

UPI Everywhere!

Activate FIRST Digital RuPay on existing* IDFC FIRST Bank Credit Cards

Joining Fee ₹199 + GST Annual Fee (2nd year onwards) ₹199 + GST



- Instant issuance against your existing IDFC FIRST Credit Card
- Scan & pay at a wide merchant network of over 60 million QR codes
- Fully digital Card linked to existing credit limit
- Up to ₹200 cash back on the first 4 UPI transactions
- Up to 3X Reward Points on all UPI transactions
- Interest free credit period for up to 48 days
- Convert UPI Credit Card transactions of ₹2,500 or more into EMIs



FIRST Millennia Credit Card



- Welcome benefits worth up to ₹1,500
- Up to 10X never expiring Reward Points, redeemable anywhere online
- Enjoy a 25% discount (up to ₹100) on movie tickets, once every month
- Over 300+ merchant offers, all year long!



FIRST Classic Credit Card



- Welcome benefits worth up to ₹1,500
- Up to 10X never expiring Reward Points, redeemable anywhere online
- 3X Reward Point on online and offline spends (up to spend threshold)
- 16 complimentary Railway lounge visits per year
- Enjoy a 25% discount (up to ₹100) on movie tickets, once every month
- Over 300+ merchant offers, all year long!



FIRST Select Credit Card



- Welcome benefits worth up to ₹1,500
- Up to 10X never expiring Reward Points, redeemable anywhere online
- 8 complimentary domestic airport and 16 complimentary railway lounge visits* per year
- Buy 1 Get 1 offer on movie tickets up to ₹125 twice every month
- Trip cancellation cover for up to 2 claims, up to ₹10,000 on hotel and flight booking
- Forex mark-up charges: 1.99%



FIRST Wealth Credit Card



- Welcome benefits worth up to ₹1,500
- Up to 10X never expiring Reward Points, redeemable anywhere online
- 8 complimentary Domestic airport lounge and spa visits per year
- 8 complimentary visits per quarter to international airport lounges.
- Buy 1 Get 1 offer on movie tickets up to ₹250 twice every month
- Trip cancellation cover for up to 2 claims, up to ₹10,000 on hotel and flight bookings
- 2 complimentary golf rounds per month*
- Lower Forex mark-up charges: 1.5%



FIRST SWYP

Joining Fee (1st year) and Annual Fee (2nd year onwards) - ₹499 + GST

- Pay in full or EMify your eligible balances at a **flat monthly EMI conversion fee** and no other charges
- Min **10% off** Dominos, EaseMyTrip, SUGAR Cosmetics, TATA CLiQ & Zomato
- Welcome offers on spends and EMI conversion
- Referral benefits worth ₹11,000+** including annual fee waiver, cash backs, airport lounge access & much more
- 25% off*** on movie tickets up to ₹100, once every month



Joining Fee (1st year) and Annual Fee (2nd year onwards) - ₹4,999 + GST



Know More

- 1 complimentary Premium Economy Ticket Voucher***
1 One-Class Upgrade Voucher*
- Earn up to 6 CV Points* on all spends
- Unlock up to 6 Premium Economy Ticket Vouchers every anniversary year
- 8 complimentary visits to domestic **airport spas & lounges** along with 4 complimentary visits to **international airport lounges** yearly*
- Trip cancellation cover for up to 2 claims of up to ₹10,000 on flight and hotel bookings
- 12 complimentary golf lessons and 4 complimentary rounds of golf every year



Joining & Annual fee - ₹199 + GST (FIRST Power)
Joining & Annual fee - ₹499 + GST (FIRST Power+)

- Welcome benefits worth ₹2,500
- Up to 3X Reward Points* on offline & online spends
- Up to 175 litres of **free fuel** annually at HPCL outlets
- Up to 5% savings on IDFC FIRST FASTag recharges, utility & grocery spends
- Up to 4 complimentary **domestic airport lounge visits*** per year
- 25% off*** on movie tickets up to ₹100, once every month
- Powered for UPI*



- Credit limit = up to 200% of FD value, Minimum 100% of FD value
ATM cash withdrawal limit
(Industry norm: Between 20% to 80% of FD Value)
- ZERO** forex mark-up charges
- Assured approval, no credit history or income proof required
- Up to 4X **never expiring Reward Points**, redeemable anywhere online
- Shopping and dining offers at 300+ outlets
- Buy 1 Get 1 offer*** on movie tickets up to ₹300, once every month

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Activate UPI

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- Up to ₹200 cash back** on the first 4 UPI transactions
- Up to 3X Reward Points on all UPI transactions
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- Convert UPI Credit Card transactions of ₹2,500 or more into EMIs

