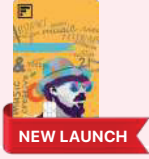



# IDFC FIRST BANK CREDIT CARDS

## Features, Benefits & Application Process

VALID FROM: APRIL 2024



			
		FIRST SWYP	FIRST Millennia
Card Type	Card Category	Classic	Classic
	Benefits	Rewards	Cashback, Rewards
Sourcing Criteria	Age Criteria	Salaried : 21 to 60 years   Self-Employed : 25 to 60 years	
	Employment Type	Salaried / Self Employed	
	Min Monthly Income (₹)	25K / 5 Lacs ITR p.a	
	OBC Limit (₹)	30K	
Fees	First Year Fee (₹)	499	Lifetime Free
	Renewal Fee (₹)	499	Lifetime Free
Welcome Benefits		<ul style="list-style-type: none"><li>• 1000 RPs on 1st EMI Transaction within first 30 days</li><li>• Lenskart Gold Membership worth ₹600 on payment of joining fee</li><li>• Times Prime Annual Membership or similar on spends of ₹30,000 within 90 days</li></ul>	<ul style="list-style-type: none"><li>• ₹500 worth of vouchers on spending ₹5000 or more in 30 days of card generation. (Merchant Vouchers applicable to change from time to time and customer to be shown a choice during redemption)</li><li>• 5% cashback on EMI transaction done within 30 days (Up to ₹1000)</li></ul>
Complimentary Lounge Access		Complimentary railway lounge - 4 per qtr	4 complimentary Railway lounge visits per quarter
Complimentary Restaurant		-	Up to 20% discount at 1500+ restaurants
Insurance and Road Assistance		<ul style="list-style-type: none"><li>• Free RSA worth ₹1399</li><li>• Personal Accident Cover of ₹2 Lacs on min. one txn in the previous month</li><li>• Cover of ₹25,000 each on Lost card liability, Credit Shield and Purchase Protection</li></ul>	<ul style="list-style-type: none"><li>• Personal Accident Cover of ₹2 Lacs on min. one txn in the previous mo.</li><li>• Lost Card Liability Cover of ₹25,000</li><li>• Complimentary Roadside Assistance worth ₹1,399</li></ul>
Rewards & Cashback	Usage Benefits	25% discount on movie tickets once a month up to ₹100 on Paytm mobile app	
	Online Spends	<ul style="list-style-type: none"><li>• 10% off on TATA CLiQ &amp; Zomato up to ₹100 (1/ mo.)</li><li>• 20% off on Dominos up to ₹80 on orders above ₹299 (Twice a month)</li></ul>	-
	At Stores	<ul style="list-style-type: none"><li>• 300+ Merchant offers, All year long!</li><li>• Up to 15% discount at 3000+ Health &amp; Wellness outlets</li></ul>	
	Milestone Bonus	<ol style="list-style-type: none"><li>1. Monthly Spends - Milestone Reward Program<ul style="list-style-type: none"><li>• 200 RPs on spends of ₹5000 or more*</li><li>• 500 RPs on spends of ₹10K or more*</li><li>• 1000 RPs on spends of ₹15K or more*</li></ul></li><li>2. 400 RPs on monthly rental spends of ₹20K or more (cumulative sum of all rental transactions)</li><li>3. UPI Spends Rewards (excluding Cash &amp; Fuel) 100 RPs on spends of ₹5000 or more/ statement mo.</li></ol>	<ul style="list-style-type: none"><li>• 10X RPs on all incremental spends above ₹20K/ mo. and on your birthday. (Excluding: Rent &amp; Property Management, Wallet Loads, Education, Government services, Utility bill and Insurance Premium Payments)</li><li>• 3X RPs on online &amp; offline spends up to ₹20K/ mo.</li><li>• 3X Rewards on Rent, Property Management &amp; Purchase, Wallet, Education and Government transactions.</li><li>• 1X RP on Insurance premium &amp; Utility bill payments.</li></ul>
	Extra Category Benefits	Fx Mark Up-3.5%	Forex mark-up starting at 3.5% on all international spends
	Fuel Surcharge Waiver	-	Up to ₹200 per month (only on TXN of ₹200 to ₹5000)
	Redemption Value	1 RP= ₹0.25	1 Reward Point = ₹0.25 (on ₹150 spent)
	Other Benefits	<p>Referral program:</p> <ul style="list-style-type: none"><li>• On 1 successful referral, get annual fee waived.</li><li>• On 5 successful referrals, waiver of EMI flat fees worth upto ₹1500</li><li>• On 3 successful referrals, bonus of 4000 RPs</li><li>• On 7 successful referrals, movie voucher worth ₹2000</li><li>• On 10 successful referrals, 4 complimentary access to domestic airport lounges.</li></ul>	Interest-free ATM Cash Withdrawal for up to 48 days (Cash Advance Fee of only ₹250 per transaction)

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\*TnC Apply



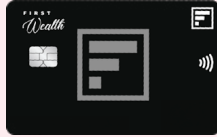
ABB- CV: CLUB VISTARA | CB: CASHBACK | RP: REWARD POINT | TXN: TRANSACTION

# IDFC FIRST BANK CREDIT CARDS

## Features, Benefits & Application Process

VALID FROM: APRIL 2024



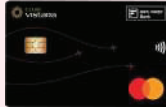


				
		FIRST Classic	FIRST Select	FIRST Wealth
Card Type	Card Category	Classic	Premium	Premium
	Benefits	Cashback, Rewards	Cashback, Rewards	Cashback, Rewards
Sourcing Criteria	Age Criteria	Salaried : 21 to 60 years   Self-Employed : 25 to 60 years		
	Employment Type	Salaried / Self Employed	Salaried / Self Employed	Salaried / Self Employed
	Min Monthly Income (₹)	25K / 5 Lacs ITR p.a	1.25 Lacs / 5 Lacs ITR p.a	3 Lacs / 5 Lacs ITR p.a
	OBC Limit (₹)	30K	1 Lac	4 Lacs
Fees	First Year Fee (₹)	Lifetime Free	Lifetime Free	Lifetime Free
	Renewal Fee (₹)	Lifetime Free	Lifetime Free	Lifetime Free
Welcome Benefits		• ₹500 worth of vouchers on spending ₹5000 or more in 30 days of card generation (Merchant Vouchers applicable to change from time to time and customer to be shown a choice during redemption) • 5% cashback on EMI transaction done within 30 days (Up to ₹1000)		
Complimentary Memberships	Lounge Access	4 complimentary Railway lounge visits per quarter	• 4 complimentary Domestic Airport lounge per qtr (Min. spend of ₹5K in previous mo.) • 4 complimentary railway lounge per qtr	• 4 Complimentary railway lounge per qtr • 4 Complimentary Domestic & international Airport lounge & Spa access per qtr (Min spend of ₹5K in the previous month)
	Golf	-	-	2 Golf rounds / mo
	Hotel & Restaurant	Up to 20% discount at 1500+ restaurants		
Insurance and Road Assistance		• Personal Accident Cover of ₹2 Lacs on min. one txn in the previous mo. • Lost Card Liability Cover of ₹25,000 • Complimentary RSA worth ₹1,399	• Complimentary Roadside Assistance worth ₹1,399 • Air Accident Cover : ₹1 cr* • Personal Accident Cover of ₹5 Lacs* & Lost Card Liability Cover of ₹50K • Comprehensive Travel Insurance Cover : ₹22.5K*	• Complimentary Roadside Assistance worth ₹1,399 • Air Accident Cover : ₹1 cr* • Personal Accident Cover of ₹10 Lacs* & Lost Card Liability Cover of ₹50K • Comprehensive Travel Insurance Cover : ₹22.5K*
Rewards & Cashback	Usage Benefits	25% discount on movie tickets once a month up to ₹100 on Paytm app	BOGO offer on movie ticket of up to ₹250 (twice per month) on PayTM App.	
	Online Spends	50+ in-App discount offers		
	At Stores	Up to 15% discount at 3000+ Health & Wellness outlets		
	Milestone Bonus	• 10X RPs on all incremental spends above ₹20K/ mo. and on your birthday. (Excluding: Rent & Property Management, Wallet Loads, Education, Government services, Utility bill and Insurance Premium Payments) • 3X RPs on online & offline spends of up to ₹20K/ mo. • 3X Rewards on Rent, Property Management & Purchase, Wallet, Education and Government transactions. • 1X RP on Insurance premium & Utility bill payments.	• 10X RPs on all incremental spends above ₹20K/ mo. and on birthday. (Exclud: Rent & Property Management, Wallet Loads, Education, Government services, Utility bill & Insurance Premium Payments) • 3X RPs on online & offline spends of up to ₹20K/ mo.	
	Extra Category Benefits	Low forex mark-up starting at 3.5% on all international spends	Low forex mark-up starting at 1.99% on all international spends	Low forex mark-up starting at 1.50% on all international spends
	Fuel Surcharge Waiver	Up to ₹200 per month (only on TXN of ₹200 to ₹5000)	Up to ₹300 per month (only on TXN of ₹200 to ₹5000)	Up to 400 per month (only on TXN of ₹200 to ₹5000)
	Redemption Value	1 Reward Point = ₹0.25 (on ₹150 spent)		

# IDFC FIRST BANK CREDIT CARDS

## Features, Benefits & Application Process

VALID FROM: APRIL 2024



				
		Club Vistara	HPCL IDFC FIRST Bank Power	HPCL IDFC FIRST Bank Power+
Card Type	Card Category	Super Premium	Premium	Premium
	Benefits	Travel	Fuel	Fuel
Sourcing Criteria	Age Criteria	Salaried : 21 to 60 years   Self-Employed : 25 to 60 years		
	Employment Type	Salaried / Self Employed	Salaried / Self Employed	Salaried / Self Employed
	Min Monthly Income (₹)	25K / 3 Lacs ITR p.a	25K / 3 Lacs ITR p.a	25K / 3 Lacs ITR p.a
	OBC Limit (₹)	30K	30K	30K
Fees	First Year Fee (₹)	4999	199	499
	Renewal Fee (₹)	4999	199	499
	Renewal Fee Waiver	-	On spends of ₹50K annually	On spends of ₹1.5 Lacs annually
Welcome Benefits		<ul style="list-style-type: none"><li>• 1 Premium Economy Ticket Voucher</li><li>• 1 One-Class Upgrade e-Voucher</li><li>• Club Vistara Silver Membership</li><li>• EazyDiner Prime membership for 3 months</li></ul>	<ul style="list-style-type: none"><li>• ₹250 Cashback on spends of ₹250 or above at HPCL fuel within 30 days</li><li>• ₹1000 discount on Zoomcar Rentals.</li><li>• 5% cashback up to ₹1000 on first EMI txn within 30 days</li></ul>	<ul style="list-style-type: none"><li>• ₹500 Cashback on spends of ₹500 or above at HPCL fuel within 30 days</li><li>• ₹1000 discount on Zoomcar Rentals.</li><li>• 5% cashback upto ₹1000 on first EMI txn within 30 days</li></ul>
Complimentary Memberships	Lounge Access	2 Domestic and 1 International airport lounge access	-	1 Complimentary Domestic Airport lounge per qtr (4 in a year)
	Golf	<ul style="list-style-type: none"><li>• 4 rounds of green fees per calendar year (1 round/1 mo)</li><li>• 12 golf lessons per calendar year (1 lesson/ month)</li></ul>	-	-
Insurance and Assistance		<ul style="list-style-type: none"><li>• Air Accident Cover of ₹1 crore*</li><li>• Personal Accident Cover of ₹10 Lacs*</li><li>• Lost Card Liability Cover of ₹50K</li></ul>	<ul style="list-style-type: none"><li>• Complimentary Roadside Assistance worth ₹1,399</li><li>• Personal Accident Cover of ₹2 Lacs* (on doing atleast 1 txn in previous mo.)</li><li>• Cover of ₹25K each on Lost card liability, Credit Shield &amp; Purchase Protection.</li></ul>	
Rewards & Cashback	Usage Benefits	1 CV Point on Fuel, Insurance, Utility, Rent & Wallet Load spend	2.5% value back (max: ₹125/month)	<ul style="list-style-type: none"><li>• 4% value back (max. ₹400/mo.)</li><li>• 25% off on movie tickets up to ₹100, once every month</li></ul>
	Online Spends	-	-	25% discount on movie tickets up to ₹100 on Paytm app (1/ month)
	At Stores	Up to 20% off on 1500+ restaurants	2X Rewards on other retail txn*	3X Rewards on other retail txn*
	Extra Category Benefits	<ul style="list-style-type: none"><li>• 10 CV Points on dining spends on Birthday</li><li>• Forex mark-up of 2.99% on international transactions</li><li>• Trip cancellation cover of up to ₹10K on flight &amp; hotel bookings (2 claims annually)</li></ul>	<ul style="list-style-type: none"><li>• IDFC FASTag Recharge : 15X Rewards (Max. 200 Rewards/ cycle)</li><li>• 2.5% value back on IDFC FASTag upload (max. value ₹50 per month)</li><li>• Up to 15% discount at 3000 + Health and Wellness outlets*</li><li>• UPI on CC : 2X Rewards</li><li>• Forex Mark Up - 3.5%</li><li>• Grocery &amp; Utility: 15X Rewards (Max 400 Rewards per cycle)</li></ul>	<ul style="list-style-type: none"><li>• IDFC FASTag Recharge : 15X Rewards (Max. 200 Rewards/ cycle)</li><li>• Dining discount of up to 20% across 1500 restaurants</li><li>• Upto 15% discount at 3000 + Health and Wellness outlets</li><li>• UPI on CC: 3X Rewards</li><li>• Forex Mark Up - 3.5%</li><li>• Grocery &amp; Utility: 30X Rewards (Max 400 Rewards per cycle)</li></ul>
	Milestone Bonus	<ul style="list-style-type: none"><li>• 6 CV Points on spends up to ₹1 L</li><li>• 4 CV Points on spends above ₹1 L</li><li>• Up to 6000 CV points on min. spends of ₹30K in the 2nd, 3rd and 4th statement cycles*</li></ul>	Additional HPCL Rewards (Happy Coins): 6 Happy Coins /₹100 spent using HP Pay App for fuel payment using 'Pay by QR code' option & FIRST Power Credit Card	Additional HPCL Rewards (Happy Coins): 6 Happy Coins/₹100 spent using HP Pay App for fuel payment using the 'Pay by QR code' option and FIRST Power Credit Card
	Fuel Surcharge Waiver	Up to 400 per month (only on TXN of ₹200 to ₹5000)	21X Rewards on HPCL Fuel (Max 700 Rewards per cycle, incl. of 1% equivalent rewards for fuel surcharge waiver)	30X Rewards on HPCL Fuel (Max 2400 Rewards/cycle, incl. of 1% rewards for fuel surcharge waiver)
	Redemption Value	1 CV = ₹0.80* (on ₹200 spend)	1 Reward Point = ₹0.25 (on ₹150 spent)	
	Other Benefits	300+ Merchant offers, all year long!		

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