



FIRST

Private
CREDIT CARD

METAL WITH
A HEART OF GOLD



From exclusive privileges to powerful benefits,
we have designed a metal card that is synonymous with
your journey and you.

Sustainably made with recycled metal,
this card makes it easier than ever to contribute
to the world, simply through the power of association,
with its unique KARMA Points.

ADDING A TOUCH OF GLOW
TO THE HEART OF GOLD.





Karma Points with every swipe

Connect wholeheartedly to the altruist in you, with Karma Points.

Karma Points are contributed
by the Bank over and above the standard Rewards Program,
which you can donate to a cause of your choice.

Unlock Karma Points on monthly spends.

To honour your big day, the bank contributes
10% of your birthday spends up to ₹25,000 as Karma Points.

.....

1X = 1 Karma Point per ₹150 spent
1 Karma Point = ₹0.25

FEEL AT HOME WHILE YOU
TRAVEL THE WORLD.





Your perfect travel companion

The best way to experience the joy of traveling is
with your **FIRST Private Credit Card**.

Benefits at a glance

International Transaction Benefits:

- **0% Forex Markup**
- **0% Interest on cash** withdrawal at global ATMs.

Complimentary unlimited access to:

- Domestic & International airport lounges

Same can be shared by **Add-on Cardholders**

Additional guest visits* to **airport lounges 4 times** in a year.

*One guest at a time

Trip cancellation cover of up to **₹50,000**
on flight and hotel bookings.

Comprehensive travel & air accident insurance cover.

A WORLD OF FINE
INDULGENCES.
FOR THOSE WHO DO
A WORLD OF GOOD.



Privileges that complement your lifestyle.

The finest memberships

Complimentary Club ITC Culinaire Hotel Membership
on crossing ₹40 Lakhs annual spends

The finest dining experiences

Taj Experiences Signature Dining Voucher
on cumulative spends of ₹15 lakhs in the first 6 months.

The finest in entertainment

Indulge in movies, plays and any events with 2 instances of
instant discount up to ₹750 every month.

The finest in golfing

- Unlimited complimentary Golf rounds or lessons
- 1 international Golf round per quarter

The finest Visa Infinite benefits

- Concierge Services
- Airport Limo Transfer Program
- Meet & Greet Immigration Services
- Affluent Dining Program
- Luxury Hotel Collection

A REWARDS PROGRAM THAT
BEFITS YOUR MAGNANIMITY.



Make every swipe rewarding

The FIRST Private Credit Card brings you
only the best that life has to offer.

Earn 10X Reward Points on monthly spends
3X Reward Points on rent and education related payments.
1X Reward Points on insurance payments.

**Earn accelerated bonus Reward Points
on travel bookings***
Bonus 50X Reward Points on hotel bookings
Bonus 20X Reward Points on flight bookings

.....

1X = 1 Reward Point per ₹150 spent
1 Reward Point = ₹1.00 when redeemed for travel bookings*
1 Reward Point = ₹0.25 when redeemed elsewhere

**Travel bookings done via IDFC FIRST Bank Mobile App*

T&C apply



A CARD THAT KEEPS ON GIVING.





Finest features, minimal noise

Best-in-class features, nothing else.

High credit limit with low APR of 9%.

0 Late payment charges
Pay at your own convenience.

0 Overlimit charges
Acquire that coveted artwork you had set your eyes on,
without worrying about any over limit charges!

IDFC FIRST Bank mobile app
Enjoy personalized offers, manage your
Credit Card and stay on top of your spends,
Reward Points and Karma Points.



ALWAYS YOU FIRST

*For any assistance or queries,
visit the FIRST Private Credit Card section on our website,
or call: 1800 10 888.*

Your FIRST Private Credit Card is made of sustainable
metal, with 54% post-consumer recycled material.

