

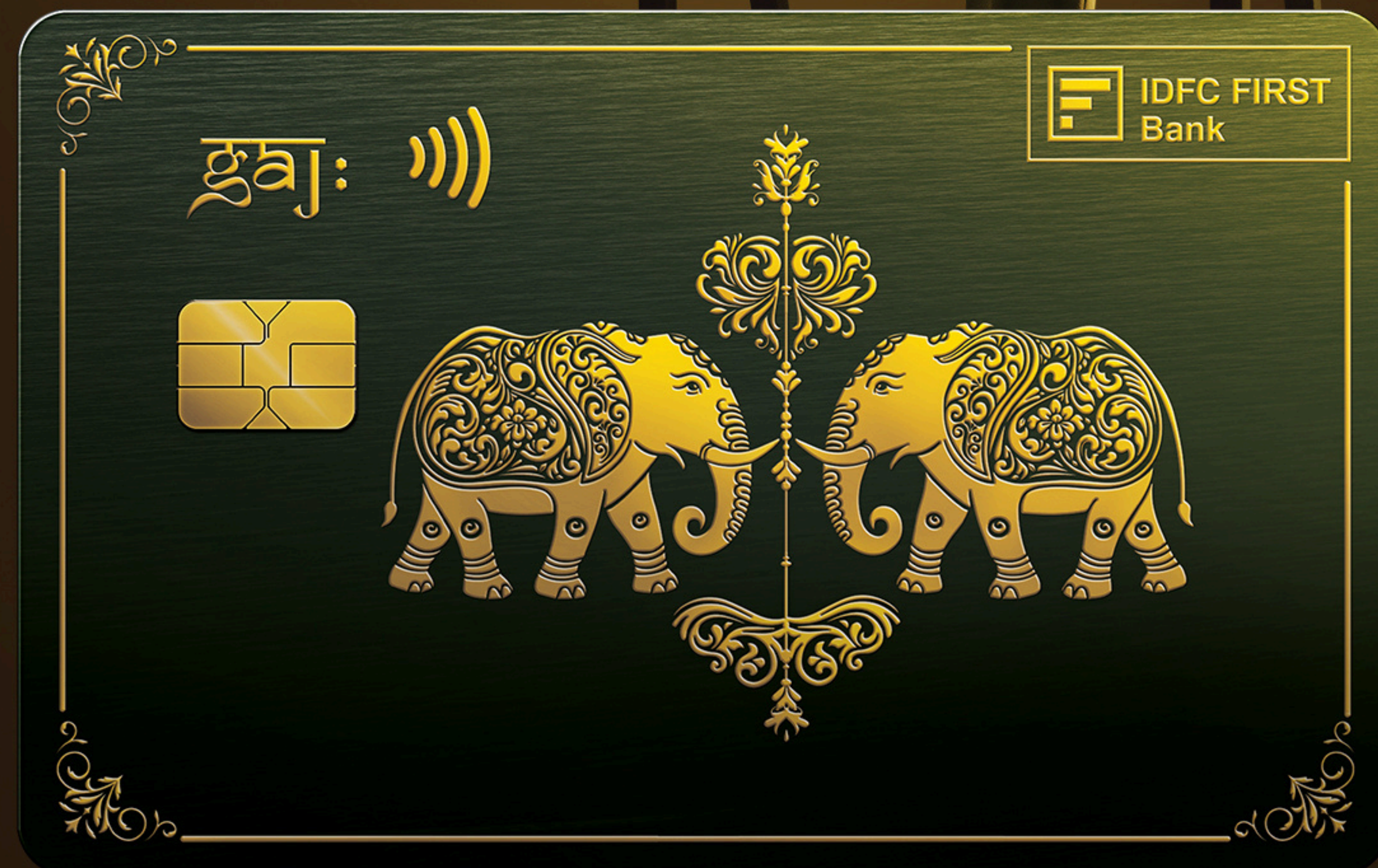
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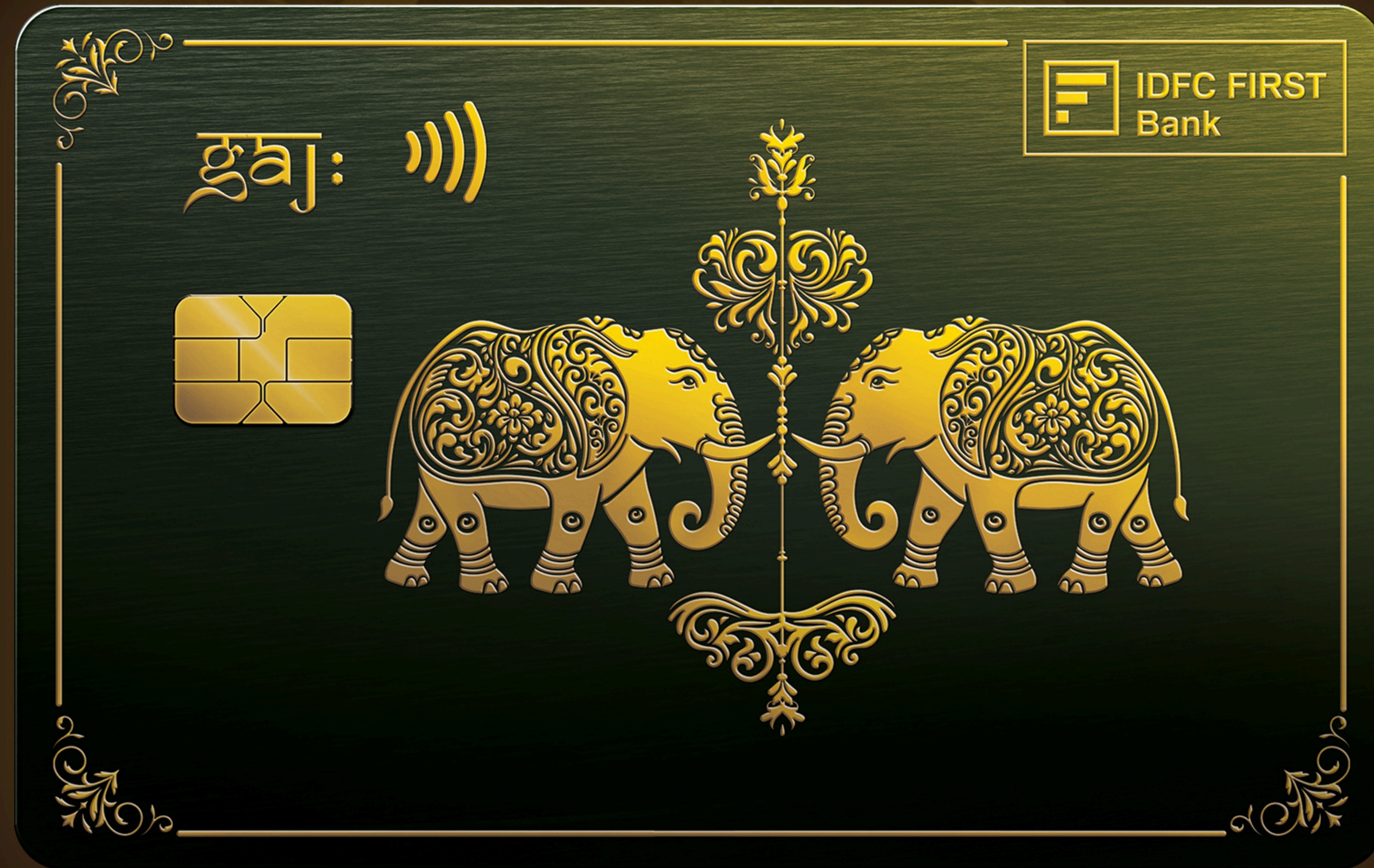
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A METAL CREDIT CARD
BY IDFC FIRST BANK

#MadeOfIndia



GAJ:



GAJ:

EXPERIENCE GREATNESS GAJ: CREDIT CARD

An embodiment of India's timeless power, strength, and contemporary grace, this metal credit card is a modern symbol of prosperity and greatness, reimagined for today's global leaders.



FEEL THE POWER AND PRESTIGE

With this exclusive,
invite-only credit card



Joining Fee (1st Year): ₹12,500 + GST

- Joining Fee Payment Benefit: **Earn 12,500 Reward Points (worth up to ₹12,500)**
- Spend ₹1,00,000 within 60 days from the card generation date to avail a **25% discount, up to ₹5,000**, on selected 5-star properties using IDFC FIRST Bank Mobile App



Annual Fee (2nd Year Onwards): ₹12,500 + GST

- Waived on spending **₹10,00,000** in the previous card anniversary year

OR

- **Earn 12,500 Reward Points (worth up to ₹12,500)** on payment of Annual Fee + GST

EARN EXCEPTIONALLY, REDEEM FREELY.

Each spend is a step towards
powerful rewards



Gain accelerated Reward Points on travel bookings made through IDFC FIRST Bank Mobile App

- Hotel Bookings: **33.33% value back (50 Reward Points/₹150)**
- Flight Bookings: **16.67% value back (25 Reward Points/Rs150)**



3.33% value back (5 Reward Points/₹150) on credit card spends



2% value back (3 Reward Point/₹150) on international spends



1 Reward Point = ₹1 on travel bookings made through IDFC FIRST Bank Mobile App

1 Point= ₹0.25 on other redemption platforms

Earn 1 Reward Point/₹150 transaction on insurance, utilities, rent, education, government, wallet load, FASTag and railway. T&C Apply.



FROM RESTFUL ESCAPES TO ROYAL ADVENTURES

Explore the world with
unmatched majesty



Zero Forex Markup

Travel the world and leave forex fees behind



Interest-Free Global ATM Cash Withdrawals

Up to 45 days



Complimentary Airport Lounge Access*

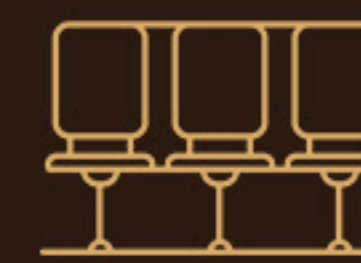
Domestic lounge: 4 visits/qtr (including 1 guest visit)

International Lounges: 4 visits per quarter



Free Trip Cancellation Cover

Recover up to ₹50,000 for 2 claims in a year on non-refundable hotel and flight cancellations



Complimentary Railway Lounge Access*

Avail 4 visits every quarter at select Indian Railway Terminals



Airport Meet and Greet

1 complimentary service a year on \$1,000 worth of international spends and a 10% discount for the rest of the bookings



Airport Transfer Discounts

Enjoy limousine services in over 3,000 cities across 83 countries

*Activated on spending ₹20,000 in the previous calendar month.



FROM SIMPLE PLEASURES TO GRAND INDULGENCES

Discover lifestyle privileges
fit for the truly magnificent



Five Star Hotel Stay Offer

Avail a complimentary 3rd night for every 2 paid nights at ITC Hotels



Golfing Escapades

Up to 2 complimentary golf rounds / golf lessons per month*



Luxury Villa Vacations

Enjoy a free 3rd night for every 2 paid nights at Elivaas Luxury Villas



Premium Hotel Offers

Enjoy exclusive benefits and discounts at 900+ luxury hotels around the world



Curated Dining Deals

Experience luxury dining at handpicked restaurants



Concierge Services

Personalised experiences on booking dining, staycations, flights, and other activities

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



THE GREATNESS DOESN'T END THERE

Uncover an extensive range
of additional services



Dynamic Interest Rates (APR)



1% Fuel Surcharge Waiver

Save up to ₹300 per statement cycle



Comprehensive Insurance Cover

Air accident cover, personal accident cover, travel insurances, and more



24/7 Roadside Assistance

Complimentary RSA worth ₹1,399



Over 300+ Brand Offers

Across dining, shopping, travel, and more – all year long

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GREATNESS,
POWERED BY



Hold the power with a
virtual credit card



Lifetime-Free FIRST Digital Rupay Credit Card

Linked to your existing IDFC FIRST Bank Credit Card



Instant Issuance

Ready for scan-and-pay across 60M+ merchants



Earn Reward Points

Get 1 reward point per ₹150.

1 Reward point = ₹1 on travel bookings
via IDFC Mobile Banking App



Single statement for card and UPI spends



Add your card on your preferred UPI App like PhonePe,
GPay, BHIM, etc. to use the card for UPI transactions

IMPORTANT LINKS

Know more about
your **card privileges**



[Click here](#)

MITC
(Most important terms
and conditions)



[Click here](#)

CMA
(Card member agreement)



[Click here](#)

GAJ:



SET YOUR GAJ: CREDIT CARD IN MOTION

Effortless to activate,
seamless to manage

Download or visit the **IDFC FIRST Bank Mobile App**

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CARRY THE POWER
THAT **DEFINES YOU**

#MadeOfMetal
#MadeOfIndia