



A Legacy of Trust Joins Hands with the Frontrunners of Ethical Banking



Presenting
**LIC IDFC FIRST
Select Credit Card**

Powered by



ALWAYS YOU FIRST



Secure your tomorrow **LIVE TODAY**

The **LIC IDFC FIRST Select 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**



10X

Reward Points on paying LIC policy premium



5X

Reward Points on Essentials & other eligible spends



Reward Points that do not expire for **3 years**



Pay with Reward Points

for any online transaction & select merchant outlets

A Credit Card that Welcomes you with Cashback and Discounts



Earn **2000** Reward Points on spending first **₹10,000** within **30 days** of card set up



5% Cashback up to **₹1000** on first EMI transaction done 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



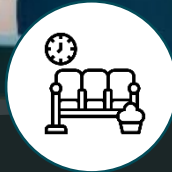
Complimentary Annual Gold membership of worth **₹500/-**

Within **90 days** from card issuance

Lifestyle Privileges



Complimentary **Domestic Airport lounge** access twice every calendar quarter subject to minimum spends of ₹5000 in the previous month



Complimentary Railway lounge access 4 per calendar quarter



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



1% Fuel Surcharge Waiver
Up to ₹300 per statement cycle for transactions between ₹200 to ₹5,000

Security Privileges



Cover of **₹50,000** each on Lost card liability, Credit Shield & Purchase Protection

Travel insurance Cover of ₹4,000 each on Loss of Checked- In Baggage, delay of Checked-In Baggage, Loss of Passport & other documents and flight delay



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



Personal Accident Cover of **₹5L** & Air Accident Cover of **₹1 Crore**

Exclusive Features Of Your 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%**



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

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

Experience the 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.



Scan the QR to gift an Add-on card or



[Click Here](#) To Visit Page



Share the Benefits with your favourites



Manage your expenses together



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

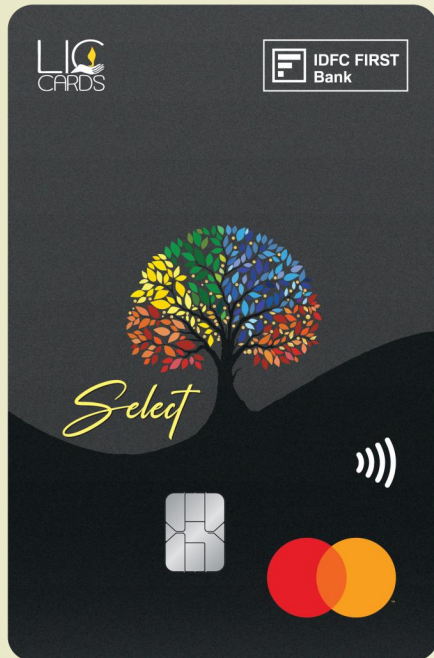


Share benefits like lounge access & offers of shopping, dining & traveling



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

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 600 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