



IDFC FIRST
Bank

IDFC FIRST Bank Savings Account

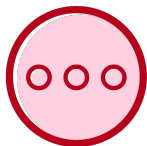
Benefits of IDFC FIRST Bank Savings Account



Highlights

- Zero Fee Banking on all Savings Account services such as IMPS, NEFT, RTGS, ATM transactions, Debit Card, and SMS Alerts
- Get higher interest rates of up to 7.25% p.a.
- Purchase limit of ₹6 lakhs
- ATM withdrawal limit of ₹2 lakhs
- Monthly interest credits calculated on your balance
- 10% instant discount on Tata CLiQ and Myntra with debit card
- 12% discount on Yatra using your debit card
- Flat ₹75 off on Zomato, applicable on select restaurants (for orders above ₹749 on weekends) using your debit card

Benefits of IDFC FIRST Bank Savings Account



Other

- 100% digital application
- Only bank in India to offer Zero Fee Banking on Savings Accounts
- FIRST reward points with debit card
- ₹35 lakhs free personal accident insurance cover
- ₹1 crore free air accident insurance cover
- 24x7 customer support



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Important Terms & Conditions

- You should apply for Savings Account using your ZET link
- You must be a new user to open the account
- You should not open multiple accounts using the same mobile/laptop

Eligibility Criteria Salaried

- **Age Group:** 18+ years & above
- **Documents Required:**
 - **Identity proof:** PAN Card
 - **Address proof:** Aadhaar Card
 - **Other:** Mobile number linked with Aadhaar



Eligibility Criteria Self-employed

- **Age Group:** 18+ years & above
- **Documents Required:**
 - **Identity proof:** PAN Card
 - **Address proof:** Aadhaar Card
 - **Other:** Mobile number linked with Aadhaar



Other Eligibility Criteria

- Available only for new users
- Customer must be an Indian resident



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Application Process

Before we start, keep the following handy:

- Aadhaar Card
- PAN Card



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Let's start!

- Click on the link shared by your advisor and start the application process!

Buddy
Loan

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Enjoy **Zero Fee Banking**
on your Savings Account

 IMPS, NEFT, RTGS

 ATM Transactions, Debit Card

 SMS Alerts & 36 more services



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[Click here to view Zero-Free Banking Services.](#)

Enter details to start your savings journey now!

+91 Mobile number registered with A...

Date of birth 



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- Enter your Aadhar-linked mobile number, your date of birth, email address, PAN and Aadhar numbers and click on Get OTP. Enter the OTP sent to your number.

Click here to view Zero-Fee Banking Services

Enter details to start your savings journey now!

+91 9766906665
Mobile number registered with Aadhaar

Date of birth

Email address

Permanent Account Number (PAN)

12-digit Aadhaar number

Click here
If you don't have Aadhaar

Get OTP

Please enter your **professional & personal details**

Occupation

XRecorder



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- If your communication address is the same as your Aadhar address, click on the checkbox. If not, enter your residential address.

Buddy Loan

12-digit Aadhaar number

Review your **communication address**

☒ **My communication address is same as my Aadhaar address.**
ghar n 2993,94 mathura land complex, saraf bazar, ahmadnagar, Ahmadnagar, Maharashtra - 414001

Please enter your **professional & personal details**

Salaried ✓
Occupation

Salary ✓
Source of Income

Gross annual income in ₹

Company Name ✓



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- Continue to add your professional and personal details such as occupation type, source of income, gross annual income, company name and mother's full name.

The image shows a mobile app interface for 'Buddy Loan'. At the top is a blue header with the 'Buddy Loan' logo. Below the header, a prompt says 'Please enter your professional & personal details'. The form contains several input fields: a dropdown for 'Salaried' (Occupation), a dropdown for 'Salary' (Source of income), a text field for 'Gross annual income in ₹', a dropdown for 'Company Name', and a text field for 'Mother's full name (e.g. Lata Singh)'. Below these fields is a section titled 'Select your product' with the sub-header 'Each product gives you'. This section lists three benefits: 'Up to 7.25% p.a. interest', 'Monthly interest credit', and 'Zero Charges on all services'. At the bottom, there are two buttons for 'Average Monthly Balance': one for ₹10,000 and another for ₹25,000, with the latter being highlighted as 'Popular'.



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- Select your preferred product and view all details. Accept the T&Cs and click on “Proceed to open account”.

The image shows a mobile app interface for 'Buddy Loan'. At the top, there's a blue header with the 'Buddy Loan' logo. Below it, a text input field is labeled 'Mother's full name (e.g. Lata Singh)'. The main section is titled 'Select your product'. A banner below this states 'Each product gives you' followed by three benefits: 'Up to 7.25% p.a. interest', 'Monthly interest credit', and 'Zero Charges on all services'. There are two product cards. The first card is for ₹10,000, labeled 'Average Monthly Balance', 'VISA Classic Debit card', and has a 'Select' button. The second card is for ₹25,000, labeled 'Average Monthly Balance', 'VISA Platinum Debit card', and has a 'Select' button. Below these cards, there are four rows of benefits. The first row is 'Airport Lounge Access' with a red 'X' for the ₹10,000 card and a checkmark for the ₹25,000 card. The second row is '15% Off on Zomato' with checkmarks for both. The third row is 'Up to 20% Off on Yatra' with checkmarks for both. The fourth row is '10% Off on Myntira' with checkmarks for both. At the bottom, there are two more cards: ₹5 Lakhs and ₹35 Lakhs, both with '7X' labels. A red dot on the left points to the '10% Off on Myntira' row. At the very bottom, there's a link 'Discover all benefits' and a smaller link 'Click here to view T&C'.

Buddy Loan

Mother's full name (e.g. Lata Singh)

Select your product

Each product gives you

- Up to 7.25% p.a. interest
- Monthly interest credit
- Zero Charges on all services

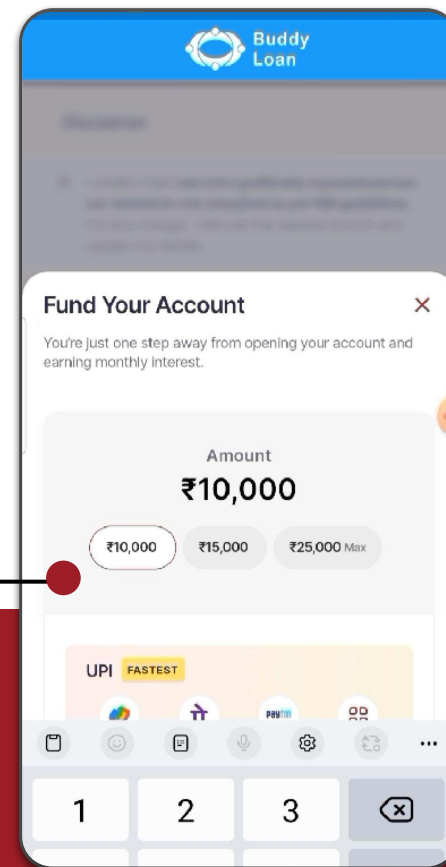
Product	Amount	Card Type	Selection	Airport Lounge Access	15% Off on Zomato	Up to 20% Off on Yatra	10% Off on Myntira	Personal Accident Cover
Popular	₹10,000	Average Monthly Balance VISA Classic Debit card	Select	X	✓	✓	✓	₹5 Lakhs
	₹25,000	Average Monthly Balance VISA Platinum Debit card	Select	✓	✓	✓	✓	₹35 Lakhs

Discover all benefits

Click here to view T&C



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- In the final step, add your initial funding amount to your savings account. Choose your mode of payment and complete the funding. Your account will be set up and your debit card will reach you within a few days.
- Congratulations! You can now use your IDFC FIRST Bank Savings Account!



Help & Support FAQs

- **Who is eligible to open Savings Accounts online and offline?**

To be eligible for IDFC FIRST Bank Savings Account, you should be above 18 years of age and belong to one of the below categories:

- Indian citizens
- Residents of India
- Foreign nationals residing in India and meeting the Government of India criteria

- **What documents do I need to open a Savings Account?**

To open an IDFC FIRST savings accounts online, you will need to provide your Aadhaar & PAN details.



Help & Support FAQs

- **What do I get on opening an IDFC FIRST Bank Savings Account?**

After successfully opening your IDFC FIRST Bank Savings Account, you will get a personalized cheque book and your Debit Card.

- **How does the Monthly Interest Credits feature work and how will I benefit from it?**

With an IDFC FIRST Bank Savings Account, experience the joy of earning Monthly Interest Credits on your Savings Account. You earn 'interest on interest' with the power of monthly compounding. A monthly compounding interest payout is better for you than a Quarterly interest payout because when you get interest credit in Month 1, the interest for Month 2 is paid on your opening balance + interest received in Month 1 and so on. So, you earn more on your savings!

Help & Support FAQs

- **What does the Zero Charges feature mean?**

With IDFC FIRST Bank Savings Account you pay ZERO charges on all commonly used Savings Account services like IMPS, NEFT, RTGS, ATM transactions, Cash transactions, chequebook issuance, SMS alerts and more.

- **What are the charges and the Average Monthly Balance associated with the IDFC FIRST Bank Savings Account?**

The Average Monthly Balance (AMB) you need to maintain in your IDFC FIRST Bank Savings Account would depend on the account variant you have opted for. View the full list of charges here:

<https://www.idfcfirstbank.com/personal-banking/accounts/savings-account/fees-and-charges>

- **Can I open a joint Savings Account at IDFC FIRST Bank?**

Yes, you can open an IDFC FIRST Bank Savings Account in joint mode of operation by visiting your nearest branch.

Congratulations!

You can now use your IDFC FIRST Bank Savings Account!