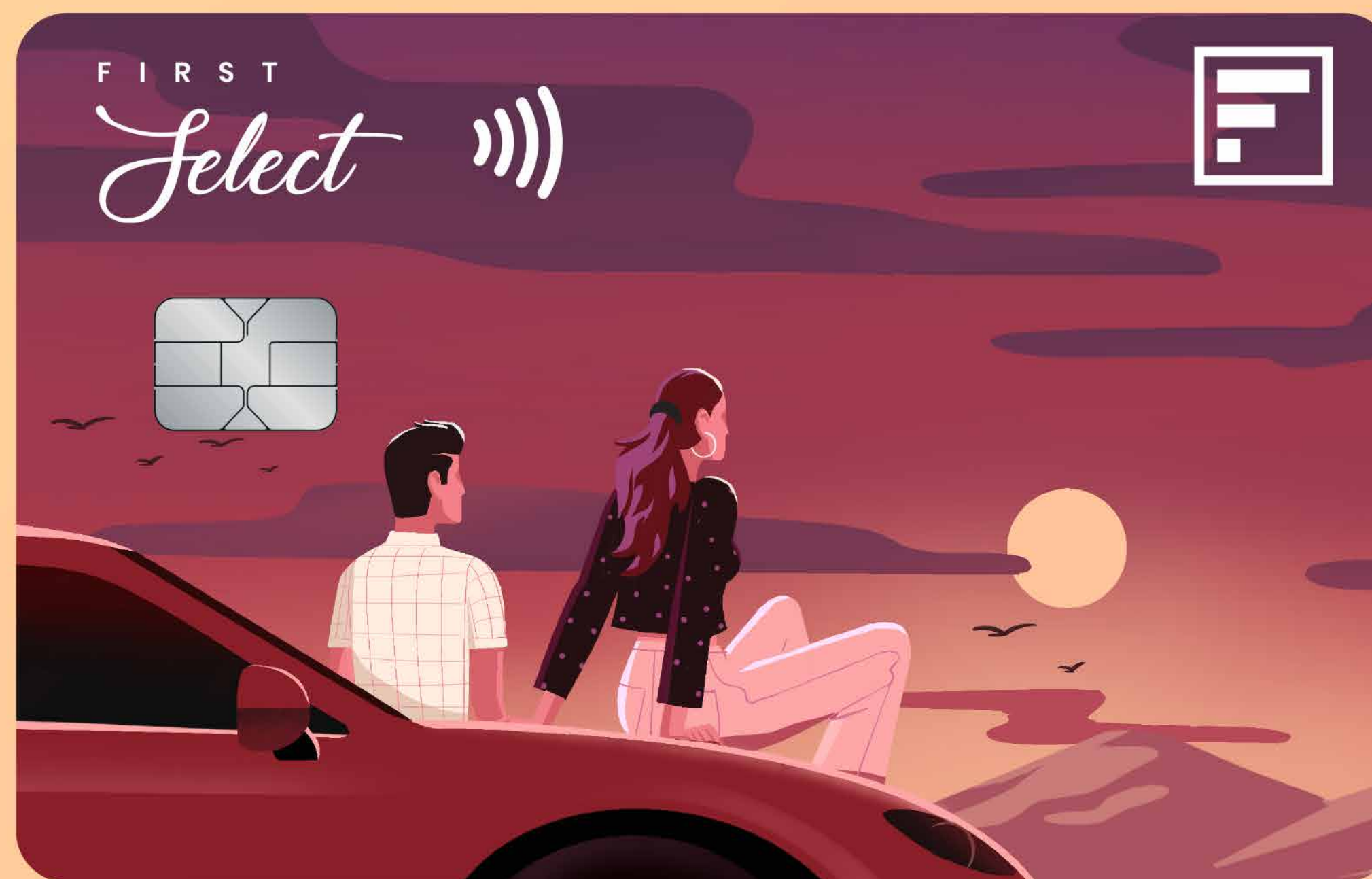




**Milestones** matter.  
**Moments**, more so.



*#MakeMomentsCount* with the  
**FIRST Select Credit Card**



A credit card that gives every milestone

# The Moment They deserve

Presenting the **FIRST Select Credit Card**,  
designed to transform every success into a call for celebration.  
Use it to turn your many accomplishments into moments of pride.

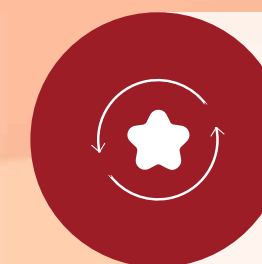
## Features to enhance every moment



Lifetime-free  
Credit Card



Welcome benefit  
worth ₹1,500



Up to 10X  
Reward Points  
that never expire



Dynamic  
interest rate



Dining and  
Movie Offers



Low Forex Markup  
at 1.99%



Access to  
Domestic Airport &  
Railway lounge



Interest-free  
cash withdrawals



Trip Cancellation Cover  
of up to ₹10,000

Make use of these privileges, and a lot more, with lifetime benefits!  
Scroll on to find out about all the exclusive benefits you can access.



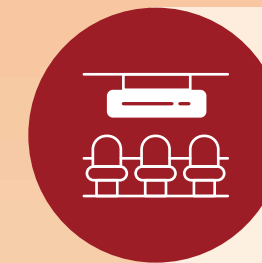


# Every journey can be an *Exceptional adventure*

Complimentary Access to Domestic Airport lounges



8 complimentary Domestic Airport Lounge visits per year, on spending ₹20,000 in the previous month



16 complimentary Railway Lounge visits per year, on spending ₹20,000 in the previous month



Low Forex Markup at 1.99%



Free trip cancellation cover of up to ₹10,000 on hotels & flight bookings



Indulge In

# Tasteful Offers



Buy 1 Get 1 offers on movie tickets  
up to ₹125 (Valid twice per month)



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



Enticing 300+ brand  
offers all year long!



Enjoy

# Unlimited Rewards

with Every Swipe.



Never-expiring Reward Points



10X Reward Points on your Birthday



Multiple redemption options

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 the 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 the 10X reward program and 10X threshold calculations.

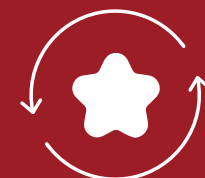


# One Card, *Infinite Possibilities.*

Earn up to **10X Reward Points** on your **FIRST Select Credit Card.**



Interest-free ATM Cash  
Withdrawals for up to 45 days



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



5% cashback (up to ₹1,000) on the  
transaction value of the first EMI done  
within 30 days of card generation



Convert your big transactions  
to easy EMIs



Low interest rate (APR)\*  
from 0.71% to 3.85% per month  
(8.5% to 46.2% per year)



Roadside Assistance  
worth ₹1,399



Fuel Surcharge Waiver of  
up to ₹300 per month



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





# Experience the convenience of UPI in 4 simple steps.

**Make payments seamlessly with UPI and earn up to ₹200 cash back on the first 4 UPI transactions**

**Link your Credit Card to the UPI app of your choice in 4 easy steps:**

**1**

Open  
preferred  
**UPI app**

**2**

Go to the  
**'Account' section**  
and select **'Add  
Credit Card'**

**3**

Select  
**'IDFC FIRST  
Bank'**

**4**

Set  
**UPI PIN**

**Activate UPI**



Scan to  
activate



PhonePe

paytm

G Pay

BHIM



# *But that's just the beginning!*

## The indulgence continues.



Do not own the  
**FIRST Select Credit Card** yet?

[Apply now](#)



Don't miss out on a  
**world of benefits!**

[Generate PIN](#)



Your **FIRST Select Credit Card**  
is powered for UPI.

[Activate UPI](#)

