



FIRST  
*Select*  
CREDIT CARD



ALWAYS YOU FIRST

# PRESENTING A CREDIT CARD, LIKE NO OTHER.

We have designed the FIRST Select Credit Card keeping your aspirations at the fore. With this card, find a rewarding experience every step of the way. Every transaction that you do on this card will unravel a delight, a unique benefit carefully crafted just for you.

## FEATURES AT A GLANCE



Lifetime free Credit Card



Low Rate of Interest



10X Reward Points that never expire



Low Forex markup at 1.99%



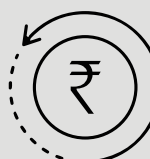
Dining and Movie Offers



Interest-free cash withdrawal



Access to Railway and Domestic Airport lounges



Trip cancellation cover of up to ₹10,000

All this and a lot more comes to you free for life!  
For more details on the power-packed features, do flip through.



# Experiencing Cultures, Making Memories



Complimentary access to domestic airport lounges



Complimentary access to railway lounges



Low Forex markup at 1.99%



Trip cancellation cover of up to ₹10,000 on hotels & flight bookings<sup>#</sup>



Enticing offers on Yatra and MakeMyTrip for flights and Hotels



# TASTE OF PERFECTION



Buy 1 Get 1 offers on movie tickets



Dining discount of up to 20%  
across 1,500 restaurants



# WELCOME TO YOUR WORLD OF REWARDS

# 10x

REWARDS

Earn Up to  
10X Reward Points on your  
FIRST Select Credit Card



Reward Points that will never expire



10X Reward Points on your Birthday



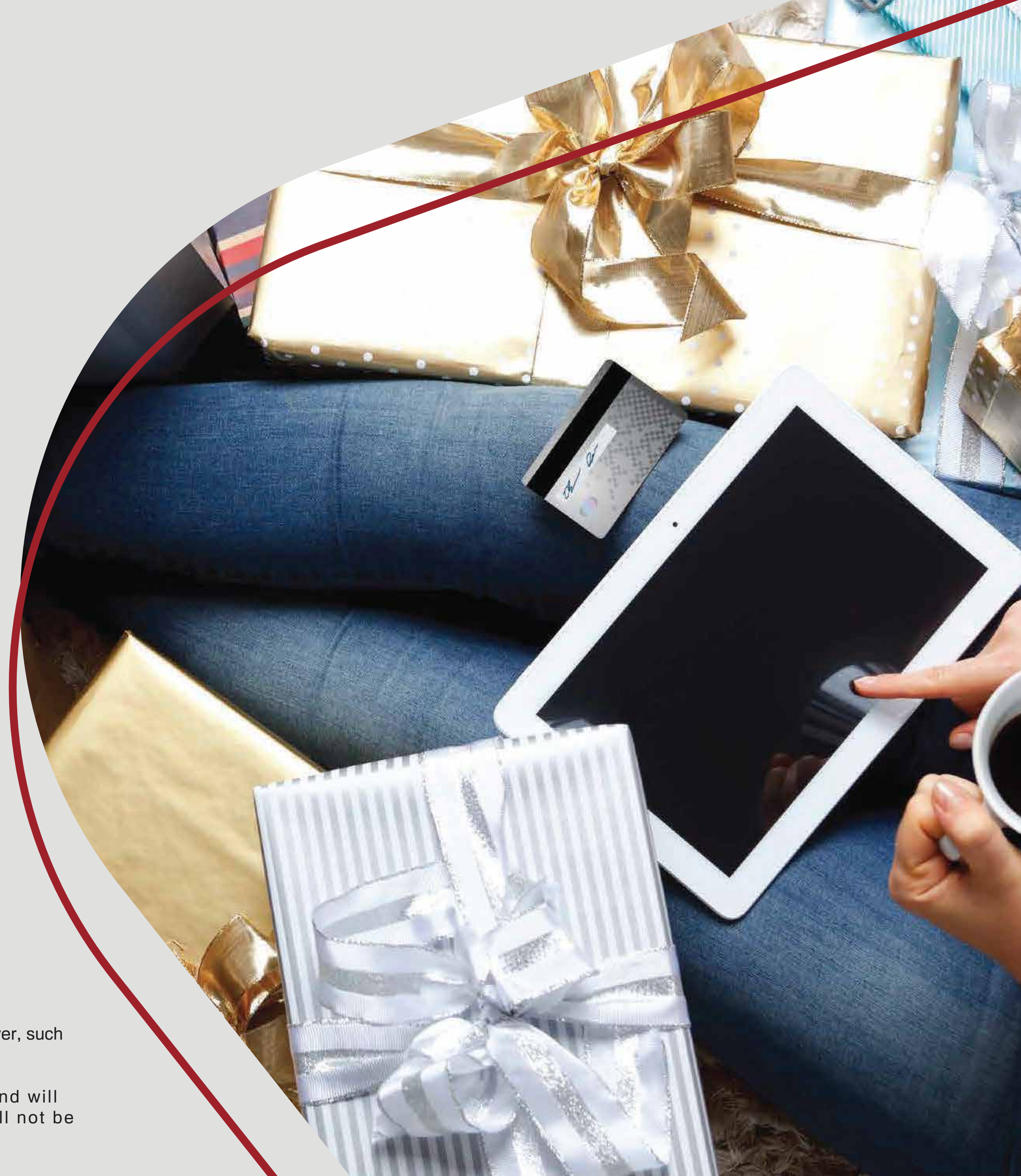
Multiple redemption options

\*T&C Apply

Reward program not applicable on Fuel, EMI transactions & Cash withdrawals.

Education, Wallet load, Govt services, and Rental & Property management transactions will earn 3X reward points. However, such transactions will not be a part of 10X reward program and 10X threshold calculations.

Effective 21st August 2023, Insurance premium payments have been added to the reward program and will earn 1x rewards, Utility bill payments will now earn 1x reward points. However, such transactions will not be a part of 10X reward program and 10X threshold calculations.



# ENDLESS REASONS TO ADORE YOUR CARD



Interest-free ATM Cash Withdrawal for up to 48 days



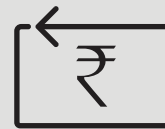
Low interest rate (APR)\* from 0.75% to 3.5% per month (9% to 42% per annum)

**EMIfy**

Convert your big transactions to easy EMI's



Welcome voucher worth ₹500 on spending ₹5,000 within 30 days of card generation#



5% cashback (up to ₹1000) on the transaction value of first EMI done within 30 days of card generation



Fuel Surcharge waiver up to ₹300 per month



Enjoy up to 15% discount at 3,000+ Health and Wellness outlets



Roadside assistance worth ₹1,399



T&C Apply \*APR is linked to your credit score. #Effective 9<sup>th</sup> October 2023, Welcome voucher offer is getting revised. Customers who have received their FIRST Select Credit Card before 9<sup>th</sup> October will be eligible to get the welcome voucher worth ₹500 on spending ₹15,000 within 90 days of card generation.



**ALWAYS YOU FIRST**