



IDFC FIRST
Bank

IDFC FIRST Bank Credit Card



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Joining fee

No Fee

Annual fee

No Fee

Credit Limit

Upto ₹5 Lakhs



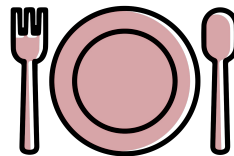
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Benefits of IDFC FIRST Bank Credit Card



Movies

- Avail discounts from 25%-50% on movies



Dine-in

- Up to 20% OFF on dining in at 1500+ restaurants

Benefits of IDFC FIRST Bank Credit Card



Shopping

- 6X rewards on online purchases
- 50+ In-app discounts*
- 5% cashback on first EMI done within 90 days
- 3X rewards on offline & rental spends



Others

- Complimentary lounge & golf access on premium cards*
- Earn rewards that never expire
- Zero over-limit fees, zero add-on charges
- Interest-free cash withdrawal from ATMs
- Lifetime FREE Credit Card
- Personal Accident cover and Zero Lost Card Liability



Eligibility Criteria Salaried

- ❑ Age Group: 25 Years & above
- ❑ Income Range: ₹30,000+
- ❑ Documents Required:
 - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence
 - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card
 - **Income Proof:** Salary certificate, Recent salary slip, Employment letter





Eligibility Criteria Self-employed

- ❑ Age Group: 27 years and above
- ❑ Income Range: ITR>5 Lakhs with mandate
- ❑ Documents Required:
 - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence
 - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card
 - **Income Proof:** Certified financials, Recent ITR (Income Tax Returns), Audited profit and loss statement or balance sheet



Other Eligibility Criteria

- You must be a resident of India
- You should have an existing Credit Card



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Application Process

Visit the IDFC Bank Credit Card web page by clicking on the link shared by your advisor and start the application journey

Let's get you India's best Credit Card!

Name as per Aadhaar*

Please provide full name exactly as mentioned on your Aadhaar Card to avoid rejection.

Date of Birth*

Mobile Number*

Get OTP

Arshal John

01 Enter your details and click on 'Get OTP'



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02 Enter the OTP,
accept T&C and
click on 'Proceed'

Let's get you India's best Credit Card!

Name as per Aadhaar*

Ankur Nahata

Please provide full name exactly as mentioned on your Aadhaar Card to avoid rejection.

Date of Birth*

04/09/1989

Mobile Number*

8879499981

OTP

☐ I have read and accept the **Terms and Conditions**. I authorize IDFC FIRST Bank and its representatives to contact me for this application.

Proceed

03 Enter the PAN number,
gender, address details
and proceed

Your offer is just a few details away

PAN*

Gender*

Current residence address*

Floor/ Building Name, Locality, Area

Pincode*

Proceed



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04 Enter few more details such as occupation, company name, etc. and click on 'Continue'

We need few more details to find the best offer for you

Occupation*
Salaried

Company Name*
BAJAJ ALLIANZ

Net Monthly Take-Home*
80000

Do you have a Credit Card? ☒


Bank Name*
ICICI Bank

Card variant
ICICI Coral Credit Card


Credit Limit*
200000

Continue

The best offer is shown on the screen if a customer is eligible for a credit card. Click on 'Get your card'






Congratulations, Abhishek Surana ! Here is your personalized offer



IDFC First Select Card

No Documents Required

Joining Fees	Annual Fees	Credit Limit	Interest rate p.m. ⓘ
NIL	NIL	₹ 3,00,000 Looking for a higher limit?	0.75% p.m. 16.75% p.a. <small>Market: 2.32%p.m. Market: 33.45%p.a.</small>

 Earn 3,900 reward points on monthly spend of ₹50,000 on your IDFC First Credit Card
  Pay only ₹300 interest at 1% per month rate* on your monthly outstanding of ₹30,000
  Complimentary domestic lounge access


[See More Reasons To Love The Card](#)

Get Your Card

Soft Offer Page


Looking for a higher credit limit?

Select a bank, upload a bank statement and click on 'Proceed'



FIRST Credit Card Name

Joining Fees ₹ 0	Annual Fees ₹ 0	Credit Limit ₹ 200,000	Interest Rate p.m Market 3.45% p.m 1.5.0% p.m.
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Upload documents

Upload your **latest 3 months'** bank statement downloaded from the bank website or emailed by Bank

Select Bank

Upload File

Unsupported format: PNG only max 3 MB

Document Upload Page

ive your salary

- Bank statement should be of the latest 3 months

Note: Document upload basis offer chosen: Bank Statement- Salary Account, Latest ITR or Credit Card Statement



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Enter the personal details such
as name, marital status, etc., and
click on 'Proceed'

FIRST Credit Card Name

Joining Fees ₹ 0	Annual Fees ₹ 0	Credit Limit ₹ 200,000	Interest Rate p.m. ⓘ Market 3-4.5% p.m. 1.5.0% p.m.
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ABHISHEK SURANA
IDFC FIRST BANK FAMILY

VISA Signature

Personal Details

You are one step away to make this powerful Card yours!

Personal Details Page

Enter office details such as address, phone number, etc., select card preferences and click on 'Proceed'

Office Details Page

IDFC FIRST Bank

FIRST Credit Card Name

Joining Fees
₹ 0

Annual Fees
₹ 0

Credit Limit
₹ 200,000

Interest Rate p.m ⓘ
Market 3-4.5% p.m.
1.5.0% p.m.

FIRST Select

VISA Signature

ABHISHEK SURANA
IDFC FIRST BANK FAMILY

Office Details

You are one step away to make this powerful Card yours!

Floor / Building No., Locality, Area*

Landmark

Direct Link*

Office E-mail Address*

STD Code

Office Phone No.

Office Details Page



IDFC FIRST
Bank



FIRST Credit Card Name

Joining Fees
₹ 0

Annual Fees
₹ 0

Credit Limit
₹ 200,000

Interest Rate p.m. ⓘ
Market 3-4.5% p.m.
1.5.0% p.m.



Card Preferences

You are almost there!

Tell us where you would like your card to be delivered*

☐

Residential Address

☐

Office Address

Tell us where you would like your card e-statement*

☐

Personal Email

☐

Office Email

Card Preferences Page

Add Card preference details



IDFC FIRST
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Enter KYC details such as
Aadhaar number and click on
'Proceed'



FIRST Credit Card Name

Joining Fees
₹ 0

Annual Fees
₹ 0

Credit Limit
₹ 200,000

Interest Rate p.m. ①
Market 3-4.5% p.m.
1.5.0% p.m.



KYC Details

Please enter you **Aadhaar number** for KYC fulfillment

Aadhaar Number*

3744 4444 0029



This will be used to retrieve your information from Aadhaar for KYC.

Proceed

Aadhaar Page



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FIRST Credit Card Name

Joining Fees
₹ 0

Annual Fees
₹ 0

Credit Limit
₹ 200,000

Interest Rate p.m. ①
Market 3-4.5% p.m.
1.5.0% p.m.



KYC Details

Please enter your **Aadhaar number** for KYC fulfillment

Aadhaar Number*
3744 4444 0029

Enter the OTP sent to your mobile number registered with Aadhaar

Enter OTP sent
489387

Resend OTP

Aadhaar OTP Page

Submit

Enter the OTP sent to the
registered Aadhaar mobile
number and click on 'Submit'



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Accept the terms and conditions,
enter the OTP and click on
'Proceed'



FIRST Credit Card Name

Joining Fees
₹ 0

Annual Fees
₹ 0

Credit Limit
₹ 200,000

Interest Rate p.m. ⓘ
Market 3-4.5% p.m.
1.5.0% p.m.



Update your details

We will update our records with the address as per Aadhaar

Address as per Aadhaar

02-A, Prime Tower, 12th Floor, Marine Drive, Near Petrol Pump & Near Metro
Mall, 4200021 Mumbai, Maharashtra



I have read and accept the **Terms and Conditions**

Proceed

Address Review Page



IDFC FIRST
Bank

Enter OTP sent on Aadhaar
registered Mobile Number



Update your details

We will update our records with the address as per Aadhaar

Address as per Aadhaar

02-A, Prime Tower, 12th Floor, Marine Drive, Near Petrol Pump & Near Metro
Mall, 4200021 400021 Mumbai, Maharashtra



I have read and accept the **Terms and Conditions**

Enter the OTP sent to your mobile number registered with Aadhaar

🕒 04:52

🔄 Resend OTP

Proceed

Clickwrap eSign OTP Page



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Complete live video KYC by
connect now or schedule a call



Congratulations Rajesh Kumar!!

Your add-on card application has been successfully submitted

Application Ref no: 12345678



As last step, complete your live video KYC

Please keep the following ready for video KYC



Original **PAN card** to be kept handy



A good **internet** connectivity

Connect Now

Schedule a call

Connect Now- IDFY

is the preferred choice for customers



Hassle free with no
documents



Contactless for
your safety



Get additional
rewards for
completing video



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Help & Support

FAQs

- **Is there a Joining/Membership fee for IDFC FIRST Bank Credit Cards?**

No joining or membership fee is applicable on any of the IDFC FIRST Bank credit cards.

- **Is there an expiry date on the reward points accrued on my card?**

No, the reward points earned on your IDFC FIRST Bank Credit Card do not have an expiry date



IDFC FIRST
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Help & Support

FAQs

- **What are the current offers available on IDFC FIRST Bank credit cards?**

IDFC FIRST Bank Bank Credit Cards are loaded with a host of benefits, offers & features. Some of them are listed below and applicable according to the card variant available with you:

Lifestyle benefits: Discounts on shopping, dining & movies, complimentary round of golf every month, etc.

Travel benefits: Complimentary airport lounge access

Other benefits: Various online discounts on the app, discounts on health and wellness outlets, etc.



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Congratulations!

Enjoy the Benefits of IDFC FIRST Bank Credit Card.