

Elevate
*Every
Moment,*
Everyday

#IndulgeMore with the
FIRST Classic Credit Card.

A RANGE OF
Benefits and privileges
AWAIT

SUPER SAVER
BENEFITS

4

5

SUPER
PRIVILEGES

SUPER REWARDS

3

6

SUPER
CONVENIENCE

EASY ACTIVATION

2

7

SUPER OFFERS

A WELCOME LIKE
NEVER BEFORE

1

8

SEAMLESS
PAYMENTS



WELCOME TO A WORLD OF

Benefits and savings



ALWAYS YOU FIRST

FIRST
Classic



Welcome voucher worth ₹500 on spending ₹5,000 or more within 30 days of card generation.

Get 5% cash back up to ₹1,000 on the transaction value of first EMI done within 30 days of card generation

CASH
BACK

4 EASY STEPS
TO MAKE THE

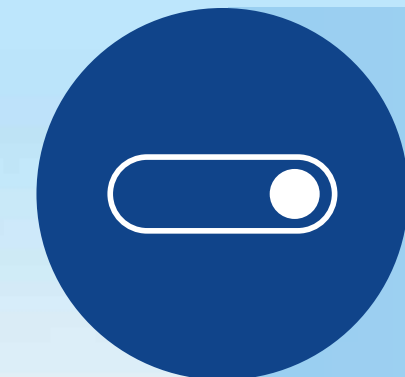
Most of your card



Download the IDFC FIRST Mobile Banking App



Generate the Credit Card **PIN** for merchant outlet & ATM transactions



Enable your Credit Card for **online & contactless** transactions



You can also call us on **1800 10 888** to **activate** your Credit Card

EMBARK ON A
Super rewarding journey

10X



3X Rewards

Rewards on incremental spends
> ₹20,000 in a statement cycle

on online & offline spends on select categories

10X Reward Points on your Birthday



Instant Redemption at partner stores & online transactions



Redeem for Gift Vouchers of your choice



1X Reward on Utility bill payments, Insurance premium payment, FASTag Recharges and Railway Spends

1X = 1 Reward point per ₹200 spent | 1 Reward point = ₹0.25

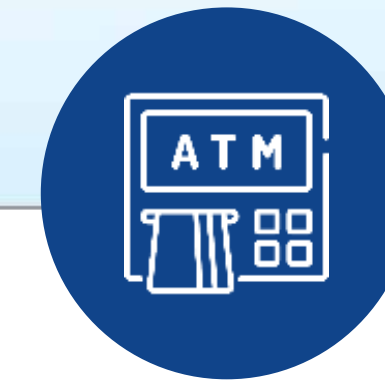
Reward program not applicable on Fuel, EMI transactions & cash withdrawals. Categories not a part of 10X Threshold - Rental & Property Management, Government Services, Education, Wallet Load, Utility, Insurance, FASTag Recharges and Railway Spends.

MORE BENEFITS & SAVINGS FOR

More smiles



**Lower Interest
Rate* (APR)
starting at 8.5%
per annum**



**Interest-free
ATM Cash
Withdrawal for
up to 45 days**



**Lifetime Free
Credit Card**

* Please refer to your Credit Card mailer for Interest Rate applicable to you

Super Privileges

TO MAKE
EVERYDAY REWARDING



25% discount on movie tickets
up to ₹**100** (valid once per month)



**4 Complimentary Railway
Lounge Accesses** per quarter, on
spending ₹20,000 in the previous month



1% Fuel Surcharge waiver
up to ₹**200 per month**
*Applicable only on transaction values between ₹200 & ₹5,000



Personal Accident cover and
Lost Card Liability Cover



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

[Click here to know more](#)

Convenience and ease

LIKE NEVER BEFORE



ALWAYS YOU FIRST

FIRST
Classic



Instantly convert your transactions into **easy & convenient** EMIs



Pay-off your other bank credit card balances with our **Balance Transfer** facility



Avail Instant **Quick Cash** for all your needs, Enjoy easy repayment & low interest rate



Convert your IDFC FIRST Bank Credit Card bill to easy EMIs with our **Balance Conversion** facility

[Click here to Download App](#)

or



Scan QR to Download App

*EMI option not available for jewelry purchase & Eligibility norms apply at Bank's discretion for Balance Transfer facility

OFFERS ON *Everything* THAT MATTERS



ALWAYS YOU FIRST

FIRST
Classic

Enjoy up to 15% discount at 3,000+
Health and Wellness outlets



Get 500+
**In-App Online
discount offers**

zomato

SWIGGY

amazon.in

bigbasket
A TATA Enterprise

make **my** trip

yatra

Dining discount
of up to 20% across
1,500 restaurants

[Click here to know more](#)

Make payments seamlessly with UPI

Earn up to ₹200 cashback on the first 4 UPI transactions

Link your Credit Card to the UPI app of your choice in 4 easy steps:

1

Open preferred
UPI app

2

Go to the
'Account' section
and select **'Add
Credit Card'**

3

Select
**'IDFC FIRST
Bank'**

4

Set
UPI PIN

Activate UPI



Scan to
activate



Do not own the **FIRST Classic Credit Card** yet?

[Apply now](#)



Don't miss out on a **world of benefits!**

[Generate PIN](#)



Your **FIRST Classic Credit Card** is powered for UPI

[Activate UPI](#)