



ALWAYS YOU FIRST



# FIRST EA₹N Credit Card Highlights

1

Quick Start

2

Welcome Offer

3

Annual Offer

4

FIRST EA₹N  
Delights

5

Benefits

6

Privileges

7

Steps to EA₹N  
1% Cashback on  
UPI

8

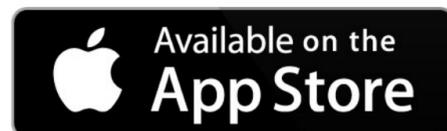
Add FIRST EA₹N  
on other UPI  
apps



# Quick Start

Your FIRST EA₹N Credit Card is fully virtual, so its ready to use the moment it's issued.

Download the IDFC FIRST Bank Mobile App and tap on your card to view details and access controls



To start earning up to **1% Cashback\*** on UPI, just tap the Scan QR button in IDFC FIRST Bank Mobile App and start transacting.



Increase  
Credit Limit



Welcome Offer

**100%**  
**Cashback**

up to ₹500

on 1<sup>st</sup> UPI transaction done  
within 15 days of card generation



\*T&Cs Apply. Cashback will be credited within 60 days of card creation date.



## Welcome Offer

Get

# 5% Cashback

up to ₹1,000 on the transaction value of first EMI done within 30 days of card set-up\*

---

## EMIfy your UPI transactions for added ease!



Convert your UPI Credit Card transactions of ₹2,500 or more into easy EMIs!



## Annual Offer

Earn

**100%**  
Cashback\* annually

up to ₹200 cashback on first 4 UPI transactions made through the IDFC FIRST Bank mobile app within 15 days of Annual Fee being levied

- 1<sup>st</sup> Transaction – Up to ₹50**
- 2<sup>nd</sup> Transaction – Up to ₹50**
- 3<sup>rd</sup> Transaction – Up to ₹50**
- 4<sup>th</sup> Transaction – Up to ₹50**

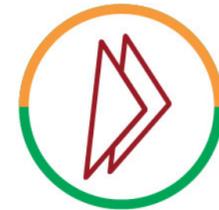


## FIRST EA₹N Delights



**1% cashback**

on UPI Payment made through the IDFC FIRST Bank mobile App



**0.5% cashback**

on UPI Spends via other apps and all online spends



**0.5% cashback**

on all utility, insurance, and wallet load

**Joining Fee: ₹499 + GST | Annual Fee (2<sup>nd</sup> year onwards): ₹499 + GST**

Assured Credit Card backed by Fixed Deposit

# Benefits



**25% discount** up to ₹100  
with District by Zomato#



**20% discount** across  
1,500+ restaurants



Earn **interest\*** on your FD while enjoying  
a credit free interest period\*



Convert your UPI transactions of  
₹2,500 or more into **easy EMIs!**



# Privileges



Accepted by over  
**60 million** merchants



**Lost Card Liability**  
of ₹25,000\*



**Complimentary Roadside  
Assistance** worth ₹1,399



**Personal Accident Cover**  
of up to ₹2,00,000\*

[Know More](#)



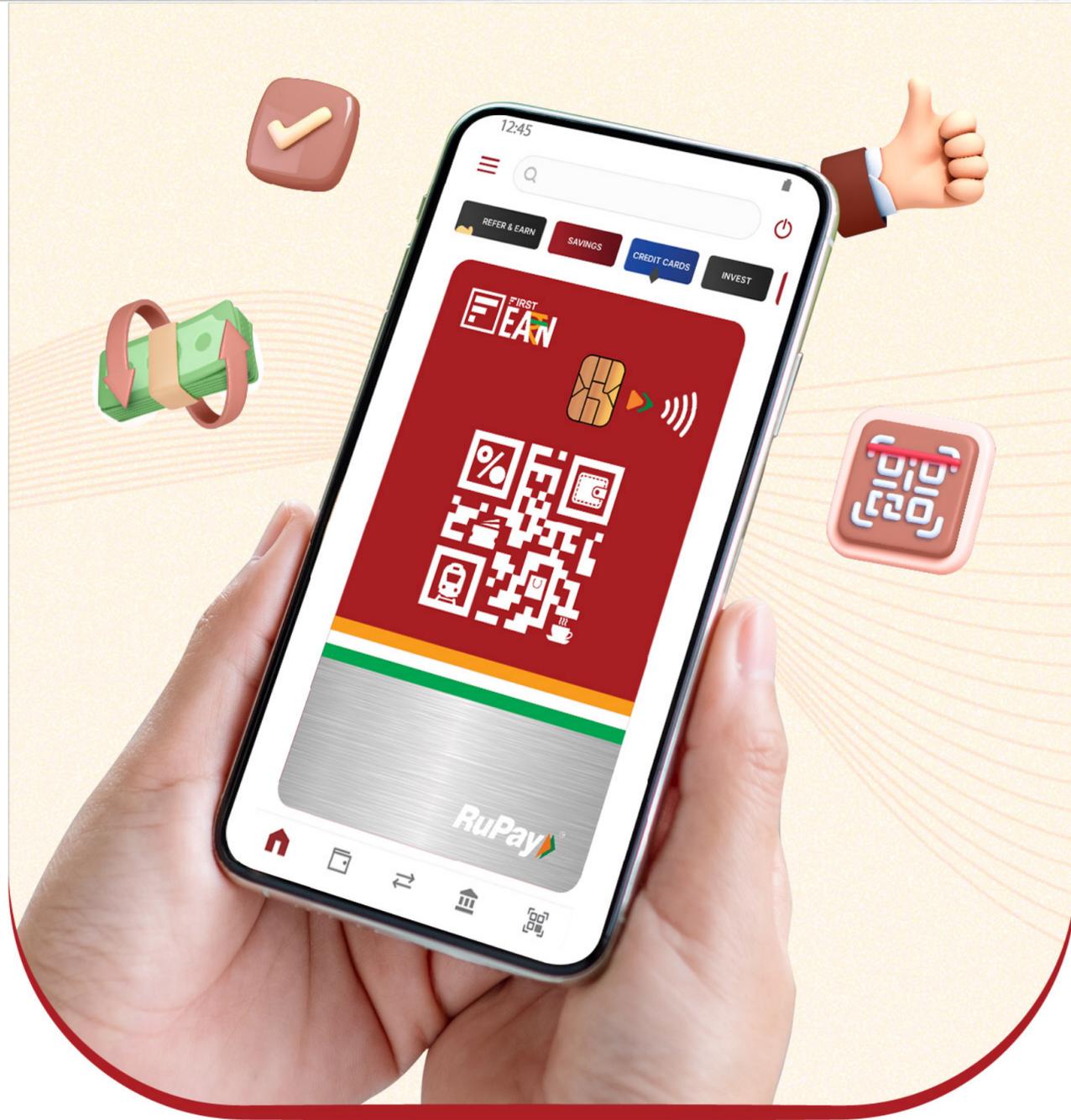
# Steps to EA₹N 1% Cashback on UPI

## For shopping online

- STEP 1** Choose your item and proceed to pay by selecting Pay via UPI ID
- STEP 2** Enter your IDFC FIRST Bank UPI ID <Registered mobile number>@idfcfirst
- STEP 3** Proceed to "Pay" section on the IDFC FIRST Bank Mobile App and click on "Request"
- STEP 4** Approve the transaction using 4 digit MPIN

## For shopping offline

- STEP 1** Tap on Scan QR in the IDFC FIRST Bank Mobile App
- STEP 2** Select FIRST EA₹N Credit Card and proceed to pay
- STEP 3** Approve the transaction using your 4 digit MPIN



## Add FIRST EAARN on other UPI Apps

-  1 Open UPI app
-  2 Go to the 'Account' section
-  3 Select the option to add your IDFC FIRST Bank Credit Card
-  4 Set UPI PIN and start transacting



CRED

[Know More](#)