



First S'WYP CREDIT CARD

ENTER INTO THE *swyp* UNIVERSE

First
SWYP



1

**MONTHLY
FLAT-FEE EMI**



EMI-FY



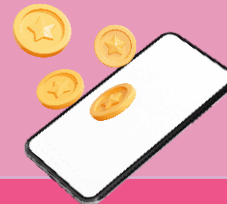
2

**FEATURE
PARTNER OFFERS**



3

**WELCOME
OFFERS**



*JOIN IN
STYLE*

*BUSSIN
REWARDS*

4

**MONTHLY
MILESTONE
REWARDS**



5



**REFERRAL
BENEFITS**

*SWYP
& CHILL*

PRESENTING A CREDIT CARD LIKE NO OTHER

For Us, It's Always You First!
We Know You Want The Best Of
Everything And You Want It Now!

First
SWYP

GET IT ALL WITH THE
**FIRST SWYP
CREDIT CARD**
JUST FOR YOU!



GET IT ALL & GET IT NOW!

First
SWYP

Simply



Monthly flat fee EMI, 0 complexity



EMI with Monthly Flat Fee

Convert transactions & balances into easy EMI at a monthly flat fee starting ₹49 + GST.



Flexible tenures & transaction sizes

Tenure from 3 Months;
Min transaction size ₹2,500



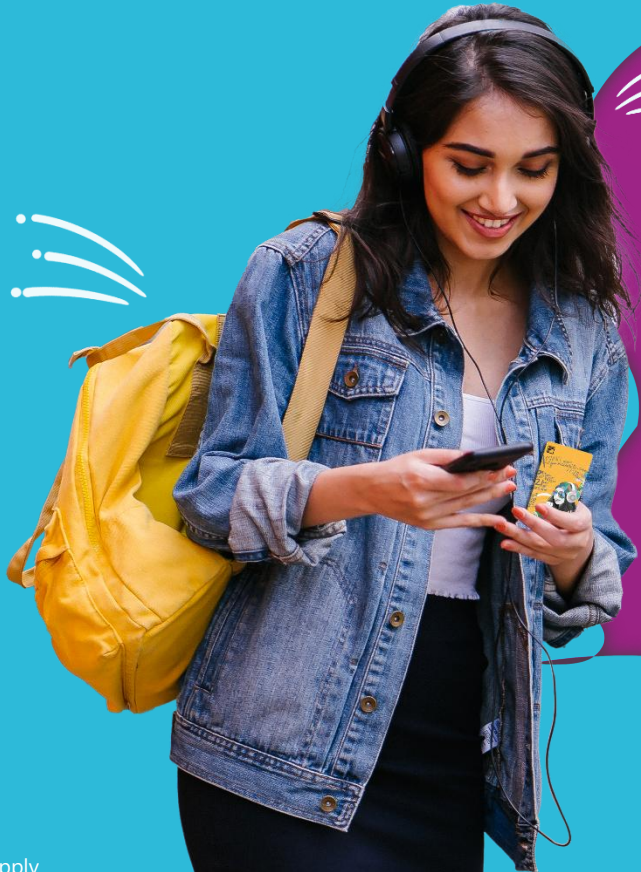
Multiple EMI conversion options

Omnichannel EMI conversion for both Transactions & statement balances



Convert online transactions easily

Convert easily during checkout at IDFC FIRST Bank OTP Verification page



OFFERS SO FIRE

THAT'LL MAKE YOU LOOK TWICE

First
SWYP



20% instant discount
up to ₹80 on
purchases **above ₹299**

Twice in a month



10% off on Domestic Flights up
to ₹500 on purchase of ₹5,000

20% off on Domestic Hotels up
to ₹5,000 on purchase of
₹2,000

**Once per category in a
month**



10% instant discount on
up to ₹100 on orders
above ₹999

Once a month



10% instant discount on
up to ₹350 on orders
above ₹850

Once a month



10% instant discount
up to ₹100 on orders
above ₹299

Twice in a month



10% instant discount
up to ₹500 on travel
bookings **above ₹5,000**

Once a month



10% instant discount up
to ₹500 on purchases
above ₹3000 valid on
**Nykaa Beauty, Nykaa
Fashion and Nykaa Men**

Once a month



lowest prices in 10 minutes*

10% instant discount
up to ₹50 on purchases
of ₹499

Once in a month

GET NOW

*T&C Apply

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JOIN IN *STYLE!*

WITH BENEFITS THAT ARE FLY!

First
SWYP



amazon

AMAZON VOUCHER
WORTH ₹500#

On spending ₹5000
Within 30 days of joining fee
payment



lenskart

FREE GOLD MAX MEMBERSHIP
FOR 1 YEAR WORTH ₹800/-

On joining fee payment



1000

REWARD POINTS ON 1ST EMI
CONVERSION

Within 30 days of joining fee payment.



make **my** trip

UP TO ₹1500** OFF
FLIGHT & HOTEL BOOKINGS^

On joining fee payment



EaseMyTrip
COM

UP TO ₹2100* OFF
FLIGHT & HOTEL BOOKINGS

On joining fee payment



mokobara

FLAT 10% OFF
ON PURCHASES DONE ON
MOKOBARA.COM

On joining fee payment

T&C Apply

#Offer is applicable for FIRST SWYP Credit cards issued starting from 10th June, 2025

**Up to ₹700 off on return flight booking & ₹800 off on hotel, for first 3 months post joining fee payment

*₹700 off on either return flight booking or hotel, once a month, for first 3 months post joining fee payment

^For new card issuances from 1st Feb 2025

BUSSSIN REWARDS

DESIGNED JUST FOR YOU!

First
SWYP

200

REWARD
POINTS

> ₹5,000 Monthly Spends

500

REWARD
POINTS

> ₹10,000 Monthly Spends

1000

REWARD
POINTS

> ₹15,000 Monthly Spends

2000

REWARD
POINTS

> ₹30,000 Monthly Spends

4000

REWARD
POINTS

> ₹60,000 Monthly Spends



Get **400 Rewards Points** on your Railway spends and FASTag Recharges by spending a cumulative spends on ₹20,000 per month.

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- Monthly Milestone Rewards not applicable on Railway spends, FASTag Recharges, Fuel, UPI Transactions and Cash withdrawal
- Monthly refers to statement cycles; Rewards are total and not incremental i.e for eligible spends greater or equal to ₹15,000 & less than ₹30,000, customer will receive a total of 1000 Reward Points.

BENEFITS THAT HIT DIFFERENT

ALL YEAR ROUND!

First
SWYP

COMPLIMENTARY
ROAD SIDE
ASSISTANCE
of ₹1,399/-



1% FUEL SURCHARGE
WAIVER
up to ₹200/-



MOVIE BENEFITS

25% discount
up to ₹100/-



RAILWAY
LOUNGE ACCESS
4 per qtr



PERSONAL ACCIDENT
COVER ₹2,00,000



...& much more!

REFER YOUR TRIBE

& RIGHT SWYP YOUR BENEFITS!

First
SWYP



1 SUCCESSFUL REFERRAL
ANNUAL SUBSCRIPTION
FEES WAIVED OFF



5 SUCCESSFUL REFERRALS
WAIVER OF EMI FLAT FEES
WORTH UP TO ₹1,500



9 SUCCESSFUL REFERRALS
CASHBACK OF ₹2,500 IN
YOUR STATEMENT



3 SUCCESSFUL REFERRALS
BONUS CREDIT OF 4000
REWARD POINTS



7 SUCCESSFUL REFERRALS
MOVIE VOUCHER
WORTH ₹2,000



10 SUCCESSFUL REFERRALS
4 COMPLIMENTARY
ACCESS TO DOMESTIC
AIRPORT LOUNGES

T&C Apply

- Referral rewards will be given 30-45 days after successfully achieving referral milestone
- Successful Referral : A successfully issued and active FIRST SWYP Credit Card

[CLICK HERE](#)

LET'S BEGIN THE JOURNEY

First
SWYP



To Generate PIN,
please call
1800 10 888
OR

[CLICK HERE](#)



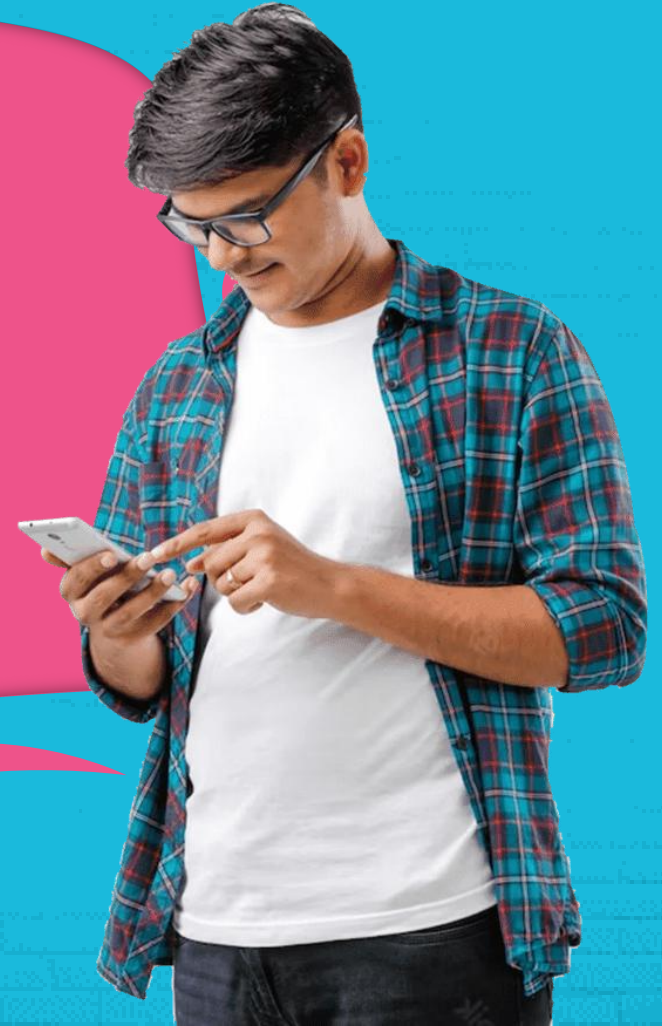
Enable Online
& Contactless
Usage
Preferences



Activate your
Credit Card
within 30 Days
of card issuance
to avoid closure



To go-green,
your e-statement
will be sent to
you by email &
SMS only



HOW TO MAKE *SWYP* PAYMENTS



1

HOW DOES IT WORK?

Pay in full or in EMIs with FIRST SWYP. Carrying over balances to the subsequent statement is not possible

2

LET'S UNDERSTAND TOTAL PAYABLE

A total sum to be paid for the month, it covers;

- EMI dues from previous cycles
- Previous balances including fees & charges
- Purchases spends of the current cycle

3

LET'S SIMPLIFY ELIGIBLE BALANCE

Amount which can be converted to EMI with monthly flat fee before due date. In simple words;

Total amount payable - Existing EMI, fees & charges

4

KNOW MORE ABOUT ACTIVE EMIs

All the EMI Conversions made from previous statement cycles

To Reduce your Total Payable , EMIfy your eligible balances before your payment due date

It is mandatory to pay your net Total Payable every month by your payment due date

If Total Payable isn't paid by your payment due date, the card will be blocked & a late payment fee will be charged

Just convert your eligible balances into EMIs or pay in full

GET UPI!

First
SWYP



Get convenience of UPI with your
FIRST SWYP Credit Card

100
REWARD POINTS*
for every
₹5,000
UPI spends per
statement month.

Enable UPI for only ₹199 +GST p.a.

CLICK HERE

*UPI transactions will be excluded from Monthly Milestone Program

*UPI Rewards not applicable on Cash and Fuel transactions



APPLY NOW