



ALWAYS YOU FIRST

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

Dear Cardmember,

As a valued **LIC IDFC FIRST Classic 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 **LIC IDFC FIRST Classic 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)
- 6X Reward Points on LIC Insurance Premium spends
- Complimentary Airport & Railway Lounge Access
- 1% Fuel Surcharge Waiver
- Complimentary Roadside Assistance
- Zero Interest on ATM Cash Withdrawals (only a withdrawal fee of ₹199 applicable)

With these unmatched features, the LIC IDFC FIRST Classic Credit Card 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:

 **45X Bonus Reward Points** on hotel bookings

 **20X 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.

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) will be included as part of the Essentials category and will continue to accrue **3X reward points** i.e. 3 Reward Point per ₹125 spent. Essentials category will continue to earn up to 300 Reward points per billing cycle.
- If FASTag recharges using your **LIC IDFC FIRST Select 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 (MCC 4111, 4112) exceed **₹25,000** in a billing cycle, a **1% fee** will be levied on the total Railway spend amount for that cycle.

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