



**IDFC FIRST
Bank**

ALWAYS YOU FIRST



Customer Friendly Features exclusively for you!

Get **#MoreFromYourBank**

Vision

*To build a world class Bank in India
guided by **ethics**, powered by **technology**
and be a force for **social good***

Mission

To build the world's most customer friendly Bank

Customer Copy Version 11.0: May'26

Building a World Class Bank



About the Bank

- 1. Vision:** To build a world-class Bank in India, founded with principles of Ethical, Digital, and Social Good Banking.
- 2. Scale:** IDFC FIRST Bank is one of India's fast-growing private banks, building its UI, UX, and tech stack like a fintech. As of December 31, 2025, the Bank serves 35 million customers, with a customer business of ₹5,62,090 Crore (\$63.0b) comprising customer deposits of ₹2,82,662 Crores (\$31.7b) and loans & advances of ₹2,79,428 Crores (\$31.3b). Customer deposits grew 24.3% YoY and loans 20.9% YoY. We reach over 60,000 cities, towns, and villages, operate through 1,066 branches.
- 3. Scope:** We are a universal Bank offering complete range of services, including Retail, MSME, Rural, Startups, Corporate Banking, Cash Management, Credit Cards, Wealth Management, Deposits, Government Banking, Working Capital, Trade Finance, and Treasury solutions.
- 4. Ethical Banking:** We are committed to doing right even when customers are not watching. We have simplified descriptions, calculations, and legal jargon to avoid confusing customers.
- 5. Digital Banking:** The Bank's modern technology stack delivers high-quality services across all channels like mobile, branch, internet banking, call centers and relationship managers. Built on **cloud-native, API-led, microservices architecture**, supported with **data, analytics, AI, and fine aesthetics**, we strive to deliver fintech-grade experiences on banking platform.
- 6. Social Good:** We work for society. We have impacted over 40 million lives including 3.6 million women entrepreneurs. We have financed over 7.5 million lifestyle improvement loans (for laptops, washing machines, refrigerators etc. that enhance the quality of life of middle class), 2.5 lakh electric 2W and 3W vehicles, 2.7 lakh water, sanitation, and hygiene loans, 2 million livelihood (cattle) loans, and 3,00,000+ SMEs. On deposits, we provide access of premium investment research, which is usually reserved for the wealthy, even to those holding balances as low as ₹5,000. Our ESG scores are high and improving.
- 7. Customer Friendly Banking:** We make banking easy by having a customer first approach. We have a suite of credit cards tailored to every individual's needs. Our range also includes FD-backed assured credit cards, providing accessible credit solutions for customers who are new to credit or do not yet have an established credit history - helping make credit cards available to everyone. We create "pull" products that customers actively seek out.
- 8. Governance:** We adhere to regulatory guidelines in **letter and spirit** and actively work with regulators to make things better. We take pride in maintaining highest levels of corporate governance.
- 9. Shareholders:** We are building a **well-diversified universal banking portfolio** designed to deliver **consistent ROE of 16%+**.
- 10. Employees:** IDFC FIRST Bank is designed to be a happy place to work, with cutting-edge roles, meaningful growth opportunities, and a culture of meritocracy. Compensation is healthy, efforts are recognized, and employees experience the pride and excitement of creating a world-class Bank in India.

Key Excerpts of our MD & CEO's Messages from our Annual Reports that outline our vision while creating products and services

Annual Report: 2024-25

“ As India emerges from \$4 trillion to be US\$ 10 trillion in 10 years, large opportunities will emerge across all segments; Corporate, Retail, MSME, Rural, Startups, and Government. We want to be fully prepared for this future. **Hence, we are building a comprehensive suite of Universal Bank products and solutions for all these segments.** ”

Annual Report: 2018-19

“ The founding years, which I call the next five years, are particularly important, as the DNA we establish now will be hard to correct later. **We will make every effort to sell the right products to customers, avoid mis-selling, avoid selling such third-party products that make wonderful fees for us but at the cost of expensive products for the customer.** If we make a mistake, we will apologise and correct it. After all, we do not want to take this Bank to great heights in profits and profitability while having earned any penny that truly does not belong to us. ”

Annual Report: 2018-19

“ **We want to touch the lives of millions of Indians in a positive way by providing high quality banking services to them, with particular focus on aspiring consumers and entrepreneurs of our new India, using contemporary technologies.** ”



**ENJOY A SAVINGS
ACCOUNT THAT
PUTS YOU FIRST**

Get **#MoreFromYourBank**

Savings Account



Earn **Monthly Interest Credits** on your Savings & enjoy the power of monthly compounding interest

6.5%
Interest
p.a.

Earn **Higher Interest Rates** of up to 6.5% p.a. on your savings

Get **#MoreFromYourBank** with IDFC FIRST Bank Savings Account

Interest rate of up to 6.5% p.a. applicable as on 21st April 2026 on Savings Account balances above ₹3 Lakhs up to ₹25 Crores. Interest rates are subject to periodic changes. For more details, visit <https://www.idfcfirst.bank.in/interest-rate>.

Monthly Interest Credits

Unique Feature

Experience the joy of receiving monthly interest credits on your Savings Account

IDFC FIRST Bank is the first universal Bank to offer this feature. Our customers earn "interest on interest" and get the power of monthly compounding interest

Did you know?

Monthly Compounding Interest payout



Quarterly Interest Payout

is better for you than

Why?

When you get interest credit in Month 1, the interest for Month 2 is paid on your opening balance + interest received in Month 1 and so on. So you earn more

Can you afford not to have an IDFC FIRST Bank Savings Account?

Scan the QR code to open a Savings Account



Additional Features

Higher privileges on your Debit Card

(Applicable on ₹25K
AMB Savings Accounts)

Feature for feature, better privileges for you! IDFC FIRST Bank gives **higher daily POS and ATM withdrawal limits** as compared to most universal banks. Get one of the highest Personal Accident and Air Accident Insurance cover on Debit Cards



Higher Daily ATM Limit
of ₹2 lakhs



Higher Daily POS Limit
of ₹6 lakhs



Complimentary Domestic Airport
Lounge Access, 1 per quarter



Unlimited free ATM transactions
at IDFC FIRST Bank ATMs



Higher Personal Accident
Cover of ₹35 lakhs



Higher Air Accident Cover
of ₹1 crore

For Personal Accident & Air Accident Insurance Covers to be applicable, customers need to complete at least 1 POS or eCom transaction worth ₹500 or more with their IDFC FIRST Bank Debit Card, for previous 3 calendar months preceding the month of incident.

Air Accident Insurance Cover is applicable on booking flight ticket using your IDFC FIRST Bank Debit Card in addition to the above condition.

Lounge benefit availability is subject to maintaining the required balance as per the terms and conditions of your account variant.

Scan the QR code to
open a Savings Account





Credit Cards

Credit Card Offerings

Unique Feature

ZERO

annual fees and joining fees!

No minimum spend conditions!
So no pressure on you!



ZERO

interest on ATM cash withdrawal
using our Credit Cards, till
the next due date (market
norm ~48% p.a.)



Low, dynamic interest rates!

On our Credit Cards, starting at 8.5% p.a. (against usual
market rates starting at ~36% p.a. APR)



Never expiring Reward Points - Redeemable Online!

Most bank credit card reward points expire in 2-3 years



FD-backed Credit Cards

Enjoy benefits like Zero Forex mark-up,
airport lounge access and Cashback on
spends with our assured Credit Cards
while your Fixed Deposit keeps on
earning high interest.



FIRST WOW!
Credit Card



FIRST WOW!
Black Credit Card



Hello Cashback
Credit Card

Here's how we measure up against most Bank Credit Cards:

Features	IDFC FIRST Bank Credit Cards	Most Bank Credit Cards
Fees	Lifetime free (no conditions apply)	Joining or annual fees (conditional waivers)
Annual Interest Rate	Low interest rates between 8.5% - 46.5% p.a.	Generally between 36% - 44% p.a.
ATM Cash Withdrawals	Interest-free ATM cash withdrawal for up to 45 days ATM cash withdrawal fee of ₹199	3.5% interest p.m. on ATM cash withdrawal is charged from day one + ATM cash withdrawal fee of 2.5% or minimum ₹500
Reward Points	Up to 3X Reward Points on offline / in-store spends Up to 10X Reward Points on birthday spends Up to 10X Reward Points on incremental spends above the threshold amounts for respective cards	2X - 5X Reward Points with Terms and Conditions
	Never-Expiring Reward Points	
	Reward Points as good as cash: Pay using your Reward Points for online purchases and at merchant partner outlets. 1 Reward Point = ₹0.25 For more details on our Reward Program, refer to the Product Guides on our website	Redemption process may vary but usually points are redeemable only against limited options / catalogue.

FIRST Millennium, FIRST Classic, FIRST Select, FIRST Wealth and FIRST WOW! Credit Cards are our current lifetime-free cards, kindly check www.idfcfirst.bank.in/credit-card for more details. IDFC FIRST Bank reserves the right to change the above fee structure, as per market norms. The interest rate (Annual Percentage Rate - APR) offered to individuals is based on various factors such as credit score, banking relationship value, income profile, repayment behavior, etc. Zero interest on ATM cash withdrawal up till due date - maximum 45-day period from the start of the billing cycle. Reward Points and related features may vary on co-branded cards such as LIC Classic Credit Card, LIC Select Credit Card, FIRST Power Credit Card and FIRST Power+ Credit Card, or even some of the bank's cards such as FIRST WOW! Credit Card, Diamond Reserve Credit Card, GaJ: Credit Card and FIRST Private Credit Card. Reward redemption fee of ₹99 + GST applicable at each redemption. 1 Reward Point = ₹0.25. Reward redemption fee may vary from card to card, for more details on our Reward Program please refer to the product guide on our website. The applicable Fixed Deposit (FD) rates are notified on www.idfcfirst.bank.in/personal-banking/deposits/fixe-deposit and are subject to change from time to time. The depositors shall ascertain the FD rates on the value date of FD. The above comparison is based on publicly available data as on November 2024 for similar Credit Cards. All rights reserved. Please refer to the terms and conditions on our website (www.idfcfirst.bank.in/credit-card/terms) or the respective product web pages.



Scan the QR code to apply now

Additional Features

Unique Feature



Power of UPI on IDFC FIRST Bank Credit Cards



Digital RuPay Card, linked to your existing IDFC FIRST Bank Credit Card



Earn never-expiring Reward Points, even on UPI transactions



Instant issuance: Ready for scan-and-pay at merchant QRs

Know more about UPI on Credit Card



Joining fees: ₹199 + GST, Annual fees (2nd year onward): ₹199 + GST

Unique Feature



Choose a picture to put on your Credit Card

Personalise your IDFC FIRST Bank Credit Card with moments that are dear to you.

Scan the QR code to apply now



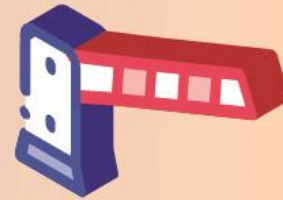
On a mission to build India's most customer friendly Bank!

FASTag

Unique Feature

India's First Bank to offer '3-in-1' FASTag

which ensures complete mobility solutions for you, with Toll, Fuel & Parking payment capabilities enabled on a single FASTag



Unique Feature

FASTag recharge via Payments on WhatsApp

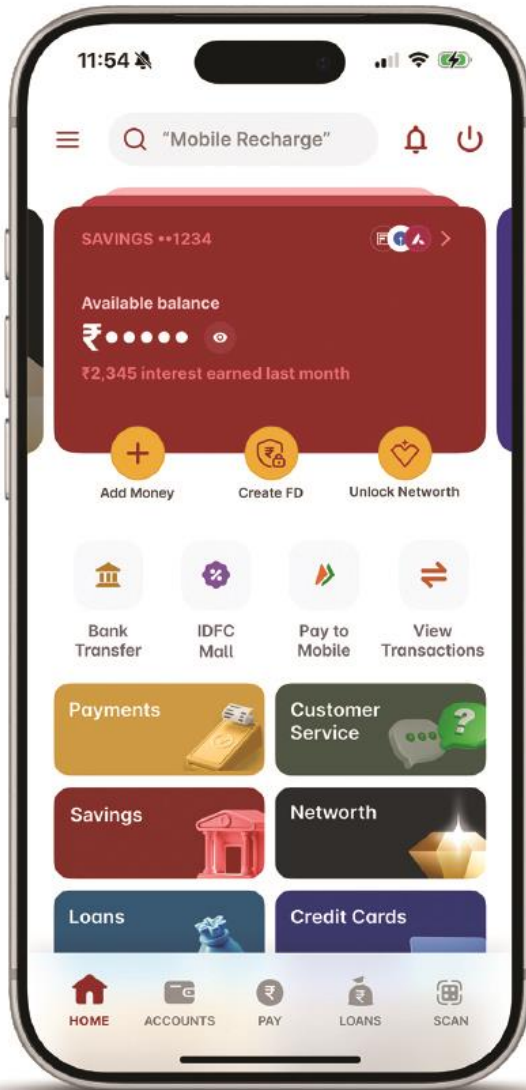
We are the first Bank to enable FASTag recharge through Payments on WhatsApp for you



Scan the QR code to know more



On a mission to build India's most customer friendly Bank!



Rated #1 Bank App in India as per The Forrester Digital Experience Review™: Global Mobile Banking Apps, 2025.

Mobile Banking

Unique Feature

Advanced New Mobile App

250+ features like Universal search, Goal-based Investing, Mutual Fund Investment assistance, Lightning-fast Payments, International Payments, Networth powered by Account Aggregator, Mutual Fund Aggregator, Personal Finance Manager, Auto-categorization of spends, single app for personal & business banking needs, and much more



Scan the QR code to
download the App



Wealth Management

Unique Feature

Contemporary Wealth Management

Research-backed curated funds with forward looking guidance, AIFs, PMS, paperless Demat Account opening, private equity opportunities, offshore investment solutions, and more



Full suite of investment solutions :

- ★ Digital Mutual Fund KYC
- ★ Track external Mutual Funds
- ★ ACE Funds – Quant based fund selection
- ★ DIY Term and Health Insurance with quote comparison
- ★ Digitally Assisted Investments
- ★ Goal based investing



Every product and service offering are subject matter of applicable Terms and Conditions. Please visit IDFC FIRST Bank Limited's ("Bank") official website for the latest information. Mutual fund investments are subject to market risks. Please read the scheme information and other related documents carefully before investing. Past performance is not indicative of future returns. Please consider your specific investment requirements before choosing a fund or designing a portfolio that suits your needs. The Bank does not offer Investment Advisory Services. The Bank is a registered Mutual Fund Distributor with ARN code 110136. Alternate Products are offered through referral arrangement with third-party product providers without any risk participation by the Bank. Insurance is the subject matter of solicitation. The Bank is a Registered Insurance Corporate Agent having license number CA0106. The purchase of Insurance products through the Bank is purely voluntary and not linked to availing of any other services of the Bank. Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of any Merchant or any third party and is not intended to create any rights and obligations.

Scan the QR code
to know more



NRI Solutions

Unique Feature

Seamless NRI Banking Services

where you enjoy attractive exchange rates and a faster banking experience



Attractive Interest rates

Higher returns across your NRI accounts in INR, FCY and Rupee max plans. Earn tax-exempt interest with NRE savings account



Attractive Exchange rates on remittances

Transfer funds without any fee or commission at competitive exchange rates



Access your account from anywhere, anytime

Our advanced mobile app lets you access all our banking solutions from anywhere around the globe



Dedicated Relationship Manager

A dedicated RM to help you with your financial needs in India



One click Portfolio Investment Scheme (PIS) Account

Simplify trading in equity market with instant online Portfolio Investment Scheme (PIS) account



Airport Lounge Access

Complimentary domestic airport lounge access provided to customers twice every quarter

For more information on lounge access, visit www.idfcfirst.bank.in/personal-banking/payments/cards/debit-card/signature-cards-page

Scan the QR code to know more



Loans

Unique Feature

Tailor made loan offerings for your personal and business needs

with quick processing and most attractive interest rates



Home Loans

Get higher eligibility and attractive interest rates



Loan Against Property

Avail of loan of up to ₹ 15 Crores with an extended tenure of 25 years



Business Loans

Avail of loan of up to ₹ 1 Crore with our end to end digitised process



Education Loans

Championing your future with loans of up to ₹2 Crores for International & Domestic Education



Car Loans

Best-in-market loan tenure of 10 years for new Car Loans

T&Cs Apply

Scan the QR code to know more



Tailor-made loan offerings for your personal and business needs

with quick processing and most attractive interest rates



Two Wheeler Loans
Enjoy zero processing fee & instant approvals



Commercial Vehicle Loans
Attractive loan tenure of up to 6 years



Personal Loans
Get loan of up to ₹1 Crore for all your needs



Professional Loans
Get collateral-free funding up to ₹1 Crore



Gold Loans
Safe and secure Gold loan with paperless process

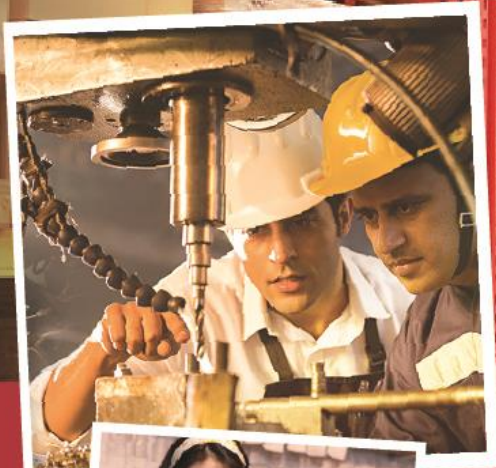


Consumer Durable Loan
Upgrade your lifestyle with instant Consumer Durable Loan of up to ₹8 Lakhs

T&Cs Apply

Scan the QR code to know more





ENJOY ZERO CHARGES ON 40+ COMMONLY USED CURRENT ACCOUNT SERVICES

Get **#MoreFromYourBank**

Current Account

IDFC FIRST Bank offers ZERO Fee Banking on 40+ commonly used banking services for Platinum Current Account, Gold Current account. These services are being offered free in good faith, and in case of abuse, the bank reserves the right to charge fees as per market norms. All rights reserved.

Current
Account

BRAVO feature on MSME & Startup Current Account

**INDUSTRY
FIRST**

Unique Feature

Get

6.30% Interest
p.a.
on FD with **BRAVO**

Introducing BRAVO, an auto-sweep to Fixed Deposit feature

Set up an **Auto-Sweep** into **Fixed Deposit (FD)** on Current Account, with **no penalty on premature FD breakage**. India's **first and only Bank** to offer this as a feature on select Current Account variants, for new accounts opened, and even for existing customers.

How it works!



Choose any amount above ₹5 Lakhs for **auto-sweep** to a FD



FD will break only when Current Account balance goes below **₹5 Lakhs**



Earn interest of up to **6.30% p.a.** on the FD



FD breakage will not attract any **penalty on withdrawal**



Balance above the set threshold moves into a **FD on a daily basis** in multiples of ₹1000



FD breakage will be in **units of ₹1** to give you **maximum benefit**

BRAVO feature is available on Current Accounts with Average Monthly balance requirement of ₹2 Lakhs. For more details, please visit: www.idfcfirst.bank.in/bravo-feature. The applicable Fixed Deposit (FD) rates are notified on the Bank's official website and are subject to change from time to time. The interest rate mentioned herein is applicable as on date for the deposits having 370 days tenure. The depositors shall ascertain the FD rates on the value date of FD. In case of pre-closure of FD, applicable bucket rate as per tenure will apply.

Scan the QR code
to know more



Rocket Current Account for Corporates

Unique Feature

Earn better returns while enjoying the same liquidity

6.30%

**p.a. on surplus balances
with auto-sweep to Fixed Deposits**



Zero charges

Enjoy zero charges on 25+ commonly used current account services



Flexible Do-It-Yourself threshold

Choose threshold at your convenience and have the flexibility to modify every month



Zero penalty

No penalty or charges on breaking an FD prematurely



Maximize your returns

Auto sweep surplus balances to a 370-day FD, earn 6.30% p.a. and automatically withdraw to nearest 1 rupee, ensuring maximum funds in FDs



Simplified account summary

View details on interest earned and track FD sweep-in / sweep-out from your account

Surplus balance level for auto-sweep is chosen as a percentage (%) of your previous month's daily average balance of "Rocket" CA balance. The applicable Fixed Deposit (FD) rates are notified on the Bank's official website and are subject to change from time to time. The interest rate mentioned herein is applicable as on date for the deposits having 370 days tenure. The depositors shall ascertain the FD rates on the value date of the FD. In case of pre-closure of FD, applicable bucket rate as per tenure will apply.

Business Banking Offerings

Unique Feature

Banking experience that puts your business FIRST



Avall paperless Working Capital Loan facility based on GST returns



Curated products for all business segments such as Traders, Self-employed professionals, Agri traders, New business owners, etc.



Comprehensive payment solutions with robust & secure infrastructure to enable smooth and reliable payments for businesses enabled via POS, QR code and more



WhatsApp banking for SMEs Balance inquiry, mini statement and much more made convenient with WhatsApp for business



ZERO fees on business transactions First Universal Bank to waive off limits or charges on business transactions across home and non-home branches



One stop for all Business needs with Current & Trade Account product suite that offers a single sign-on across Trade, FX booking & Cash Management

Scan the QR code to know more



Partner Offers

Unique Feature

Benefit from 100+ partner offers that enable growth at every stage of your business i.e. from inception to succession planning.

ERP & Accounting



Get up to 40% Off



Get 1 year Service free



Get up to 50% Off



Get up to 15% Off

HRMS Solution



Free Subscription



Selected Free Services

Legal & Taxation



Get up to 60% Off



Get 20% Off

Travel & Logistics



Savings up to ₹6500



Savings up to ₹5000



Savings up to ₹2000



Get Services worth ₹5000

Ecommerce



Savings up to ₹12000



Get Flat 30% Off



Get 50% Off

Others



Discounted Pricing on SIM, WiFi & Broadband



Intelligent Security Systems
Savings up to ₹4000



Get 30% Off

Scan the QR code
to know more



For more details, visit www.idfcfirst.bank.in/business-banking/beyond-banking-offers

Startup Banking

Unique Feature

Zero Balance Startup Current Account



IDFC FIRST Bank provides a ZERO Balance Current Account to startups for first 3 years. Get unlimited free NEFT, IMPS & RTGS transactions without worrying about maintaining a minimum balance

Scan the QR Code
to know more



Founder Success Program



Be part of a uniquely designed Leap to Unicorn program that gives you access to mentorship, networking, and fundraising opportunities through a meticulously planned journey

Unique Feature

Scan the QR Code
to know more



Wholesale Banking

Unique Feature

Meeting the Banking needs across the corporate ecosystem



Returns-led products:

Earn more with your funds and spends



Credit Cards: Pre-approved card limits that help your teams manage official expenses and give you greater control & trackability



Collections: Ensure easy and fast collections with tailored solutions for your business



Payments: Make hassle-free supplier, vendor and statutory payments



Trade Finance: Conveniently manage your trade finance needs with an integrated trade platform



Supply Chain Finance: Enable seamless financing for your suppliers and dealers



Treasury solutions: Specialized solutions for your investment, risk coverage and FX needs



Digital Banking: Consolidated views, dashboards, DIY API integrations and WhatsApp-led Banking

Scan the QR code to know more



FIRST X.CEL

Unique Feature

Explore next generation capabilities through our new Corporate Engagement Platform



A unified answer for your financial and ecosystem needs – across banks and beyond



Smart dashboard to effectively manage your inflows and outflows



Intelligent insights customized to your unique needs to enable faster decision making



A new integrated Receivables Management Solution to manage, collect and reconcile invoices

Scan the QR code to know more



Dear Customers,

I hope you enjoyed reading the compilation of our **unique customer-friendly** features.

As you know, our vision is to create a World Class Bank in India, and our mission is to create “The world’s most customer friendly Bank”.

Each of the features introduced by us is a reflection of the concrete action we are taking in this direction.

All our features, including the “**Zero-Fee**” concept for most services on our Savings, Salary and Current Account are quite unique, which our customers will appreciate and enjoy over time. Every product of IDFC FIRST Bank meets our “**Near Dear Test**”, i.e. we should be able to offer them to our closest family and friends, whom we love most.

We believe the DNA we build is important for the future. Hence, we are taking care that our products are truly customer-friendly at this stage of inception of our Bank.

Best Wishes,

V Vaidyanathan
MD & CEO





ALWAYS YOU FIRST