



CARDADDA
IDFC FIRST

First Wealth

LIFETIME FREE

ANNUAL FEE

₹0

Fees & charges

Joining fee	₹0
Annual / renewal fee	₹0, for life

Why this card

- Revolving interest from 8.5% p.a. — the same low bank-wide rate as IDFC First’s other cards, not a Wealth-exclusive perk
- Zero forex mark-up on international spends
- 8 complimentary lounge visits a year (4 domestic + 4 international) on ₹20,000 spend in a calendar month, usable the following month, plus 4 railway lounge visits a year on the same spend gate
- 1 complimentary golf round or lesson a quarter, at 20+ courses, on ₹20,000 spend that statement cycle
- Buy-one-get-one movie tickets via the District app, up to ₹250 off the second ticket, twice a month, gated on prior-month spend
- Trip-cancellation cover up to ₹10,000 (max 2 claims), plus travel insurance up to \$1,200 (baggage loss/delay, passport loss, flight delay)
- Visa Infinite Meet & Greet — discounted fast-track immigration at 450+ airports
- ₹1,500 in welcome benefits (₹500 voucher + up to ₹1,000 cashback on your first EMI)
- No fuel surcharge waiver on this card

Card names, fees and figures shown are illustrative; verify current terms with IDFC First directly before applying. Cardadda — Verified 9 Sep 2026.