



ALWAYS YOU FIRST

**FIRST**  
*Millennia*

CREDIT CARD

BEGIN YOUR  
**SUPER  
REWARDING  
JOURNEY**



1 **REWARDS**

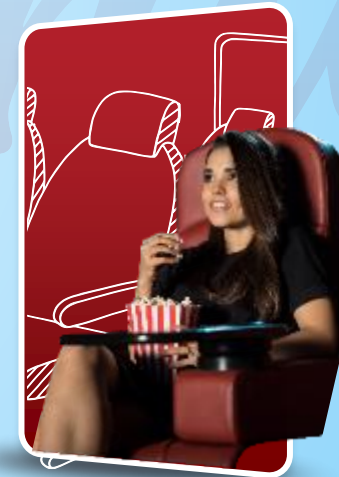
2 **BENEFITS**

3 **PRIVILEGES**

4 **GETTING  
STARTED!**

# PRESENTING A CREDIT CARD LIKE NO OTHER

For us, it's Always You First! We know you want the best of everything, so here you go.  
Presenting, **The FIRST Millennia Credit Card**, just for you!



A WORLD WHERE YOU GET  
**UNLIMITED REWARDS**

Rewards that will never expire

10X Reward Points on your Birthday



**10x**



Instant redemption at partner stores and online transactions

Rewards as good as cash

**3x** on all eligible spends

**ON INCREMENTAL SPENDS > ₹ 20,000 PER BILLING CYCLE**

**1x** on eligible spends

**1X = 1 Reward Point per ₹200 | 1 Reward Point = ₹0.25**

Minimal reward redemption fee of ₹99+ GST, Reward program not applicable on Fuel, Insurance, EMI transactions & Cash withdrawals. Rental and Property management transaction will not be part of 10x reward program and 10x threshold calculations. However, such transactions will continue to earn 3x rewards (both online and offline)

FASTag Recharges and Railway spends will not be a part of the 10x reward program and will earn 1X rewards.

1% fee if Fuel spends in a statement cycle exceed ₹30,000

1% of Rental surcharge on spends (minimum Rs. 249). Monthly charge at 1% of the Utility spends if it crosses 20K in a billing cycle.

1% fee will be levied on the total Railway spend for the billing cycle if it exceeds ₹25,000, and on the total FASTag recharge amount if it exceeds ₹10,000

# A WORLD WHERE YOU CAN'T STOP SMILING.

**Lifetime free**  
Credit Card

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

**Low interest rate**  
starting at 0.75%\* p.m.  
(9% annually)\*

**Welcome Voucher**  
up to ₹500 on  
eligible spends\*\*

**5% Cash back**  
up to ₹1000 on the spend  
amount for your first  
EMI transaction\*\*



\*Interest rate linked to your existing credit history

\*\*For further details, please refer our website

# A WORLD WHERE EVERY PRIVILEGE IS DESIGNED FOR YOU

Complimentary  
**Railway Lounge**  
Access- 4 per quarter\*

**25%** discount up  
to ₹100 on movie  
tickets once a month

Fuel Surcharge  
waiver up to  
**₹200/month**

Get Personal  
Accident Cover of  
**₹2** Lacs &  
Zero Lost Card Liability



[CLICK TO KNOW MORE](#)

\*Spend ₹20,000 in the current calendar month to unlock the railway lounge benefits in the next month. Effective 20th Feb 2025

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# AN OFFER FOR EVERY SIDE OF YOU



**300+**  
Merchant offers,  
all year long!



Enjoy offers &  
discounts on your  
favorite merchants,  
every day of the week



Up to  
**20%** discount  
On dining, across  
**1,500** restaurants



[CLICK TO KNOW MORE](#)

# LET'S BEGIN THE JOURNEY



To Generate PIN, please call **1800 10 888** or

[CLICK HERE](#)



Enable Online & Contactless Usage Preferences or

[CLICK HERE](#)



Convert your Credit Card transactions & balances at interest rates as low as **1.5% p.m.**



Activate your Credit Card within 30 Days of card issuance to avoid closure\*



To go-green, your e-statement will be sent to you by email and SMS only

# GIFT AN ADD-ON

## CREDIT CARD TODAY

Give anyone a **FIRST Millennia Add-on Credit Card**, and gift them the joy of financial freedom.

Share your credit limit with your spouse, parents, sibling or others

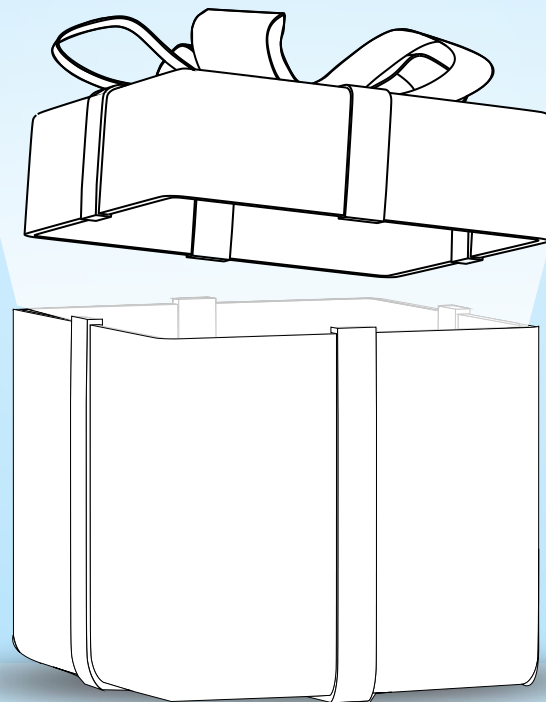


Scan the QR to gift an Add-on card

Or

[CLICK HERE TO VISIT PAGE](#)

At a Joining and Annual fee of ₹499/- +GST



### Get access to exclusive benefits



Pool all your family spends and earn 10X rewards faster



Share benefits like lounge access, movie, dining & other merchant offers



Interest free cash withdrawal up to 45 days



Offers available on 300+ merchants through the year



Independent access to mobile banking

# REFER & EARN

Here's how you **ACHIEVE SQUAD GOALS**.  
Refer the FIRST Millennia Credit Card to your friends today!

Enjoy these **benefits** and more:



Lifetime  
Free Card



Earn up to  
10X rewards



Interest free  
cash withdrawal  
up to 45 days



Super Saver  
interest rates

## Bonus Rewards

You get **₹500**  
for every card generated  
(as reward points, max limit ₹2,500)

Your friend will get  
**₹500**  
(as Reward Points)\*  
on first transaction



Scan the QR to  
Refer and Earn

[CLICK HERE TO VISIT PAGE](#)

\*T&C Apply

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# NEVER LOSE SIGHT OF WHAT YOU LOVE!

Keep what's closest to you in the palm of your hands, be it your favourite football team, cute animals or your dream holiday destination, we've got it all.

## Follow a few simple steps:

[CLICK HERE](#)

Choose from the **online gallery**/Upload your **own photo**.

**Review & submit**

Edit or apply **filters**

Joining & annual fee of **499 + GST**.

Now, **#ExpressYourLove** through your IDFC FIRST Bank Credit Card.



[CLICK HERE](#) →



ALWAYS YOU FIRST



**APPLY NOW**

for a card that is as cool as it looks

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