IDFC FIRST Bank

ALWAYS YOU FIRST

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

Dear Cardmember,

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

Your **FIRST Millennia Credit Card** continues to remain a **SUPER-powerful, FREE FOR LIFE** credit card, offering exceptional value with the following benefits:

• No Joining Fee
• Zero Annual Fee – Forever (No Minimum Spend Conditions)
• 10X Reward Points on spends above ₹20,000 per month
• Reward Points that never expire, unlike the industry practice of 1–3 years
• 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)

With these unmatched features, FIRST Millennia stands out as one of the most powerful Lifetime Free credit cards available today. While most cards require minimum spends to waive annual fees, IDFC FIRST Bank imposes no such conditions on this card.

What's New & Exciting

We are delighted to introduce accelerated Reward Points on travel bookings made through the IDFC FIRST Bank Mobile App:

🏨 **33% Bonus Reward Points** on hotel bookings
✈️ **13% Bonus Reward Points** on flight bookings

What's Changing

Revision in Reward Points Eligibility
(Effective 18th January 2026)

If the Cardmember fails to pay at least the **Minimum Amount Due** by the **Payment Due Date**, Reward Points will not be applicable for that billing cycle.

Any Reward Points credited for that cycle, if already posted, will be reversed.

Change in Reward Points Base
(Effective 18th January 2026)

IDFC FIRST Bank offers powerful, online-redeemable Reward Points that can be used seamlessly towards any online purchase — a feature that makes your points truly valuable. The Rewards earning base is now being revised from **₹150** to **₹200** per Reward Point.

Examples:
• 10X Reward Points = 10 Reward Points per ₹200 spent
• 3X Reward Points = 3 Reward Points per ₹200 spent

You will continue to earn:
• 10X Reward Points on incremental monthly spends > ₹20,000 and spends done on your birthday
• 3X Reward Points on monthly spends <= ₹20,000

Fair Usage on Select Categories

(Effective 18th January 2026)

To keep the programme fair, rewarding, and free from misuse, the following updates are being introduced:

• FASTag recharges (MCC 4784) and Railway spends (MCC 4111, 4112) will now accrue **1X Reward Points** i.e. 1 Reward Point per ₹200 spent on those categories.

• If FASTag recharges using your **FIRST Millennia Credit Card** exceed **₹10,000** in a billing cycle, indicating unusually high usage, a **1% fee** will be levied on the total FASTag recharge amount for that cycle.

• If Railway spends exceed **₹25,000** in a billing cycle, a **1% fee** will be levied on the total Railway spend amount for that cycle.

• Subsequently, the above 2 categories (Railway spends and FASTag recharges) will not be a part of the 10X accelerated rewards threshold calculation.

These updates impact only very high or unusual usage on select categories.
Regular, everyday spends for most customers remain fully unaffected.

GST at 18% (or as notified by the Government of India) will apply on all fees, interest, and charges.
MCC stands for Merchant Category Code.

Know More

Refer to updated MITC and Schedule of Charges for complete details.

Always **YOU FIRST**,
Team IDFC FIRST Bank

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