



ALWAYS YOU FIRST

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

Dear Cardmember,

As a valued **LIC IDFC FIRST Select 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 **LIC IDFC FIRST Select 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)
- 10X Reward Points on LIC Insurance Premium spends
- Complimentary Airport & Railway Lounge Access
- 1% Fuel Surcharge Waiver
- 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.

Your rewards 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

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 8% Bonus Reward Points on flights, over and above your applicable base rewards.

Your LIC IDFC FIRST Select 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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