



वइहेरव

A Metal Credit Card
By IDFC FIRST Bank

#MadeOfIndia



वइहचव

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.

A CREDIT CARD TO BEJEWEL YOUR WALLET



Joining Fee: ₹2,999 + GST

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)

**offered once per customer. If you have previously held the Ashva Credit Card, you will not be eligible for this benefit again.*

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



5X Reward Points on spends up to ₹20,000 per statement cycle & on international spends. Eligible international spends count towards the 10X milestone calculation



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.

MORE REASONS TO
LOVE YOUR CARD
EXTENSIVE RANGE OF
ADDITIONAL SERVICES



Dynamic Interest Rates
(APR)



Interest-free ATM Cash
Withdrawal for up to 45 days



Earn **up to 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

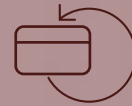
ASHVA COMES POWERED FOR



[Activate Now](#) 



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, on UPI transactions.
1 Reward Point = ₹0.40 on travel bookings via IDFC FIRST Bank mobile app



Spends on FIRST Digital Rupay 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



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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IDFC FIRST
Bank



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