

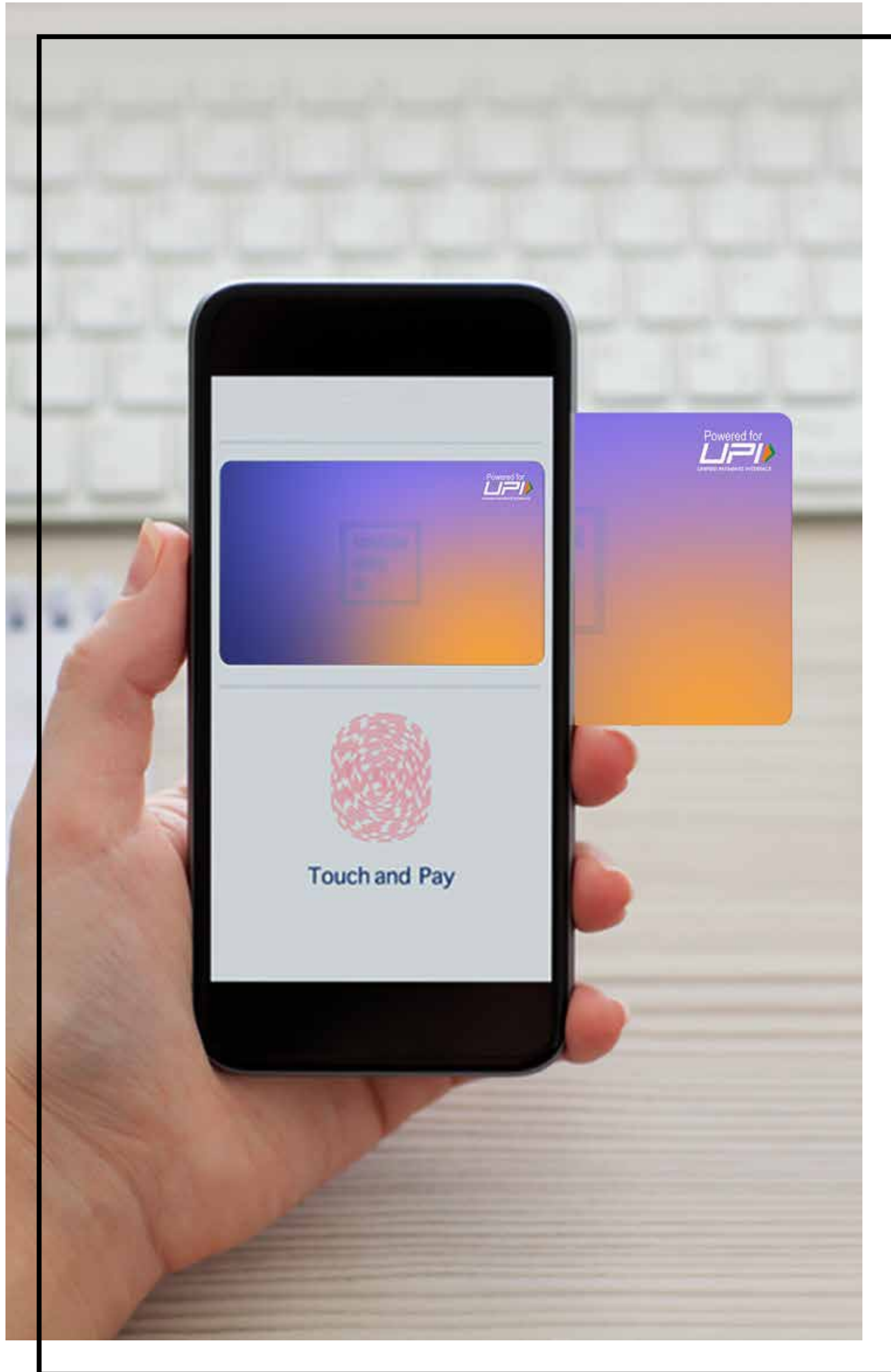
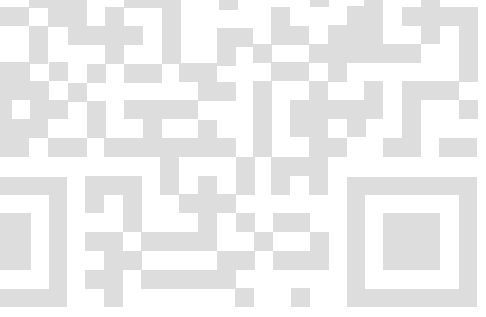


ALWAYS YOU FIRST

From hot chai to cool gadgets!

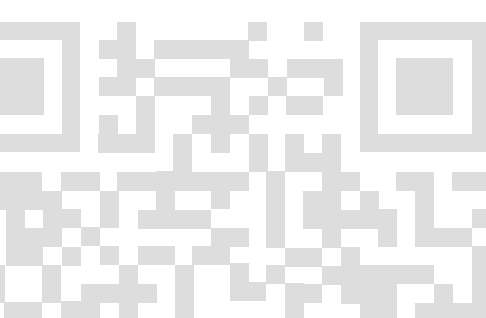
Pay at 60 million+ merchants using UPI

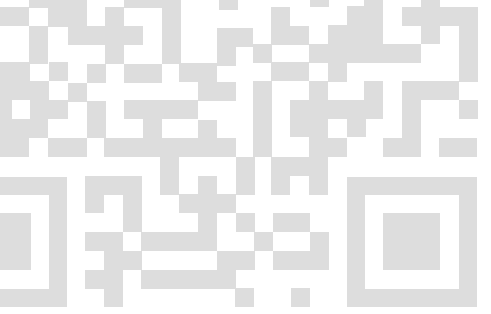




Start your UPI Journey

- 01** Welcome benefits
- 02** Important Information
- 03** Extra Rewards on every UPI transaction!
- 04** Enable UPI on your preferred UPI app
- 05** EMIfy your UPI transactions





Start transacting on your FIRST Digital Rupay Credit Card to enjoy welcome benefits!

Enjoy

100%
Cashback*

up to ₹200 on first 4 UPI transactions done within 15 days of digital card generation.

1st Transaction – Up to ₹50

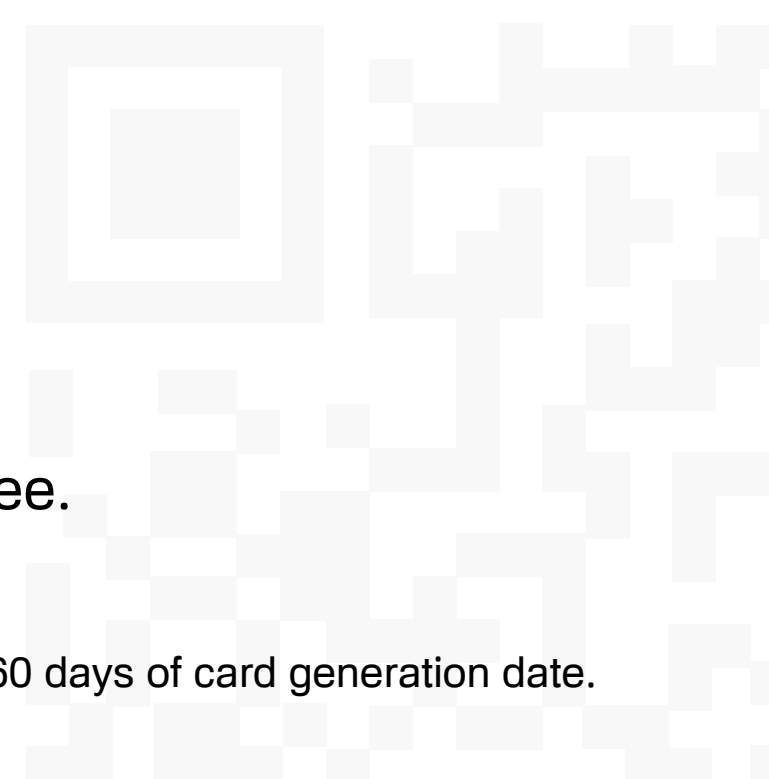
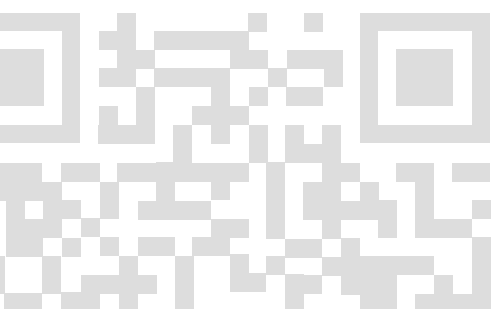
2nd Transaction – Up to ₹50

3rd Transaction – Up to ₹50

4th Transaction – Up to ₹50

Welcome offer of ₹200 Cashback is not applicable for FIRST Digital RuPay Credit Cards issued without joining fee.

*T&Cs Apply. Cashback will be credited to eligible customers within 60 days of card generation date.



Important Information

- Your existing IDFC FIRST Bank Credit Card Limit will be shared with this digital card
- Transactions on this card will automatically become a part of your existing credit card statement
- Your statement date & payment due date remain unchanged
- This is a digital only credit card and no physical card will be issued

Joining Fee **₹199** + GST

Annual Fee (2nd year onwards) **₹199** + GST





Extra Rewards on every UPI transaction with FIRST Millennia, FIRST Select, FIRST Business, FIRST Wealth, FIRST Classic, Ashva, Mayura, FIRST WOW!, FIRST WOW! Black, FIRST Family, FIRST Private and Diamond Reserve Credit Card

3X Reward Points

on all UPI transactions greater than ₹2,000

1X Reward Points

on all UPI transactions less than ₹2,000

1X Reward Points

on all Utility and Insurance spends

First SWYP

Credit Card

Level up with the convenience of UPI and earn

100 Reward Points

on UPI spends of every ₹5,000 in a statement month!

For example

UPI Spends in a statement month

₹5,000

₹10,000

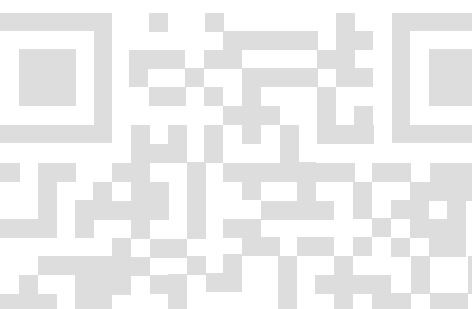
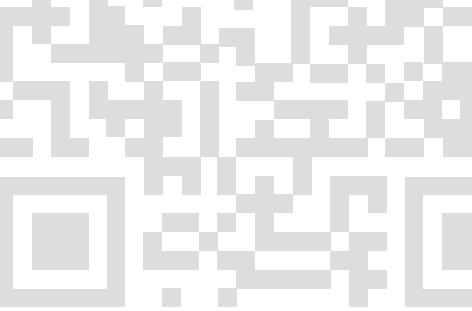
Reward Points earned

100 ☆

200 ☆

And so on...

T&Cs Apply • Exclusion - Fuel (MCC 5172, 5541, 5542, 5983), Cash (MCC 6010, 6011, 7280)



गजः

Make every UPI spends rewarding!

Reward structure for FIRST Digital RuPay Credit Card linked to Gaj: Credit Card:

Earn

1 **Reward Point on every
₹150 UPI Spends**



T&Cs Apply :

- Exclusion - Fuel (MCC 5172, 5541, 5542, 5983), Cash (MCC 6010, 6011, 7280) and EMI transactions
- 1 Reward points = ₹ 0.25
- On travel bookings (hotel & flights only) done via Travel & Shop section on IDFC FIRST Bank Mobile App: 1 Reward Point = ₹1

Reward account for Gaj: Credit Card and Digital Card will be same. Reward redemption to be done through Gaj: Credit Card.

Your card is ready for UPI payments through IDFC Mobile banking app

UPI payments through Optimus app

- STEP 1** Just go to Scan section
- STEP 2** Scan QR and enter transaction amount
- STEP 3** Enter your existing MPIN
- STEP 4** Your are done!

Note: Your existing MPIN is your UPI PIN for payment through IDFC app

[Check now](#)



Enable UPI on your preferred UPI app in 4 easy steps



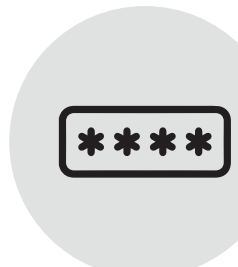
Open UPI app



Go to the 'Account' section



Select the option to add your IDFC FIRST Bank Credit Card



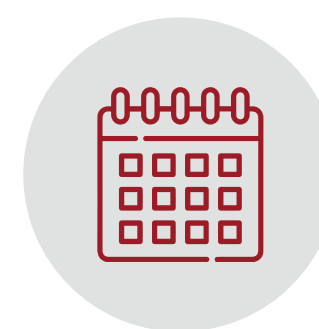
Set UPI PIN and start transacting

[Link Now](#)





EMIfy your UPI transactions for added ease!



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

One app for all your UPI on Credit Card needs!



Download the IDFC FIRST Bank App to view card details for your IDFC FIRST Digital Rupay Credit Card



ALWAYS YOU FIRST

For further assistance call us on **1800 10 888** or
visit our website <https://www.idfcfirst.bank.in/credit-card/rupay-credit-card>