



ALWAYS YOU FIRST

FIRST WOW! Credit Card

Go global & pay **#LikeALocal** on every international spend



BEGIN YOUR WOW! JOURNEY

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Rewards that take you places





WOW! Experience Starts Now

WELCOME BENEFIT



Get 5% Cashback up to ₹1,000 on the transaction value of first EMI done within 30 days of card generation (applicable on direct EMI purchase or transaction converted to EMI)



Convert transactions above ₹2,500 into EMIs basis eligibility

4 EASY STEPS TO MAKE THE MOST OF YOUR CARD



Download the IDFC FIRST Mobile Banking App



Generate the Credit Card PIN for merchant outlet & ATM transactions



Enable your Credit Card for online & contactless transactions



You can also call us on 1800 10 888 to activate your Credit Card



WOW! Benefits like no other



0% Forex
Mark-up



Lifetime free



0% interest on
cash withdrawals*
for up to 45 days



Low Interest rate
starting at 8.5%** p.a.



100% cash
withdrawal of
FD value



Earn interest# on
your FD

*Cash Advance Fee of only INR 199 + applicable taxes is applicable per transaction.

**IDFC FIRST Bank offers dynamic interest rate (%APR) range from 8.5% p.a. to 46.2% p.a.

#For latest information regarding Fixed Deposits, please visit the Fixed Deposits web page



WOW! Rewards that take you places



4X Reward Points on
online and offline spends*



4X Reward Points on
international spends



1X Reward Points on
insurance premium
and utility bill payments



Instant Redemption at partner stores
and online merchants at a minimal
reward redemption fee of ₹99+ GST

Reward Points that never expire

1X = 1 Reward Point per ₹150 spent | 1 Reward point = ₹0.25

*Rewards Program is not applicable on Fuel, EMI transactions & Cash withdrawals

Education Surcharge: A 1% fee (minimum ₹249) will apply to education fee payments made through third-party platforms such as CRED, PayTM, Cheq, MobiKwik, and others.

Rent Surcharge: A 1% surcharge of transaction value subject to minimum of ₹249 per transaction will be applicable on Rental Spends

Utility Surcharge: A 1% surcharge on utility spends if utility spends in a statement cycle exceed ₹20,000

[Click here for MITC](#)



WOW! Privileges you deserve



Fuel surcharge waiver* of 1%, at all fuel stations across India, up to ₹200/month



Complimentary Roadside Assistance worth ₹1,399



Personal Accident Cover of ₹2,00,000*



Lost Card Liability Cover of ₹25,000

[Click here to know more](#)

*1% fee on total fuel spends will be applicable if fuel spends exceed ₹30,000 in a statement cycle



WOW! Offers like no other



Enjoy offers & discounts on your favorite merchants, every day of the week



Offers on 300+ merchants all year long



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

[Click here to know more](#)

*1% fee on total fuel spends will be applicable if fuel spends exceed ₹30,000 in a statement cycle



Make payments seamlessly with UPI

Earn up to **₹200 cashback** 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

Earn More Rewards on Your UPI Spends

- 3X rewards on UPI spends above ₹2,000
- Earn 1X rewards on UPI spends below ₹2,000
- Earn 1X rewards on all utility* and insurance payments

Activate UPI



Scan to activate



ALWAYS YOU FIRST

**Call 1800 10 888 or click <https://idfcfir.st/ccpin>
to generate your PIN and start enjoying the benefits**