

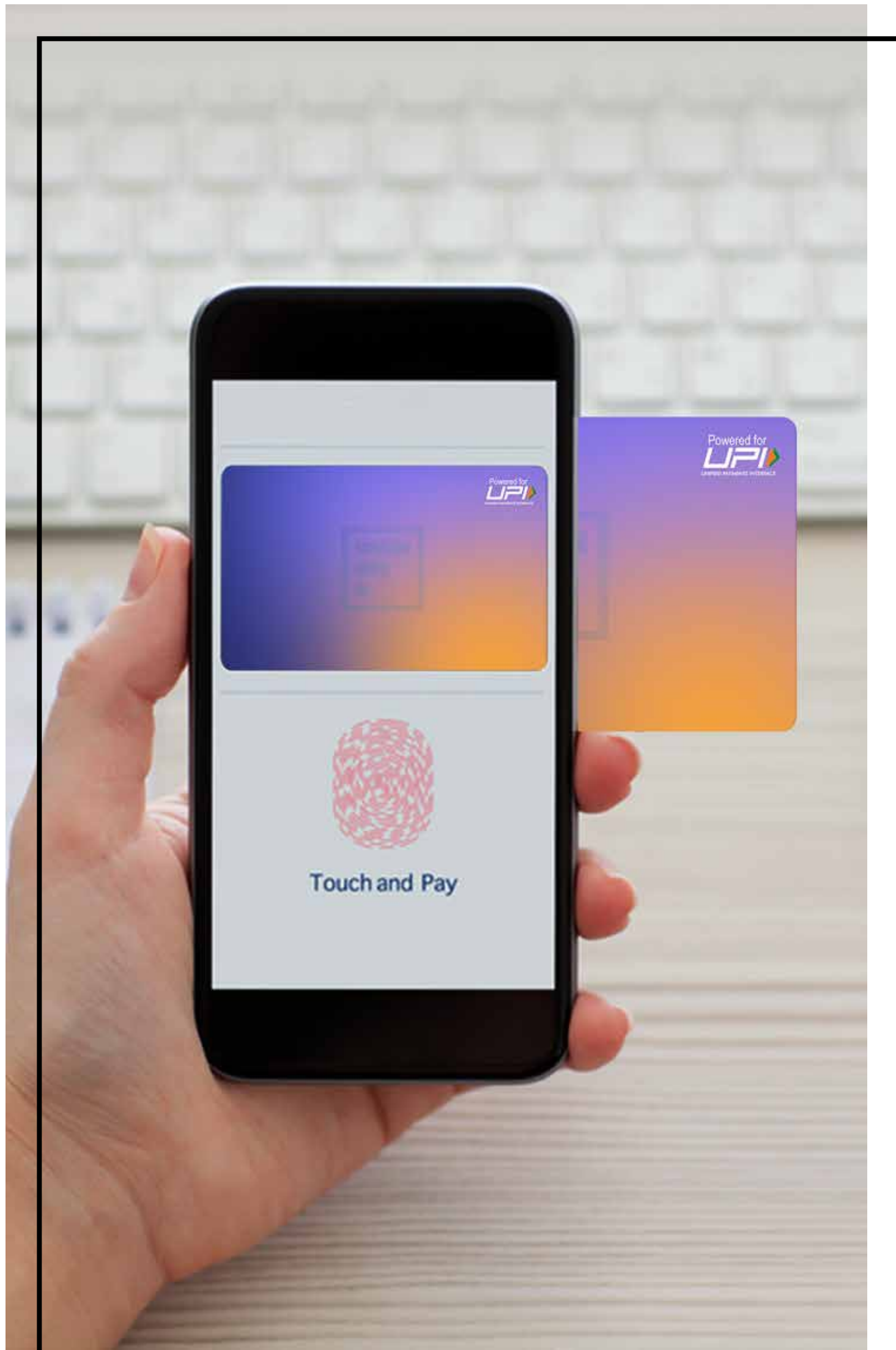
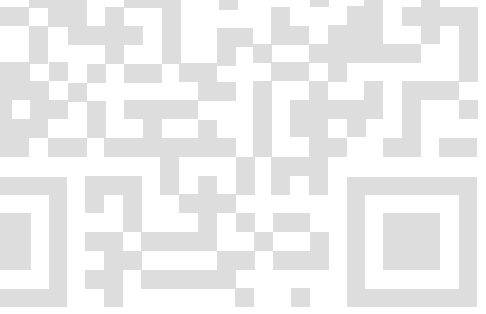


ALWAYS YOU FIRST

From hot chai to cool gadgets!

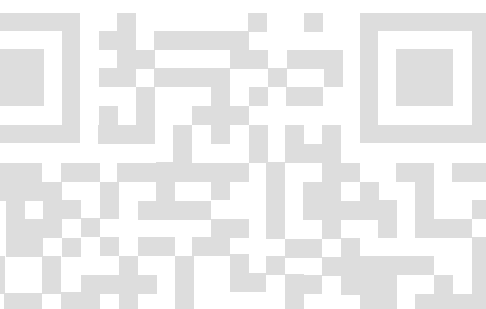
Pay at 60 million+
merchants using UPI

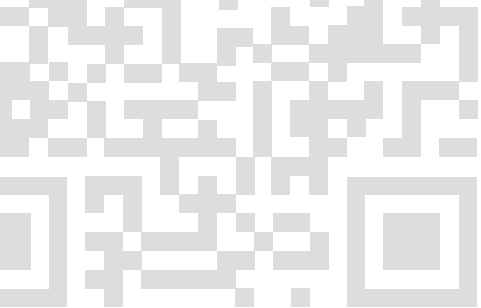




Start your UPI Journey

- 01** Welcome benefits
- 02** Important Information
- 03** Extra Rewards on every UPI transaction!
- 04** Enable UPI on your preferred UPI app
- 05** EMIfy your UPI transactions





**Start transacting on your
FIRST Digital Rupay Credit Card
to enjoy welcome benefits!**

Enjoy

**100%
Cashback***

up to ₹200 on first 4 UPI
transactions done within
15 days of digital card
generation.

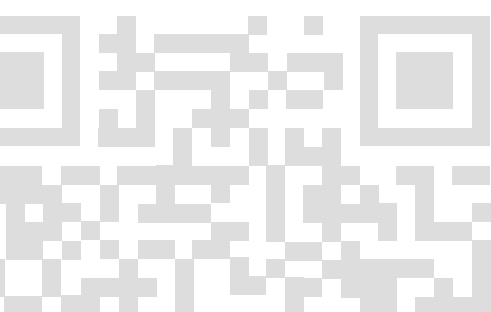
1st Transaction – Up to ₹50

2nd Transaction – Up to ₹50

3rd Transaction – Up to ₹50

4th Transaction – Up to ₹50

*T&Cs Apply. *Cash back will be credited with 60 days from 1st statement generation date.



Important Information

- Your existing IDFC FIRST Bank Credit Card Limit will be shared with this digital card
- Transactions on this card will automatically become a part of your existing credit card statement
- Your statement date & payment due date remain unchanged
- This is a digital only credit card and no physical card will be issued

Joining Fee **₹199** + GST

Annual Fee (2nd year onwards) **₹199** + GST





Extra Rewards on every UPI transaction with FIRST Millennia, FIRST Select, FIRST Wealth, FIRST Classic, FIRST WOW!, Ashva & Mayura Credit Card!

3X Reward Points
on all UPI transactions greater than ₹2,000

1X Reward Points
on all UPI transactions less than ₹2,000

1X Reward Points
on all Utility and Insurance spends

First SWYP

Credit Card

Level up with the convenience of UPI and earn

100 Reward Points

on UPI spends of **every ₹5,000** in a statement month!

For example

UPI Spends in a statement month

₹5,000

₹10,000

Reward Points earned

100 ☆

200 ☆

And so on...

T&Cs Apply • Exclusion - Fuel (MCC 5172, 5541, 5542, 5983), Cash (MCC 6010, 6011, 7280)





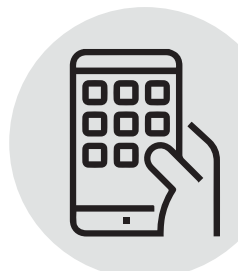
Travel in style and get rewarded with

**1 Club Vistara
(CV) Point**

**on every UPI transaction of ₹200
or more with your IDFC FIRST
Club Vistara Credit Card**



Enable UPI on your preferred UPI app in 4 easy steps



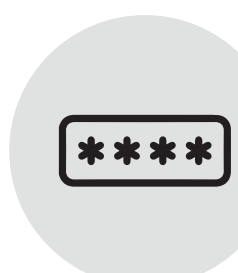
Open UPI app



Go to the 'Account' section



Select the option to add your IDFC FIRST Bank Credit Card

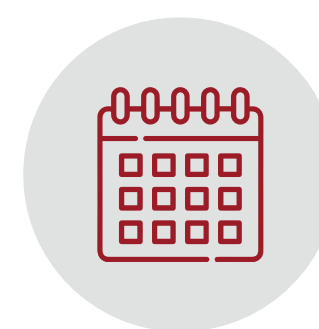


Set UPI PIN and start transacting





EMIfy your UPI transactions for added ease!



Convert your UPI Credit Card transactions of ₹2,500 or more into easy EMIs!

One app for all your UPI on Credit Card needs!



Download the IDFC FIRST Bank App to view card details for your IDFC FIRST Digital Rupay Credit Card



ALWAYS YOU FIRST

For further assistance call us on **1800 10 888** or
visit our website <https://www.idfcfirstbank.com/rupay-credit-card>