

## IDFC FIRST Bank Launches Zero-Forex Diamond Reserve Credit Card

*Accessible Luxury with Zero Forex and Premium Global Travel Privileges*

**Mumbai, 6<sup>th</sup> January 2026:** IDFC FIRST Bank today announced the launch of Zero-Forex **Diamond Reserve Credit Card**, a premium travel and lifestyle offering primarily for affluent global travellers who would like to get a proposition of **Zero Forex Markup**, travel lounges, accelerated travel rewards and lifestyle privileges.

**The key travel and lifestyle features of the Diamond Reserve Credit card are:**

- **0%** forex markup on all international spends.
- Earn up to **60 Reward Points** for every ₹150 spent on **hotel bookings** via the app. With each Reward Point valued at ₹0.25, that's ₹15 back on every ₹150 spent—an effective **10%** value back on hotel stays.
- Earn up to **40 Reward Points** for every ₹150 spent on **flight bookings** via the app. That's ₹10 back on every ₹150 spent—an effective **6.6%** value back on flight bookings.
- Earn up to **10 Reward Points** for every ₹150 spent on **monthly spends**. With each Reward Point valued at ₹0.25, that's ₹2.5 back on every ₹150 spent—an effective **1.66%** value back.
- **2 domestic lounge** visits and **2 international lounge** visits per quarter
- **Up to 2** complimentary golf rounds or lessons per month
- One Complimentary Meet and Greet Airport service on annual spends of USD 1,000
- **Buy-One-Get-One** movie ticket every month
- ITC Hotels: Book 2 nights and get the **3rd night free**
- Free **trip cancellation** cover of Rs. 25000
- Insurance cover for lost baggage, delayed flights, Air Accident cover of Rs. 1 crore, Personal accident cover of Rs. 10 lakhs

**Other Special Unique features of IDFC FIRST Credit Cards continue to apply as follows:**

- Dynamic interest rates starting at **8.5% p.a.**, among the lowest in the category
- **0%** Interest on **ATM Cash withdrawal globally** till payment due date. Nominal fee ₹199 per withdrawal.
- **No expiry of reward points**- Lifetime validity.
- **Freedom to redeem** Reward Points across any e-commerce or online purchase.
- **Unlimited earning** — no caps or artificial limits on reward point accrual
- **Up to 10X rewards points** on Credit Card spends above Rs. 20,000 per billing cycle
- Fuel surcharge waiver at select fuel stations

Priced at **₹3,000 + GST**, the Diamond Reserve Credit Card delivers a compelling premium proposition with an annual fee waiver at **₹6 lakh** annual spends, making it effectively free from the second year onwards.

**Shirish Bhandari, Head – Credit Cards, FASTag & Loyalty, IDFC FIRST Bank**, said: Diamond Reserve is an ideal choice for customers with significant international travel exposure, who want a premium card that works seamlessly both overseas and in India. With zero forex mark-up, a strong travel-led rewards proposition, and an annual fee waiver at ₹6 lakh spends, it becomes a natural companion and the primary card for global travel and lifestyle.

**How to apply:** The Diamond Reserve Credit Card is now available for eligible customers and can be applied for digitally via the IDFC FIRST Bank website or mobile app.

Click the below link to access the complete information and apply:

<https://www.idfcfirst.bank.in/credit-card/diamond-reserve-credit-card>



### About the Bank

1. **Vision:** To build a world-class Bank in India, founded with principles of Ethical, Digital, and Social Good Banking.
2. **Scale:** IDFC FIRST Bank is one of India's fast-growing private banks, building its UI, UX, and tech stack like a fintech. As of September 30, 2025, the Bank serves 35 million customers, with a customer business of Rs. 5,35,673 crore (\$60.4b) comprising customer deposits of ₹2,69,094 crores (\$30.3b) and loans & advances of ₹2,66,579 crores (\$30.0b). Customer deposits grew 23.4% YoY and loans 19.7% YoY. We reach over 60,000 cities, towns, and villages, operate through 1,041 branches.
3. **Scope:** We are a universal Bank offering complete range of services, including NRI, Retail, MSME, Rural, Startups, Corporate Banking, Cash Management, Credit Cards, Wealth Management, Deposits, Government Banking, Working Capital, Trade Finance, and Treasury solutions.
4. **Ethical Banking:** We are committed to doing right even when customers are not watching. We have simplified descriptions, calculations, and legal jargon to avoid confusing customers.
5. **Digital Banking:** The Bank's modern technology stack delivers high-quality services across all channels like mobile, branch, internet banking, call centers, and relationship managers. Built on cloud-native, API-led, microservices architecture, supported with data, analytics, AI, and fine aesthetics, we strive to deliver fintech-grade experiences on banking platform.
6. **Social Good:** We work for society. We have financed 40 million loans including 3.6 million women entrepreneurs. We have financed over 7.5 million lifestyle improvement loans (for laptops, washing machines, refrigerators etc. that enhance the quality of life of middle class), 2.5 lakh electric 2W and 3W vehicles, 2.7 lakh water, sanitation, and hygiene loans, 2 million livelihood (cattle) loans, and over 300,000 SMEs. On deposits, we provide access of premium investment research, which is usually reserved for the wealthy, even to those holding balances as low as ₹5,000, even to Rural India. Our ESG scores are high and improving.

7. **Customer Friendly Banking:** We make banking easy by having a customer first approach. We have waived fees on 36 essential savings account services which are commonly charged in the market, the first and only bank in India to do so. We create “pull” products that customers actively seek out.
8. **Governance:** We adhere to regulatory guidelines in letter and spirit and actively work with regulators to make things better. We take pride in maintaining highest levels of corporate governance.
9. **Shareholders:** We are building a diversified universal banking portfolio designed to deliver consistent ROE of 16%+.
10. **Employees:** IDFC FIRST Bank is designed to be a happy place to work, with cutting-edge roles, meaningful growth opportunities, and a culture of meritocracy. Compensation is healthy, efforts are recognized, and employees experience the pride and excitement of creating a world-class Bank in India.