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LIC Classic & LIC Select Credit Cards Welcome Offers

Welcome benefits of up to ₹2,500

₹500 +

₹1000 +

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IDFC FIRST Bank Joining Offer – Rewards Points

LIC Classic Credit Card: 1,000 Reward Points on spending ₹5,000 within 30 days of card set-up

LIC Select Credit Card: 2,000 Reward Points on spending ₹10,000 within 30 days of card set-up.

Coupon Code: Not Applicable

Spends Eligibility*:* Any purchase transaction net of reversals.

Validity: 30 days from the date of card generation

Important T&Cs:

- Applicable once per cardholder
- Valid only on LIC Classic and LIC Select Credit Cards
- Valid only for transactions done within 30 days of the credit card set-up.

Steps to Claim Offer:

1. LIC Classic Credit Card holder to spend more than ₹5,000 through the issued card within 30 days of card set-up.
2. LIC Select Credit Card holder to spend more than ₹10,000 through the issued card within 30 days of card set-up.
3. Once the spend milestone is achieved in the desired period, Rewards Points shall be credited in the customer card account within 45 days from the date of card generation.
4. The Joining Rewards Points are applicable only on the LIC Classic and LIC Select Credit Cards on transactions done within 30 days of card setup of the first primary LIC Credit Card in the customer card account.
5. A Card Member will be entitled to only one Joining Offer linked to the card billing account during the Programme Period, irrespective of the number of cards linked to the same card billing account.
6. The Joining Offer shall be available to the Primary Card Members only.
7. Replacement Cards or Re-issued Cards shall be excluded from receiving any Joining Offer. In-case a customer replaces a card within 30 days, cumulative spends of first card issued and the replaced/ re-issued card linked to the same card's billing account will be considered up to 30 days from the issuance of the first primary LIC Credit Card in the customer card account.

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IDFC FIRST Bank Joining Offer - EMI Cashback

5% cashback up to ₹1000 on first EMI transaction

Coupon Code: Not Applicable

Applicability: On EMI transactions done with tenure of 6 months and above

Validity: 30 days from the date of card generation

Important T&Cs:

- Applicable once per cardholder
- Valid only on LIC Classic and LIC Select Credit Cards
- Valid only for transactions done within 30 days of the credit card set-up.

Steps to Claim Offer:

- Offer is not applicable on EMIs processed for 3-month tenure
- Cashback applicable will be credited within 60 days after the offer end date to the eligible Credit Card account of the qualified customers only
- Your first EMI transaction within 30 days of card set-up will be eligible only for 5% Cashback up to ₹1000 as per the joining/welcome offer on your LIC Classic and LIC Select Credit Card.
- Any merchant offer at Point of Sale is over and above this offer.
- EMI conversion can be done across flexible tenures of 6m, 9m ,12m, 18m, 24m & 36m
- Once the EMI tenure has been chosen by the Customer, it cannot be changed
- Transactions converted to EMI are not eligible for Reward Points
- Transactions done on Jewelry and Fuel are not eligible for EMI conversion
- Cash withdrawals cannot be converted into EMIs
- EMI amount will be a part of Minimum Amount Due payable by the customer during EMI tenure.
- Customer must make the payment of MAD to avoid credit card interest charges.
- Processing Fee of 1% of transaction Value (Minimum ₹99) plus GST as applicable will be charged on EMI conversion. In case of EMI availed while making a purchase on amazon.in (website/app), a flat Processing Fee of ₹199 plus GST as applicable will be charged on EMI conversion. The Processing Fee will be added to first instalment and will reflect as part of Minimum Amount Due (MAD) in Credit Card statement.
- Sum of all EMI's and Processing Fee (including GST) will be blocked from Credit Card Limit.

- Every month once the EMI payment is received, the credit limit equal to the principal repayment of EMI will be released from the blocked limit
- A fore-closure fee of 3% (GST applicable) will be charged upon EMI cancellation
- In case of fore-closure, entire outstanding principal will be debited to card account and will be due by next due date
- Cashback will not be applicable for an EMI transaction where a refund is processed.
- Any Customer eligible for the EMI offer shall be deemed to have read, understood and accepted these terms and conditions, the offer terms and conditions mentioned in the Emailer, SMS, Push Notification and/or banner, as well as, general terms and conditions of the Bank, before availing the Offer