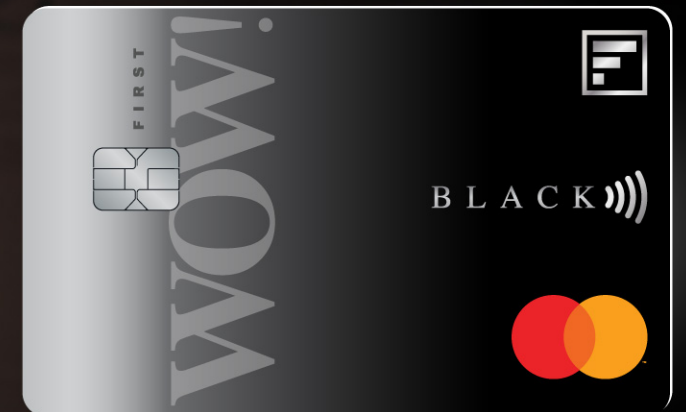




Add more

to your world.

Presenting,
**FIRST WOW! Black
Credit Card**





The FIRST WOW! Black experience.

Turn everyday moments into rewarding experiences with **welcome offers** and **never-expiring reward points** with a **high-value redemption**.

Enhance your journeys with **zero forex** markup, **travel protection**, **lounge access**, and **bonus reward points** on travel bookings. You can also enjoy the **power of UPI** with dual cards and other lifestyle perks at home.

All of this, packed into an **FD-backed credit card** that requires no credit history!



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Unlock welcome benefits worth ₹5,000+ on payment of joining fee



₹500 discount voucher
on your first travel booking through
IDFC FIRST Bank Mobile App



Up to ₹1,500 instant discount
on flights, hotels, and bus bookings
on MakeMyTrip

mokobara

Flat 10% off up to ₹500
on the Mokobara website, over
and above website offers

eazydiner

Complimentary 3 months
EazyDiner Prime Membership
worth ₹1,095/-

 **lenskart**

Complimentary 1-year
Lenskart Gold Max
Membership worth ₹800

EMI

5% cashback up to ₹1,000
on your first EMI within the
1st 30 days

[Know More](#)



Start making UPI payments with your credit card

Your complimentary FIRST DIGITAL Credit Card comes already active and ready to use in the IDFC FIRST Bank mobile app.

From hot chai to cool gadgets, pay your way with UPI.

1. Log in to the IDFC FIRST Bank app
2. Scan any merchant **QR** through the app to pay
3. Earn up to **3X Reward Points**



Scan or [click here](#) to link to other UPI apps

You can also link your FIRST Digital Credit Card to other UPI apps

   and more.



Wow

Travel perks made for domestic & international journeys.



Zero Forex Markup

On international spends



4 complimentary **domestic airport lounge access** every year[#]



Trip cancellation cover worth ₹10,000



Upto **50 Bonus Reward Points** on travel bookings



100% Cash withdrawal Limit of your FD value^{*}

[#]1 domestic airport lounge access per quarter; Lounge access will be activated on spending ₹20,000

^{*}Cash withdrawal fee of ₹199 + GST is applicable per withdrawal.



Travel benefits for booking, boarding, & beyond.

Enjoy exciting travel privileges including bonus reward points and a high redemption value on all your travel bookings through IDFC FIRST Bank Mobile App.

**50 Bonus
Reward Points**
per ₹150 on hotel bookings*

**30 Bonus
Reward Points**
per ₹150 on Flight bookings*

1 Reward Point = ₹0.50
for hotel/flight booking on
Bank App

1 Reward Point = ₹0.25
on other redemption
options

- Capping of 8,000 RP per month for Reward Points earned on travel booking done through IDFC FIRST Bank Mobile App
- Rewards redemption capping on travel bookings done through IDFC FIRST Bank Mobile App - 1L RP per month | 2L RP per year
- *On bookings done through the IDFC FIRST Bank Mobile App



Make every spend count with FIRST WOW! Black Reward Points.

4X Reward Points

per ₹150 spent on your
online, offline and
international spends

1 Reward Point per ₹150
spent on Insurance and
Utility bill payments

1 Reward Point = ₹0.50
for hotel/flight booking on
Bank App

3X Reward Points

per ₹150 spent on UPI
transaction above ₹2,000

1 Reward Point per ₹150
spent on UPI transaction
valued up to ₹2,000

1 Reward Point = ₹0.25
everywhere else





Enjoy lifestyle perks & protection with FIRST WOW! Black.

25% discount up to ₹100 on movie tickets per month

**1% fuel surcharge
waiver** of ₹200/month

**Lost card liability
cover** of ₹25,000

**Complimentary roadside
assistance** worth ₹1,399,
valid up to 4 times a year

**Personal accident
coverage** of
₹2,00,000

[Know More](#)



Joining Fees

Joining Fees of ₹750+GST

Unlock welcome benefits worth ₹5,000+ on joining fee payment

Annual Fees

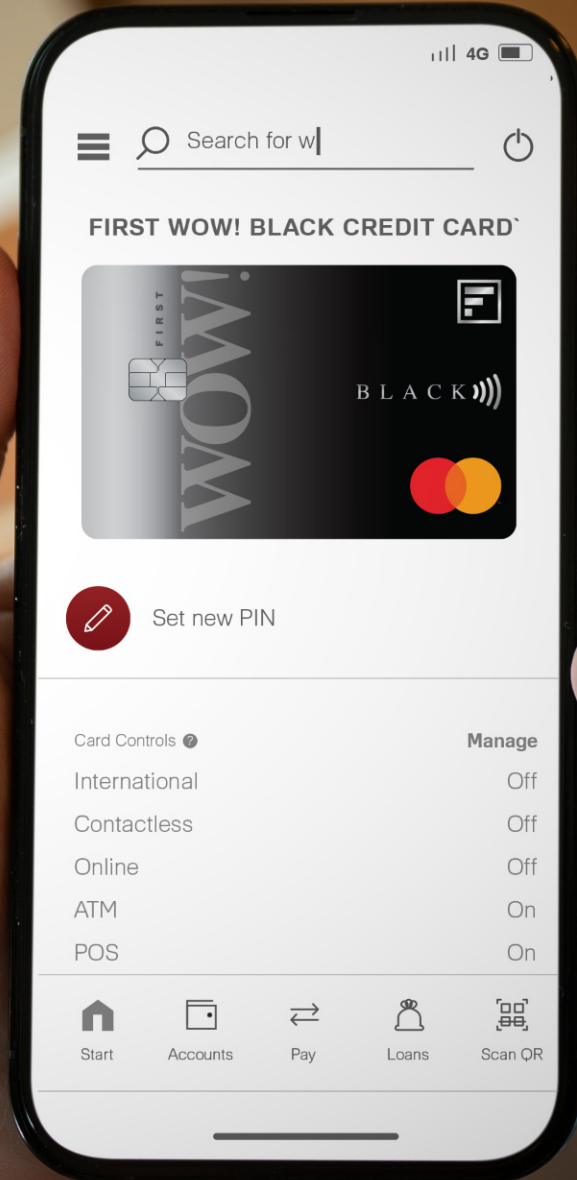
Annual Fees of ₹750+ GST

(2nd year onwards) waived off on annual spends of ₹1,50,000

[Apply Now](#)



DOWNLOAD THE APP
TO ACTIVATE YOUR CARD



EVERYTHING YOU NEED, IN ONE MOBILE APP



Pay Bills & Recharges

Credit card, mobile, electricity & more



UPI Scan & Pay

Fast, secure everyday payments



Smart Card Management

Full card control & rewards management



Manage Credit Flexibly

Convert spends to EMI, increase credit limit & more