

Know More About Paytm First Credit Card And It's Benefits

TechRounder PDF Edition

Live article: <https://www.techrounder.com/finance/know-more-about-paytm-first-credit-card-and-its-benefits/>

By Vipin PG | Published January 28, 2020 | Updated January 4, 2026 | Format: Analysis | 3 min read

In brief

It's a card payment system where credits are always available as we see in normal credit cards issued by the bank. This credit card is made available for all Paytm customers on the name of 'Paytm first credit card' to give a hassle-free shopping experience.

It's a card payment system where credits are always available as we see in normal credit cards issued by the bank. This credit card is made available for all Paytm customers on the name of 'Paytm first credit card' to give a hassle-free shopping experience. You can use this card anytime anywhere with low interest. This card is brought to you by Paytm and Citi.

If you look for shopping with EMI or looking for a credit card then this may be very useful for you. Look forward, I have described it's benefits, charges and all important information that you need to know if you think to have a credit card.

Benefits Of Paytm First Credit cards

Cashback - Paytm claims that it's India's first credit card with an unlimited 1% cashback without any restriction and you get the auto credit every month without any worry. This 1% cash back doesn't interpret the already available cashback on the products. You get more benefits of cashback allowance by Paytm on their special offers. You also get a 10,000 rs extra cashback on spending minimum 10,000 on Paytm through this credit card.

Credit benefits - You get the credit benefits according to your credit score. To know your credit score apply for Paytm first credit cards today. This credit score depends on your past banking transactions.

Low charges - Paytm promise to provide this credit card with fewer charges compare to other credit cards. There is no joining fee applicable to this card however there is an annual charge of Rs. 500 which can be waived off.

EMI - You can shop on easy monthly instalments through this credit card. If you don't like to pay money at a time for shopping then you can grab this opportunity.

Apart from these all credit card benefits what all we get in normal credit card applies here.

Charges and others

As early mentioned Paytm takes a 500 INR rs annual charges however, the annual charge will be waived off, if you spent Rs. 50000 in an year. There are low-interest rates compared to other credit card providers on credits. Paytm claims that there are no hidden charges of this card and there are no charges for using the credits up to a certain period fixed by the payment and Citi.

An extra benefit of Paytm first credit card

You get all time 1% cashback on Paytm through Paytm first credit card. This is a very attractive offer. There is one more offer of 10,000 cashback in the form of promo codes that you can apply on your spends on Paytm. This 10,000 promo codes cashback you receive when you spend 10,000 through Paytm first credit card.

Conclusion, should you take this credit card?

The decision depends on your requirements. If you are a job holder and need credit cards or facing financial issues at the end of months or want easy instalment for the purchase then you should take the benefits of Paytm first credit card as it offers you lots of other cashback benefits along with low-interest rates.

And if you no need of extra credits. Or have already Credit cards then I don't recommend this to you.

You may also read

- VoWiFi Service and its Supporting Handset for Jio and Airtel
- Solid Explorer - One of the Best File Manager For Your Mobile
- HDFC PayZapp Wallet and Mobile App