



इवाजः

## CREDIT CARD

Features & Benefits

*#MadeOfMetal*

# ZERO FOREX MARKUP



No foreign exchange fees when you use your card for any international purchase (including ATM cash withdrawal)



For international transactions, cardholders are advised to opt for billing in the local currency of the country of purchase. Selecting INR for payments made outside India may result in Dynamic Currency Conversion (DCC) charges, which can be imposed by the merchant and may be up to 5% of the transaction amount.

*A per transaction fee of ₹199 +GST is applicable for ATM cash withdrawal*

# COMPLIMENTARY AIRPORT LOUNGE ACCESS



## Indian airport lounges

- 4 visits per quarter including 1 guest visit per
- Present your Gaj: Credit Card to get access



## Global airport lounges

- 4 visits per quarter
- Present your Dream Folks card & get access
- For advance bookings online

<https://webaccess.dreamfolks.in>

Spend ₹20,000 in the current calendar month to avail the benefit in the next month

Know More



Lounge list



# FREE TRIP CANCELLATION COVER



Get reimbursed for non-refundable flight and hotel cancellations by up to ₹50,000, twice a year



Eligible cover amount for  
Flights - maximum ₹25,000  
Hotels - maximum ₹25,000



The benefit is shared between the Primary and Add-On Cardholder for maximum of 2 cancellations.

More Details & Claim Process



# AIRPORT MEET & GREET SERVICES



## Complimentary Meet & Greet service

You can enjoy a complimentary meet and greet service at major Indian airports once a year with your credit card. This offer is available by spending USD 1000 (approx. INR 91,000) on international point-of-sale transactions in the past 12 months before the booking date.

More Details



## Flat 10% discount on meet-and-greet service

A flat 10% discount on meet & greet services at major Indian airports will be provided for all other instances or when more than one guest is included.

Book Now



TRAVEL PRIVILEGES

# AIRPORT TRANSFER DISCOUNTS



Get attractive discounts on airport transfer limousine services across in over 3000 cities across 83 countries.

Book Now



TRAVEL PRIVILEGES

# COMPLIMENTARY RAILWAY LOUNGE ACCESS



Avail 4 complimentary visits to lounges at select Indian railway terminals.

Lounge list



Know More



Spend ₹20,000 within the current calendar month to access railway lounge benefits in the following month.

# FIVE STAR HOTEL STAY OFFER – ITC HOTELS



Stay for 3, Pay for 2 at ITC Hotels

Enjoy a complimentary 3rd night for every 2 consecutive paid nights at ITC Hotels.



Use promocode **ITCVIS** to unlock the offer on the ITC website.



Get 50% off your 2nd night at ITC Hotels

Stay for 2 nights and enjoy the 2nd night at 50% off at ITC Hotels.



Use promocode **ITCV50** to unlock the offer on the ITC website.

Know More





LIFESTYLE PRIVILEGES

# UP TO 24 GOLF ROUNDS/LESSONS PER YEAR



- ✓ Spend ₹20,000 in a statement cycle – Unlock 1<sup>st</sup> round/lesson
- ✓ Spend ₹40,000 in a statement cycle – Unlock 2<sup>nd</sup> round/lesson

*Each round/lesson is valid for up to 60 days*

Book Now



Know More



LIFESTYLE PRIVILEGES

# LUXURY VILLA VACATIONS AT ELIVAAS PROPERTIES



## Stay for 3, Pay for 2 at Elivaas

Enjoy a complimentary 3rd night for every 2 consecutive paid nights booked at Elivaas properties

## Get 50% off on your 2nd night at Elivaas

Stay for 2 nights and enjoy the 2nd night at 50% off at Elivaas properties

Know More



LIFESTYLE PRIVILEGES

# PREMIUM HOTEL OFFERS



ALWAYS YOU FIRST



Access to over 900 luxury hotels around the world with premium benefits such as automatic room upgrade upon arrival, complimentary in-room Wi-Fi, complimentary continental breakfast, VIP Guest status, 3PM check-out upon request and others.

Book Now



LIFESTYLE PRIVILEGES

# CURATED DINING DEALS



ALWAYS YOU FIRST



Experience luxury dining at its finest—handpicked restaurants, bespoke menus, and priority access await you with your VISA Infinite card.

Book Now



Know More



LIFESTYLE PRIVILEGES

# CONCIERGE SERVICES



Get personalized assistance for self-booking your dining, staycations, flights and activities.

Book now



# JOINING FEE PAYMENT BENEFIT

1

12,500 Reward Points worth up to ₹12,500 on payment of joining fees.

*Applicable on 1<sup>st</sup> application. Not Applicable on re-application.*

2

25% Off on 5-Star Hotel Voucher on select 5-Star hotel booking via IDFC FIRST Bank Mobile App.

*Applicable on 1<sup>st</sup> application. Not Applicable on re-application.*

3

Get a complimentary **FIRST Digital Card** for UPI payments at your favourite merchants.

Know More



# ANNUAL FEE WAIVER AND PAYMENT BENEFIT



Spend ₹10L in a card anniversary year and annual fee of ₹12,500 + GST will not be levied in the next year.



Get 12,500 Reward Points worth up to ₹12,500 on annual fee payment if annual fee waiver milestone of ₹10L is not reached

Know More



ADDITIONAL PRIVILEGES

# FUEL SURCHARGE WAIVER



Save upto ₹300 per statement cycle with 1% Fuel Surcharge Waiver



# COMPREHENSIVE INSURANCE COVER



Card Liability Cover (Lost Card Liability, Counterfeit, Skimming, and Online Fraud Protection) - ₹50K



Personal Accident Cover (accidental death or Permanent Disability due sudden, unforeseen and involuntary event caused by external, visible and violent means) - ₹10L



Credit Shield (debits established against the Cardholder) - ₹50K



Purchase Protection (against Standard Fire and Allied perils and Burglary in residential premises) - ₹50K



## Travel Insurance

Loss of Checked-In Baggage - USD 500  
Delay In Flight - USD 300  
Delay of Checked-In Baggage-USD 100  
Loss of Passport and other documents USD 300



Personal Air Accident - ₹1Cr.

Know More



ADDITIONAL PRIVILEGES

# 24/7 ROADSIDE ASSISTANCE



Complimentary Roadside Assistance worth ₹1,399

Know More



ADDITIONAL PRIVILEGES

# OVER 300+ BRAND OFFERS



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

Latest offers



# COMPLIMENTARY FIRST DIGITAL RUPAY CREDIT CARD

- ✓ Lifetime Free – Zero joining & annual fee
- ✓ Earn Rewards on Every UPI Spend – 1 reward point per ₹150
- ✓ Maximize Your Privileges – Combine UPI and card rewards into a unified portfolio
- ✓ Exclusive Travel Advantage – 1 Reward Point = ₹1 on travel redemptions via IDFC App
- ✓ Milestone Benefits – Reach ₹10L annual waiver faster with UPI spends
- ✓ Simplified Statements – One consolidated statement for all transactions