same card's billing account will be considered up to 30 days from the issuance of the first primary LIC Credit Card in the customer card account.

IDFC FIRST Bank Joining Offer - EMI Cashback

5% cashback up to ₹1000 on first EMI transaction

Coupon Code: Not Applicable

Applicability: On EMI transactions done with tenure of 6 months and above

Validity: 30 days from the date of card generation

Important T&Cs:

- Applicable once per cardholder
- Valid only on LIC Classic and LIC Select Credit Cards
- Valid only for transactions done within 30 days of the credit card set-up.

Steps to Claim Offer:

- Offer is not applicable on EMIs processed for 3-month tenure
- Cashback applicable will be credited within 60 days after the offer end date to the eligible Credit Card account of the qualified customers only
- Your first EMI transaction within 30 days of card set-up will be eligible only for 5% Cashback up to ₹1000 as per the joining/welcome offer on your LIC Classic and LIC Select Credit Card.
- Any merchant offer at Point of Sale is over and above this offer.
- Applicable on transaction value of ₹2,500 & above
- EMI conversion can be done across flexible tenures of 6m,9m,12m,18m,24m & 36m
- Once the EMI tenure has been chosen by the Customer, it cannot be changed
- Transactions converted to EMI are not eligible for Reward Points
- Transactions done on Jewelry and Fuel are not eligible for EMI conversion
- Cash withdrawals cannot be converted into EMIs
- EMI amount will be a part of Minimum Amount Due payable by the customer during EMI tenure.
- Customer must make the payment of MAD to avoid credit card interest charges.
- Processing Fee of 1% of transaction Value (Minimum ₹99) plus GST as applicable will be charged on EMI conversion. In case of EMI availed while making a purchase on amazon.in (website/app), a flat Processing Fee of ₹199 plus GST as applicable will be charged on EMI conversion. The Processing Fee will be added to first instalment and will reflect as part of Minimum Amount Due (MAD) in Credit Card statement.
- Sum of all EMI's and Processing Fee (including GST) will be blocked from Credit Card Limit.

- Every month once the EMI payment is received, the credit limit equal to the principal repayment of EMI will be released from the blocked limit
- A fore-closure fee of 3% (GST applicable) will be charged upon EMI cancellation
- In case of fore-closure, entire outstanding principal will be debited to card account and will be due by next due date
- Cashback will not be applicable for an EMI transaction where a refund is processed.
- Any Customer eligible for the EMI offer shall be deemed to have read, understood and accepted these terms and conditions, the offer terms and conditions mentioned in the E-mailer, SMS, Push Notification and/or banner, as well as, general terms and conditions of the Bank, before availing the Offer



Lenskart Offer

Complimentary Gold Max Membership for 1 Year worth ₹800

Applicability: App, Website, 1200+ Stores & Home Try-On services

Validity: 30th June 2025

Benefits and T&Cs:

- Valid only on LIC Classic and LIC Select Credit Cards
- Get 5% Cashback on first order and 5% on all future orders.
- Get 10% off on Aqualens Contact Lenses.
- Buy 1 Get 1 Free is valid on Vincent Chase, Lenskart Air, John Jacobs, Hooper & Le petit lunetier (for Eyeglasses & Sunglasses).
- Free Eye test at Home & In Store.
- Buy One Get One can be availed on Eyeglasses+Sunglasses / Eyeglasses+Eyeglasses / Sunglasses+Sunglasses.
- Convenience fee of ₹49 will be applied at checkout.
- Membership is valid for 365 days from the date of purchase.
- Membership benefits can be availed 2 orders per month & 12 orders per Year.
- Cashback credited to your wallet with GOLD MAX is 100% redeemable on your next orders.
- Cashback will be credited to your LK cash+ wallet after 30 days from your estimated date.
- Cashback will be valid till 365 days from date of credit or Gold Max membership end date.
- Membership benefits are applicable across App, Website , 1900+ Stores & Home Try-On services.
- This offer is applicable only for new users.
- Membership cannot be returned or refunded.
- Both products need to be added in cart to avail Buy One Get One.
- Membership can be redeemed through online transactions only.

- Lenskart.com reserves the right to change/modify terms and conditions of the coupon.
- You cannot change or refund purchases made with this voucher
- Validity of the offer is till June 30th 2025, the codes once activated will be valid for an year.
- Lenskart.com reserves the right to change/modify terms and conditions of the coupon.
- You must redeem the promotion within 90 days of card creation.

Steps to Claim Offer:

- Once the card is issued, you can visit our rewards portal, - <https://idfcfirstrewards.poshvine.com/> where you can login directly using your registered Mobile number and LIC IDFC FIRST Bank Credit Card first and last four (4) digits.
- Click on the welcome offer banner displayed on home page of redemption portal.
- Select the offer one by one for redemption.
- To read the T&C and how to claim the offer, click on the relevant link in the steps to claim offer to be redirected to the merchant's website.
- You can view the Coupon code for Lenskart.
- Copy the Coupon code and click on Redeem now.
- You will be re-directed to [official page of Lenskart](#)
- Add gold max membership to your cart.
- Click on "Apply coupon" and enter your copied coupon code.
- A convenience fee of Rs. 49 needs to be paid to avail the offer.
- Pay using LIC Classic and LIC Select Credit Cards.



PharmEasy Offer

Free 6 Months PharmEasy Plus membership worth ₹399

Coupon Code: **LICIDFC**

Applicability: Only valid on payments through LIC Classic and LIC Select Credit Cards

Validity: 30th June 2025

Benefits and T&Cs:

- 5% off on Max capped to Rs.200 on all medicine orders.
- 50% off on all diagnostic orders, 10% cashback (Capped to Rs.200) + 40% coupon cashback (Capped to Rs.2000) on Diagnostics orders.
- Free doctor teleconsultation.
- Free delivery on all medicine orders above ₹999.
- No convenience fee is charged on any orders.
- Benefits will be given on the next 10 medicine orders and 10 Diagnostic orders.
- Offer applicable to All Users
- Coupon code valid till 30th June, 2025.
- Coupon Will get Applied only if the customers are getting redirected through the redemption link shared below and then by applying the code LICIDFC.
- For coupon code issues, please reach out to care@pharmeasy.in / 7666100300
- You must redeem the promotion within 90 days of card creation.

How to Redeem?

- Visit – <https://pharmeasy.in/plus?id=sxdXhDAd9/YEecv36wVCcw==>
- Register using your mobile number.
- Select the 6 months plan.

- Apply the code “LICIDFC”
- Click on “Activate PharmEasy Plus”



Reliance Digital

Flat ₹500 off on purchase of ₹10,000/-

Coupon Code: **NA**

Applicability: Only valid on payments through LIC Classic and LIC Select Credit Cards

Applicability - Reliance Digital store or My Jio Stores

Validity: Till 30th June 2025

T&Cs:

- Minimum Transaction of Rs. 10,000 is required to avail the offer
- Maximum discount which can be availed using the offer is of Rs. 500
- The offer is valid till 30th June 2025
- Customer can redeem the coupon only once
- Customer can redeem the coupon code at Reliance Digital store or My Jio Stores
- Coupon cannot be converted into cash
- Offer is not applicable on Installation & services.
- Coupon code is made available only to select customers
- Coupon code will not be valid on bulk purchase
- Offer is applicable on select brands & products only.
- Reliance shall not be responsible for loss or stolen of Coupon code and no duplicate or compensation in lieu of the Coupon code shall be given by Reliance.
- Bearer of the coupon code shall be deemed to have read, understood and accepted these terms and conditions.
- Reliance shall not be liable under any circumstances towards any loss or damage or expenses or cost or any third-party liability, whether directly or indirectly arising out of or in relation to use of Coupon code and availing the off/discount thereunder by the bearer.
- Reliance reserves its right to modify/amend the terms and conditions of the Coupon code at any time without prior notice and such modifications shall be binding on the user/bearer of the Coupon Code.

- Any dispute with regard to Product liability, guarantee, warranty and quality of the Products to be purchased under redemption of the Coupon shall be addressed to the respective Manufacturer/ Brand Owner and Reliance shall not be held responsible for the same. The guarantee and warranty of the Products shall be transferred, as received from the respective Manufacturer/Distributor.
- All disputes are subject to the jurisdiction of courts at Mumbai only.
- Offer valid only on select IDFC FIRST Bank Credit Cards Only
- You must redeem the promotion within 90 days of card creation.

How to Redeem?

- Once the card is issued, you can visit our rewards portal, - <https://idfcfirstrewards.poshvine.com/> where you can login directly using your registered Mobile number and LIC IDFC FIRST Bank Credit Card first and last four (4) digits.
- Click on the welcome offer banner displayed on home page of redemption portal.
- Select the offer one by one for redemption.
- To read the T&C and how to claim the offer, click on the relevant link in the steps to claim offer to be redirected to the merchant's website.
- You can view the Coupon code for Reliance Digital
- Visit Reliance Digital store or My Jio Stores
- Select the product
- Before making the payment, please show the coupon code to the cashier
- Use your LIC Classic or LIC Select Credit Card to make the payment.



Yatra Offer

Flat ₹500 off per pax only on Domestic Flights

Coupon Code: **IDFCYATRA**

Applicability: Only valid on payments through LIC Classic and LIC Select Credit Link:

Validity: 30th June 2025

Importance T&Cs:

- Offer valid only on Domestic Flights
- Offer valid only on LIC Classic and LIC Select Credit Cards Only
- Offer valid once per card during the offer period
- Offer not valid on any affiliate marketing channels
- Offer valid only on Yatra confirmed bookings only
- Offer is valid till June 30th 2025
- All tickets and bookings will be subject to availability at the time of booking and will be governed by the standard airline terms and conditions.
- In case of full/partial cancellation Yatra's offer stands void and customers will not be eligible for the discount. Yatra will refund the amount after adjusting the discount and any other applicable charges and penalties.
- You must redeem the promotion within 90 days of card creation.

How to Redeem?

- Visit – <https://www.yatra.com/>
- Select your ticket and apply coupon code – IDFCYATRA
- Select Credit Card option under the Payment Gateway option
- Enter card details of LIC Classic and LIC Select Credit Cards
- Proceed for payment.

General Terms and Conditions for Offers and Benefits above:

A) Definitions:

- "Card Member" or "Card Holder" shall mean a customer to whom the credit card facility has been granted by virtue of such customer holding the IDFC FIRST Bank Credit Card.
- "Card" shall mean the IDFC FIRST Bank Credit card, which has been issued by IDFC FIRST Bank.
- "Bank" shall mean IDFC FIRST Bank
- "Programme Period" shall mean the period commencing from the set-up of the IDFC First Bank credit card and valid for such period till which the facility is terminated by IDFC First Bank.
- "Exclusions" shall mean all the cases/situations/scenarios which shall be deemed ineligible for the "Welcome Benefit"
- "Primary Terms and Conditions" shall mean the terms and conditions applicable to the card in addition to these Terms and Conditions.

B) Benefit/Offer

- The Benefit/Offer is valid for all Card Members who meet the Eligibility Criteria and in accordance with the Primary Terms and Conditions.
- Any cancellations or foreclosures on the facility before the credit of the Joining Offer cashback will lead to cancellation of the joining offer to the Card Member.
- The Offer is non-transferable, non-cashable and non-negotiable
- The Bank reserves the right to disqualify any Customer from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer (including any default in payments).
- Any Customer eligible for the offer shall be deemed to have read, understood and accepted these terms and conditions, the Offer terms and conditions mentioned in the communication sent, as well as, general terms and conditions Of the Bank, before availing the Offer.
- Benefits of multiple offers/campaigns even if eligible and communicated shall not be applicable and only one eligible offer shall be considered eligible.
- In case the customer is eligible for any other offer on the same transaction as eligible the above offer, only one offer with the best monetary value for the customer shall be considered applicable.
- Card account should in good standing, i.e. it should not be overdue to avail this offer. In case after during the cashback posting for the offer the card account is found to be overdue, the welcome benefit shall not be processed.

- The Bank may at any time change the form of Welcome Benefit into equivalent reward points.
- Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all or any of these terms and conditions or to replace, wholly or in part this Offer by another offer whether similar to this Offer or not or to extend or withdraw this Offer altogether.
- The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by any merchant with regards to this offer. The customer is expected to take any grievance, pertaining to quality, delivery, or any other issue of purchased goods and services, to the respective merchant and not to the Bank.
- The decision of the Bank limited in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.
- Disputes, if any, arising out of or in connection with or as a result of above Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges.

Other Terms and Conditions:

- Merchant or Merchant establishment will mean any establishment where the IDFC FIRST Bank Credit Card mentioned in the offer has been used for making a purchase.
- The offer can be availed as per terms mentioned in the offer and only on transactions done at Merchant establishment using an active IDFC FIRST Bank Credit Card.
- The offer will be valid only on or within the dates mentioned in the offer details.
- No two offers can be clubbed together. Please note this offer cannot be clubbed with other promotions or offer or membership or any voucher or discount or packages that a customer might have received from the Merchant or IDFC FIRST Bank.
- Cardholder's eligibility for the offer will be decided by IDFC FIRST Bank. In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, IDFC FIRST Bank's sole decision shall be final and binding on Cardholders in all respects.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 7 days after expiry of the offer or promotion period.
- Any taxes or liabilities or charges payable to the Government or any other authority or body, if any, shall be borne directly by the cardholder and/ or billed to the account of the cardholder.

- All Bank and Merchant standard Terms & Conditions will apply.
- Incomplete / rejected / invalid /returned /cancelled / refunded/ disputed or unauthorized/ fraudulent transactions will not be considered for the offer.
- The offer is non-binding, non-transferable, non-cashable and non-negotiable.
- The participation in the offer is entirely voluntary and it is understood that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- Any dispute or claim regarding the discount, delivery, service, suitability, merchantability, availability, or quality of product/services availed under this offer must be addressed in writing, by the cardholder directly to the Merchant establishment. Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services etc availed by the Card Holder/s under the said Offer.
- Any dispute relating to the offer will be settled under the sole and exclusive jurisdiction of Mumbai courts only. Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services or the discount offered by the Merchant.
- No substitutions or exchange of Offer, other than what is detailed in the communication sent to the Card Holder/s shall be allowed. However, Merchant & IDFC FIRST Bank reserve the right to substitute and/or change the Offer or any of them, without any intimation or notice, written or otherwise to the Card Holder/s.
- The decision of Merchant & IDFC FIRST Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- IDFC FIRST Bank will not be responsible or liable in case the offer is not configured or could not be availed due to technical or other reasons.
- IDFC FIRST Bank reserves the right to disqualify any cardholder from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer or otherwise by use of the Card. In case of any fraudulent activity, for the purpose of availing the benefits under the Offer, necessary action will be taken by the Bank. Please note Bank's has its own sole discretion in this regard which shall be final and binding.
- Images provided in promotions are only for pictorial representation and IDFC FIRST Bank does not undertake any liability or responsibility for the same.
- Nothing contained herein shall constitute or be deemed to constitute an advice, invitation, or solicitation to purchase any products/ services of Merchant or any third party and is not intended to create any rights and obligations.
- The offer by IDFC FIRST Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- Customer under this Offer and/or otherwise will be additionally governed by Terms and conditions of IDFC FIRST Bank Cardmember Agreement. Customer can view the terms and conditions on the online portal <https://www.idfcfirstbank.com>
- Any person taking the advantage of this offer shall be deemed to have read, understood, and accepted these terms and conditions.