



IndiGo and IDFC FIRST Bank Launch Co-Branded Credit Card

Offers benefits of two powerful networks, Mastercard & RuPay

Mumbai, August 18, 2025: IndiGo, India's most preferred airline, and IDFC FIRST Bank today announced the launch of the **IndiGo IDFC FIRST Credit Card**, a one-of-a-kind offering that combines the benefits of both Mastercard and RuPay networks through a single application, ensuring wider acceptance and maximum payment flexibility.

This partnership reflects a shared commitment to delivering value, convenience, and everyday benefits to customers. The card enhances travel experiences with lifestyle privileges, low forex markup, attractive trip cancellation cover, and accelerated rewards on IndiGo flight bookings, milestone spends, and everyday purchases. With this launch, IndiGo further strengthens the IndiGo BluChip loyalty program portfolio, offering customers more ways to earn IndiGo BluChips through everyday spends — making every transaction count towards their next flight.

This launch underscores IDFC FIRST Bank's vision of building a world-class bank, driven by a *Customer First* philosophy and powered by a modern digital and technology stack. The **IndiGo IDFC FIRST Credit Card** has been designed to offer unmatched accessibility, with an FD-backed option that makes this premium dual-network product practically assured to everyone, while maintaining responsible credit risk practices.

Key Highlights of the IndiGo IDFC FIRST Credit Card:

- Dual-Network Card Pair:
 - Comes as a **two-card offering — Mastercard & RuPay** issued under a single application, ensuring broad acceptance across **domestic, international, and UPI transactions**
- Two Ways to Apply:
 - Payment of **₹4,999 joining fee**
 - Or application with a **₹1 lakh Fixed Deposit** for **zero joining fee** and guaranteed approval
- Welcome Benefits (Joining Fee Route):
 - Voucher worth **5,000 IndiGo BluChips**
 - Complimentary **6E Eats meal voucher**
- Activation Benefit:
 - Additional **3,000 IndiGo BluChips** on spending ₹1 lakh within 90 days of card issuance
- Accelerated Earn Rates:
 - **Up to 22 BluChips/₹100** on IndiGo flight bookings via the IndiGo website and mobile app
- Milestone Benefits:
 - Earn up to **25,000 IndiGo BluChips every year** on crossing key annual spend thresholds
- Travel & Lifestyle Privileges:
 - **Low forex markup of just 1.49%**
 - **Trip cancellation cover**, travel insurance, and other lifestyle benefits

The IndiGo IDFC FIRST Credit card allows customers to earn free flights faster with earnings across daily spends. With annual spends of **₹12 lakh** (Assuming 15% on Flight Bookings on IndiGo Web & App), customers can earn up to **60,000 IndiGo BluChips** plus bonus vouchers of **25,000 IndiGo BluChips**, every year—enough for



multiple free flights to popular destinations. In the first year, they also enjoy additional Bonus vouchers of up to **8,000** IndiGo BluChips depending on their card type

Speaking about the launch, **Shirish Bhandari, Head – Credit Cards, Tolls & Transit and Loyalty**, said, “With the IndiGo IDFC FIRST Credit Card, we’re making premium travel accessible to all — not just a few. This is more than just a credit card; it’s a bold step toward democratizing travel and financial empowerment by allowing every Indian — regardless of credit history — to own the same world-class product, through a flexible application journey that includes both traditional and Fixed Deposit-backed access.

Combined with a dual-network card pair, Mastercard and RuPay, the card ensures widest acceptance across India and globally, with the added convenience of UPI for everyday spends and a low forex markup of just 1.49% for international use. It’s a truly inclusive, digital-first, and rewarding travel card for today’s generation of flyers.”

Neetan Chopra, Chief Information & Digital Officer, IndiGo said: “It is our endeavor to continuously enhance the value proposition of IndiGo BluChip for our loyal customers, making this relationship a rewarding experience for them. We are delighted to join hands with IDFC FIRST Bank to offer co-branded credit cards to our customers that enable them to convert their everyday expenses into BluChips and enjoy travel benefits on our ever-growing network.”

Anubhav Gupta, Senior Vice President, Business Development, South Asia at Mastercard, said, “Travel today is about more than just getting from one place to another—it’s about comfort, convenience, and value throughout the journey. With this new card, Mastercard is proud to support a product that enhances every part of the travel experience. From easy bookings and rewarding spends to travel insurance and lifestyle perks, this card is designed to make travel simpler, more enjoyable, and financially smarter for consumers across segments.”

Speaking on the development, **Rajeeth Pillai, Chief Relationship Management, NPCI** said, “We are happy to collaborate with IDFC FIRST Bank and IndiGo to launch this co-branded credit card on the RuPay network. The card’s UPI-enabled functionality allows users to link their RuPay credit card to a UPI ID, enabling seamless and secure transactions. It also works seamlessly across POS and e-commerce platforms, offering users flexibility and wider acceptance. This innovative feature enhances accessibility and convenience, making everyday transactions as well as travel-related spending more rewarding and secure for users.”

Application Process on IndiGo IDFC FIRST Credit Card Webpage:

IndiGo IDFC FIRST Credit Card (₹4999 + GST Joining Fee):

Step1: Customer selects to apply for Rs. 4999 joining fee card.

Step 2: Customer enters basic personal details

IndiGo IDFC FIRST Credit Card (₹0 Joining Fee with ₹1 Lakh FD):

Step 1: Customer selects to apply for Zero joining fee card with Rs 1 Lac FD

Step 2: Customer enters basic personal details



Step 3: Basis eligibility, customer will be offered the IndiGo IDFC FIRST Credit Card limit.

Step 4: Customer's IndiGo BluChip Membership ID will be fetched or created during the application

Step 5: Customer completes instant video KYC (if required)

Step 6: Customer pays the Joining Fees to avail welcome offers & initiate delivery of Cards.

Step 7: Customer will receive a combined welcome kit with both Mastercard & RuPay cards

Step 3: Customer will be offered an assured card and limit basis the FD

Step 4: Customer's BluChip ID will be fetched or created during the application

Step 5: Customer funds the FD with an FD of Rs. 1L

Step 6: Customer completes instant video KYC (if required)

Step 7: Customer will receive a combined welcome kit with both Mastercard & RuPay cards

About IndiGo :

IndiGo is India's preferred and amongst the fastest growing carriers in the world. IndiGo has a simple philosophy: offer fares that are affordable, flights that are on time, and provide a courteous and hassle-free travel experience across its unparalleled network. With its fleet of 400+ aircraft, the airline operates around 2200+ daily flights, connecting 90+ domestic and 40+ international destinations, inducted 58 aircraft in 2024 and welcomed over 118 million customers in FY25. IndiGo was also named the 'Best Airline in India and South Asia' by Skytrax at the World Airline Awards 2025.

For more information, please visit <http://www.goindigo.in/> or download our mobile app. You can also connect with us [Facebook](#) | [Twitter](#) | [Instagram](#) .

About the Bank

IDFC FIRST Bank is a fast growing, new age Private Sector Bank created in India with a vision of building a world-class Bank in India, focused on Ethical, Digital, and Social Good Banking. The Bank has 35.5 million live customers, a customer deposit base of Rs. 2,56,799 crore and loans and advances of Rs. 2,53,233 crore, spread over 60,000 cities, towns, and villages across India. It has 1,016 branches but is built as a digital first Bank in scale, scope, and approach.

Its customer deposits are growing at 26% YoY and Loans & Advances growing by 21% YoY (June 30, 2025) based on friendly user digital interface, ethical approach, customer friendly products, strong brand, and high corporate governance. Its technology stack is built on advanced technology using cloud native experience layer, microservices led architecture, and powered by advanced data platform, analytics, and Artificial Intelligence.

Its mobile App has over 2 million views and is rated 4.9 on Google Playstore and 4.8 on Appstore. The App is rated #1 in India and #4 App in the world by **The Forrester Digital Experience Review™**: Global Mobile Banking Apps, Q4 2024 for prioritising Customers' financial well-being, comprehensive suite of financial management features, and personalized financial insights, providing educational resources and expert guidance through its Financial Wellness Corner and IDFC First Academy.

The 7 Core Principles of IDFC FIRST Bank

1. **Vision:** Building a world-class Bank in India, focused on Ethical, Digital, and Social Good Banking.
2. **Universal Bank:** IDFC FIRST Bank is a Universal Bank, offering a comprehensive range of services, including Retail, MSME, Rural, Startups, Corporate Banking, Cash Management, Wealth Management, Deposits, Government Banking, Working Capital, Trade Finance, and Treasury solutions.

3. **Ethical Banking:** The Bank adheres to a "Near and Dear" test, ensuring its products are so customer-friendly that employees can confidently recommend them to loved ones. The Bank is committed to doing right by customers even when no one is watching and believes that income earned unethically is not worth earning.
So, the Bank has simplified descriptions, calculations, and legal jargon to avoid confusing customers and offers "ZERO FEE Banking" on all savings account services, including SMS alerts, IMPS, RTGS, NEFT, cash deposits, non-home branch access, ATM withdrawals, cheque books, Demand Drafts, Pay Orders, duplicate statements, and other commonly charged services. It is the first and only bank in India to do so.
4. **Customer Friendly Banking:** IDFC FIRST Bank credits interest monthly on savings accounts. For credit cards, it offers lifetime-free cards with no minimum spend conditions, non-expiring reward points, zero interest on ATM cash withdrawals, and dynamic low APR. Any applicable fees are transparent and clearly explained.
5. **Digital Banking:** The Bank's modern technology stack delivers high-quality services across mobile, branch, internet banking, call centres, and relationship managers.
6. **Social Good Banking:** The Bank is financially inclusive with high asset quality. It has financed over 38 million customers, including 16 million lifestyle improvement loans, 15 million loans to 4.3 million women entrepreneurs, 6.5 million vehicle loans, 1 million sanitation loans, 1 million livelihood loans, 300,000 SME loans, and 100,000 home loans.
7. **ESG:** The Bank holds high ESG scores, reflecting its commitment to financial inclusion and social responsibility.