



ALWAYS YOU FIRST









Important update regarding your **FIRST Classic Credit Card**

Dear Cardmember,

As a valued **FIRST Classic Credit Cardholder**, you continue to enjoy smart, value-driven benefits tailored to your everyday lifestyle – combining savings, flexibility, and rewarding offers on your daily spends.

Your **FIRST Classic Credit Card** stands among the most rewarding lifetime free credit cards.

While you continue to enjoy:

-  Zero Joining Fee
-  Zero Annual Fee (No minimum spends required, unlike most other bank cards that require spends for fee waiver)
-  25% off on movie tickets, up to ₹100, once every month
-  1% Fuel Surcharge Waiver
-  Complimentary Railway Lounge Access
-  Complimentary Roadside Assistance
-  ATM Cash Withdrawals with Zero Interest if you repay by the payment due date
-  Your Reward Points remain highly flexible - you can redeem them against any online purchase, without being restricted to a catalogue.

Update – Effective 18th June 2026

At IDFC FIRST Bank, we remain committed to making rewards simple, transparent, and truly valuable. We are evolving our rewards program to be more seamless and rewarding for you.

You will now earn 10X Reward Points starting from your very first eligible transaction - on Dining, Travel, and International purchases (as defined below). Earlier, 10X Reward Points were only unlocked after spending ₹20,000 in a billing cycle. Now, every eligible transaction in these categories gets you accelerated Reward Points right away.

Note: Dining and Travel purchases are identified based on merchant category codes (MCC). Dining (including food delivery) includes MCCs 5812, 5813 and 5814. Travel includes MCCs ranging from 3000 to 3350, 3501 to 3853 and 7011, 4511, 4722, 4723. International purchases refer to transactions made at international merchants.

All other spend categories earn 3X Reward Points; except insurance, utilities, railways and FASTag recharges, which will continue earning 1X Reward Points.

UPI rewards structure also remains unchanged i.e. you will continue to earn 1X Reward Points for transaction value up to ₹2,000 and 3X Reward Points for transaction value higher than ₹2,000. Insurance, utilities, railways and FASTag recharges via UPI, will continue earning 1X Reward Points.

No Reward Points are earned for fuel spends, EMI transactions, or cash withdrawals.

Reward Points will be valid for 24 months, giving you ample time to redeem them at your convenience i.e. Reward Points earned from July 2026 statement cycle will be valid for 24 months from the date they are credited.

Your existing Reward Points balance (as of the July 2026 statement cycle) will also remain valid & redeemable for 24 months -until July 2028.

We will continue to remind you about your Reward Points validity, so you never miss out on redeeming them for your favourite purchases.

Your Reward Points remain highly flexible - you can redeem them against any online purchase, without being restricted to a catalogue.

Reward Points will be earned for spends up to your credit limit per billing cycle. Additional spends beyond this will not be eligible for Reward Points.

Continue enjoying 25% off up to ₹100 on movie tickets every month when you stay spend-active with any transaction in the previous calendar month

For example, to avail the movie benefit from July 2026, you must make at least one transaction in June 2026 calendar month.

You continue to earn bonus Reward Points on all travel bookings made via the IDFC FIRST Bank Mobile App- 20% Bonus Reward Points on hotel bookings and 10% Bonus Reward Points on flights, over and above your applicable base rewards.

Your FIRST Classic Credit Card will continue to remain LIFETIME FREE.

There are no changes to this benefit.

For further details, please refer to the updated MITC and Schedule of Charges.

[Know More](#)

Thank you for your continued trust in us.

Always **YOU FIRST**.

Team IDFC FIRST Bank

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