IDFC FIRST Bank
ALWAYS YOU FIRST

FIRST
Millennia
CREDIT CARD

BEGIN YOUR
SUPER REWARDING JOURNEY

4 GETTING STARTED!

3 PRIVILEGES

2 BENEFITS

1 REWARDS

FIRST *Millennia*

PRESENTING A CREDIT CARD

LIKE NO OTHER

For us, it's Always You First! We know you want the best of everything, so here you go.
Presenting, **The FIRST Millennia Credit Card**, just for you!

A WORLD WHERE YOU GET
UNLIMITED REWARDS

FIRST Millennia

10x

Rewards that will never expire

10X Reward Points on your Birthday

Instant redemption at partner stores and online transactions

Rewards as good as cash

3x on applicable offline spends*

ON INCREMENTAL SPENDS >₹ 20,000 PER BILLING CYCLE

3x on applicable online spends*

1X = 1 Reward Point per ₹150 | 1 Reward Point = ₹0.25
Minimal reward redemption fee of ₹99+ GST, Reward program not applicable on Fuel, EMI transactions & Cash withdrawals.
W.e.f. 1st May'2024, Government services, Wallet Loads, Education Spends, Rent & Property Management transactions, Insurance premium and Utility bill payments will not be part of the 10x program and 10x threshold calculations*.
However, Government services, Wallet loads, Education spends, Rent & Property Management transactions will continue to earn 3x rewards, while Insurance Premium Payments & Utility Bill Payments will earn 1x rewards.

*For further details, please refer to the FIRST Millennia Credit Card website

A WORLD WHERE
YOU CAN'T STOP SMILING.

FIRST Millennia

Lifetime free
Credit Card

Interest-free
ATM Cash Withdrawal
for up to 48 days

Low interest rate
starting at 0.75%* p.m.
(9% annually)*

Welcome Voucher
up to ₹500 on
eligible spends**

5% Cash back
up to ₹1000 on the spend
amount for your first
EMI transaction**

*Interest rate linked to your existing credit history
**For further details, please refer our website

A WORLD WHERE EVERY PRIVILEGE IS

DESIGNED FOR YOU

Complimentary
Railway Lounge
Access- 4 per quarter

25% discount up to ₹100 on movie tickets once a month

Fuel Surcharge waiver up to **₹200/**month

Get Personal Accident Cover of **₹2** Lacs & Zero Lost Card Liability

CLICK TO KNOW MORE

AN OFFER FOR
EVERY SIDE OF YOU

300+
Merchant offers,
all year long!

Enjoy offers &
discounts on your
favorite merchants,
every day of the week

Up to
20% discount
On dining, across
1,500 restaurants

CLICK TO KNOW MORE

LET'S BEGIN THE JOURNEY

To Generate PIN, please call **1800 10 888** **or** **CLICK HERE**

Enable Online & Contactless Usage Preferences **or** **CLICK HERE**

Convert your Credit Card transactions & balances at interest rates as low as **1.5% p.m**.

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 and SMS only

*as per RBI mandates

GIFT AN ADD-ON
CREDIT CARD TODAY

Give anyone a FIRST Millennia Add-on Credit Card
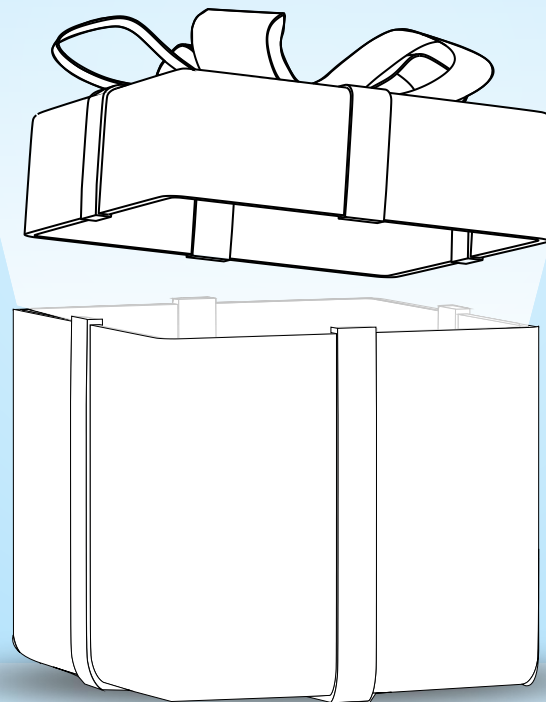at no extra cost, and gift them the joy of financial freedom.

Share your credit limit with your spouse, parents, sibling or others

Get access to exclusive benefits

Scan the QR to
gift an Add-on card

Or

CLICK HERE TO VISIT PAGE

Pool all your family spends
and earn 10X rewards faster

Share benefits like lounge access,
movie, dining & other merchant offers

Interest free cash
withdrawal up to 48 days

Offers available on 300+
merchants through the year

Independent access
to mobile banking

REFER & EARN

Here's how you ACHIEVE SQUAD GOALS.
Refer the FIRST Millennia Credit Card to your friends today!

Enjoy these benefits and more:

Lifetime Free Card	Earn up to 10X rewards	Interest free cash withdrawal up to 48 days	Super Saver interest rates

Bonus Rewards

You get **₹500**
(as reward points)*
for every card generated
(You can get max up to ₹2,500)

Your friend will get
₹500
(as Reward Points)*
on first transaction

Scan the QR to
Refer and Earn

CLICK HERE TO VISIT PAGE

NEVER LOSE SIGHT

OF WHAT YOU LOVE!

Keep what's closest to you in the palm of your hands, be it your favourite football team, cute animals or your dream holiday destination, we've got it all.

Follow a few simple steps:

CLICK HERE

Choose from the **online gallery**/Upload your **own photo**.

Edit or apply **filters**

Review & submit

One-time image personalization fee of **499 + GST.**

Now, **#ExpressYourLove** through your IDFC FIRST Bank Credit Card.

FIRST Millennia

IDFC FIRST Bank
ALWAYS YOU FIRST

APPLY NOW
for a card that is as cool as it looks