

# 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

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



# Lifestyle Privileges



Complimentary **Domestic Airport lounge** access twice every calendar quarter subject to minimum spends of ₹20,000 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 **45 days**



**Low and Dynamic**  
Interest rates starting at **8.5%**

## 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



ALWAYS YOU FIRST



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.



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

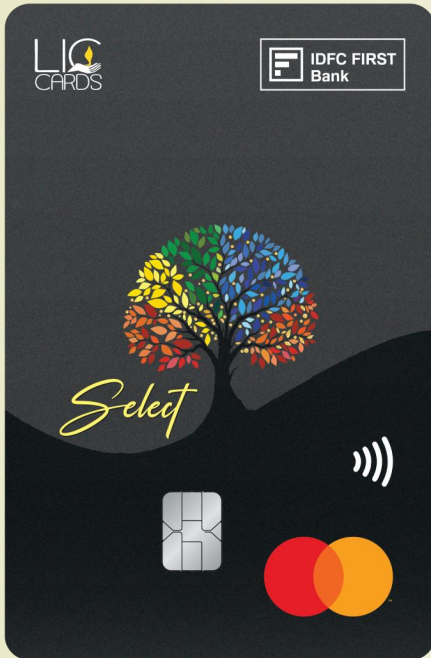


Share benefits like  
lounge access & offers  
of shopping, dining  
& traveling



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