



Milestones matter.
Moments, more so.



#MakeMomentsCount with the
FIRST Select Credit Card

A credit card that gives every milestone

The Moment They deserve

Presenting the **FIRST Select Credit Card**,
designed to transform every success into a call for celebration.
Use it to turn your many accomplishments into moments of pride.

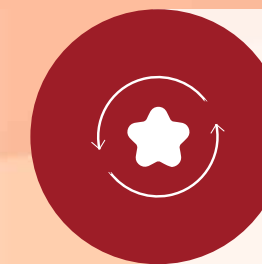
Features to enhance every moment



Lifetime-free
Credit Card



Welcome benefit
worth ₹1,500



Up to 10X
Reward Points
that never expire



Dynamic
interest rate



Dining and
Movie Offers



Low Forex Markup
at 1.99%



Access to
Domestic Airport &
Railway lounge



Interest-free
cash withdrawals



Trip Cancellation Cover
of up to ₹10,000

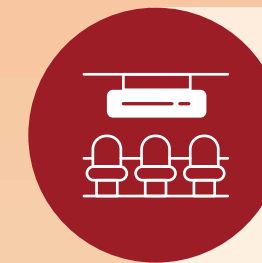
Make use of these privileges, and a lot more, with lifetime benefits!
Scroll on to find out about all the exclusive benefits you can access.

Every journey can be an *Exceptional adventure*

Complimentary Access to Domestic Airport lounges



4 complimentary Domestic Airport Lounge visits per year, on spending ₹20,000 in the previous month



16 complimentary Railway Lounge visits per year, on spending ₹20,000 in the previous month



Low Forex Markup at 1.99%



Free trip cancellation cover of up to ₹10,000 on hotels & flight bookings

Indulge In

Tasteful Offers



Buy 1 Get 1 offers on movie tickets up to ₹125 (Valid twice per month)



Dining discounts of up to 20% across 1,500 restaurants



Enticing 300+ brand offers all year long!



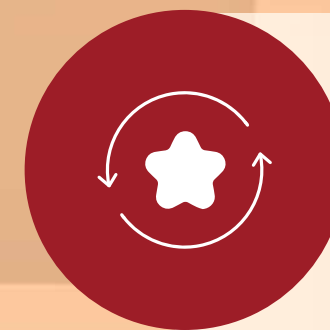
Enjoy

Unlimited Rewards

with Every Swipe.



Never-expiring Reward Points



10X Reward Points on your Birthday



Multiple redemption options

Reward program not applicable on Fuel, EMI transactions, & Cash withdrawals.
Education, Wallet Load, Govt Services, and Rental & Property Management transactions will earn 3X reward points.
However, such transactions will not be a part of the 10X reward program and 10X threshold calculations.
Utility bill payments, Railway spends, FASTag recharges and Insurance premium payments will earn 1X reward points.
However, such transactions will not be a part of the 10X reward program and 10X threshold calculations.

One Card, *Infinite Possibilities.*

Earn up to **10X Reward Points** on your **FIRST Select Credit Card.**



Interest-free ATM Cash
Withdrawals for up to 45 days



Welcome voucher worth ₹500
on spending ₹5,000 within
30 days of card generation



5% cashback (up to ₹1,000) on the
transaction value of the first EMI done
within 30 days of card generation



Convert your big transactions
to easy EMIs



Low interest rate (APR)*
from 0.71% to 3.85% per month
(8.5% to 46.2% per year)



Roadside Assistance
worth ₹1,399



Fuel Surcharge Waiver of
up to ₹300 per month



Enjoy up to 15% discount
at 3,000+ Health and
Wellness outlets



Experience the convenience of UPI in 4 simple steps.

Make payments seamlessly with UPI and earn up to ₹200 cash back on the first 4 UPI transactions

Link your Credit Card to the UPI app of your choice in 4 easy steps:

1

Open preferred
UPI app

2

Go to the
'Account' section
and select **'Add
Credit Card'**

3

Select
**'IDFC FIRST
Bank'**

4

Set
UPI PIN

Activate UPI



Scan to
activate



But that's just the beginning!

The indulgence continues.



Do not own the
FIRST Select Credit Card yet?

[Apply now](#)



Don't miss out on a
world of benefits!

[Generate PIN](#)



Your **FIRST Select Credit Card**
is powered for UPI.

[Activate UPI](#)