



वइतिग्व

A Metal Credit Card By IDFC FIRST Bank

#MadeOfIndia





वड्रेग्य

ROOTED IN INDIA, EMBRACING THE WORLD

Reflecting the opulence of India's rich cultural heritage, this metal card is designed for those who carry a piece of India wherever they go.







Pay your joining fee early for a quick dispatch of your metal Credit Card





Joining Fee Payment Benefit*

- 2500 reward points on receipt of joining fee
- 2500 reward points on spends of Rs. 20K in 2nd statement cycle
- 2500 reward points on spends of Rs. 20K in 3rd statement cycle Transaction exclusion for eligibility - Cash withdrawal, fee, charges, GST



Annual Fee: ₹2,999 + GST

Annual Fee Payment Benefit:

Spend minimum ₹8 Lakhs in the previous card anniversary year and get 7,500 Reward Points (worth up to ₹3000)





YOU HUM A BOLLYWOOD MELODY WHILE ENJOYING A CROISSANT IN PARIS

EMPOWERING EXPLORATION
WITH BESPOKE TRAVEL
BENEFITS



Low Forex Mark-Up

Low Forex mark-up fee of just 1% on international spends



Airport Lounge Access

4 complimentary visits to Indian airport lounges in a quarter*

2 complimentary visits to global airport lounges in a quarter*



Trip Cancellation Cover

Trip cancellation cover of up to ₹25,000 for up to 2 claims on hotel & flight bookings



Railway Lounge Access

4 complimentary visits to railway lounges in a quarter*

*Activate lounge benefit in the next calendar month by spending ₹20,000 in the current month





EVERY SPEND IS ENRICHING

REAP HIGHER REWARDS
WITH ASHVA



Accelerated Rewards – **50X Bonus Points on Hotel bookings & 30X Bonus Points on Flight** bookings done through the IDFC FIRST Bank Mobile App.



10X Reward Points on incremental monthly spends above **₹20,000,** and on birthday spends



Up to **5X** Reward Points under **₹20,000** in a monthly statement cycle



1 Point= ₹ 0.40 on travel bookings done through the IDFC FIRST Bank Mobile App 1 Point= ₹ 0.25 on other redemption platforms





ASHVA HOLDS THE KEY TO SAVINGS

ADDITIONAL BENEFITS ACROSS TRANSACTIONS



Up to 2 complimentary golf rounds / lessons per month*



Buy 1 Get 1 offer on movie tickets up to ₹400 **twice a month**



1% fuel surcharge waiver up to ₹300 in a statement cycle on fuel transactions valued between ₹200 & ₹5000

*Each round/lesson is unlocked on spending ₹20,000 and ₹40,000 in a statement cycle





STEP INTO THE WORLD OF PRINCELY PRIVILEGES WITH VISA INFINITE



Discounted airport meet & greet at 450 destinations.



Concierge for dining, staycation, flights, and activities.



Lucrative discounts on airport transfers in 3000+ cities.



Access to 900+ luxury hotels with exclusive benefits.







Dynamic Interest Rates (APR)



Interest-free ATM Cash Withdrawal for up to 45 days



EXTENSIVE RANGE OF ADDITIONAL SERVICES



Earn **upto 60X Reward Points** on travel bookings done through the IDFC FIRST Bank Mobile App



Convert your big transactions into easy EMIs



Complimentary Roadside Assistance worth ₹1399



Travel Insurance Covers worth \$1200





ASHVA COMES POWERED FOR







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



Instant issuance:

Ready for scan-and-pay at **60 million+** Merchant QRs



Earn up to **3X** never expiring Reward Points, even on UPI transactions



Spends on FIRST Digital Credit Card will be counted towards annual fee payment benefit & 10X monthly milestone



IMPORTANT LINKS



Know more about card privileges



Click here

MITC

(Most Important Terms & Conditions)



Click here

CMA

(Card Member Agreement)



Click here

Apply Now >









ADD THE ASHVA FACTOR TO LIFE ACTIVATE IN AN INSTANT

Log In





Download/ Go to the IDFC FIRST Mobile Banking App



Generate PIN and enable online transactions



Enable international & contactless transactions, pay bill, manage your card and much more





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