

Quantum⁺

Credit Card



Lifetime Free



Up to 2% cashback



UPI-ready RuPay Credit Card



Assured, FD Backed Credit Card



Table of Contents

1

Understanding the Cashback Structure

2

Setting Up UPI Payments

3

Unlocking Additional FD Benefits

4

More Reasons to Love Your Card



Cashback on Everyday Spends

Up to

2% cashback on
online spends

- 1% cashback on online spends up to ₹10,000 in a statement cycle
- 2% cashback on incremental online spends above ₹10,000 in a statement cycle

1% cashback

UPI spends via IDFC FIRST Bank
mobile app

1% cashback

on in-store spends – POS &
Contactless

0.5% cashback

on Utility, Insurance, Wallet, Rent,
Jewelry & Govt. Services

Total cashback capped at ₹500 in a statement cycle across all categories combined



*UPI cashback of 1% is applicable only on transactions made through the IDFC FIRST Bank Mobile App | *No cashback on EMI transactions, ATM cash withdrawals, and UPI payments via other third-party apps

*If a transaction is reversed or refunded, the corresponding cashback will also be reversed | *Cashback is applicable only on spends till the customer's credit limit in a statement cycle

*Cashback will be credited on Payment Due Date (PDD)+1, provided at least the Minimum Amount Due (MAD) is paid by the Payment Due Date (PDD)

UPI Linkage & Usage

Earn 1% Cashback on UPI Payments done through the IDFC First Bank App

The Quantum+ Credit Card is UPI -linked and ready for making UPI payments.

1 Download/log in to the IDFC FIRST Bank app

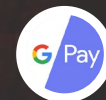
2 Scan any merchant QR code and pay

3 Earn 1% cashback on UPI payments

Download/Log in to the App



Scan or [click here](#) to link your Quantum+ Credit Card to preferred UPI apps



&
more

More Reasons to love your card

Up to ₹2,00,000

Personal Accident Cover



₹25,000

Lost Card Liability Cover



1% Bonus Cashback

on your hotel and flight bookings done
through IDFC FIRST Bank app



Merchant offers

across travel, shopping, dining and much
more, all year long



Know more



Your FD, now with a +



100% ATM cash withdrawal* limit of FD Value



0% interest on cash withdrawals* for up to 45 days



Continue earning interest on your FD, while enjoying cashback on your everyday spends.



Increase your credit limit instantly by linking an additional FD through IDFC FIRST Bank mobile app

Increase Credit Limit Now



* ₹199+GST fee applicable per withdrawal

Ready to Earn Cashback on Everyday Spend?

Get started with Quantum⁺
Credit Card today!

Apply Now



Download IDFC FIRST Bank
app to get started


Google Play

 Download on the
App Store