



ALWAYS YOU FIRST









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

Dear Cardmember,

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

Your **FIRST Millennium Credit Card** stands among the most rewarding lifetime free credit cards, with no joining or annual fees, ever.

While you continue to enjoy:

-  Zero Joining Fee
-  Zero Annual Fee – Forever (No Minimum Spend Conditions)
-  25% off on movie tickets up to ₹100, once every month
-  1% Fuel Surcharge Waiver up to ₹200, every month
-  4 Complimentary Railway Lounge visit per quarter (Spend ₹20,000 within the current calendar month to access railway lounge benefits in the following month)
-  Complimentary Roadside Assistance worth ₹1,399
-  Zero Interest on ATM Cash Withdrawals for up to 45 days (only a withdrawal fee of ₹199 applicable)
-  Your rewards 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 rewards starting from your very first eligible transaction, with no minimum spend required - on Dining, Travel, and International purchases (as defined below). Earlier, 10X rewards were only unlocked after spending ₹20,000 in a billing cycle. Now, every eligible transaction on the above-mentioned categories gets you accelerated rewards 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.

For cardholders who have opted for FIRST DIGITAL, please note that UPI rewards structure also remains unchanged i.e. You will continue to earn 1X Reward Points for UPI transactions with value up to ₹2,000 and 3X Reward Points for transaction value higher than ₹2,000. As earlier, 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 rewards remain highly flexible - you can redeem them against any online purchase, without being restricted to a catalogue.

Rewards 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 in July 2026, you must have completed at least one transaction on your card 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 Millennia 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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