

## **IDFC FIRST Select Credit Card**

### **Privileges**

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#### **Airport Lounge Privilege Program Benefits for IDFC FIRST Select Credit Cards**

##### **Offer details:**

- Enjoy 4 complimentary access per quarter to select domestic terminal airport lounges in India
- Swipe your IDFC First Select Credit Card at the eligible lounge to avail the complimentary access.
- Card validation charges of ₹2 shall be charged to the card account
- Visits exceeding the complimentary access quota will be chargeable by the lounge

##### **Offer Terms and Conditions:**

1. The program is applicable at select Lounges in India, via Dreamfolks to cardholders holding an active IDFC FIRST Select Credit Card, IDFC FIRST Family Credit Card. As a standard process, all usage of the Participating Airport Lounges under the Program is conditional upon presentation of credit Card and a valid air ticket or boarding pass for travel on the same or next day, at the entrance of the Participating Lounges.

2. Access at the lounge would be given upon successful authorization of the credit card on the electronic terminals placed at the lounges. INR 2 will be charged on the card to check the validity of the card.

3. Eligible cardholders will get access to the lounge, food & beverages as applicable under the agreement between Dreamfolks and the lounge. Cardholder is advised to check what services and facilities are covered under Lounge Program.

4. Complimentary entry to children below two years is on discretion of the Participating Lounges. Cardholders are requested to check the same at the lounge entrance before entry.

5. Program is open only for card holders carrying an IDFC FIRST Select Credit Card , Employee Credit Card issued in India. Only 1 entry per cardholder will be permitted in a visit. Additional Guest or Services will attract extra charges.

6. Eligible cardholders will get access to 4 complimentary domestic lounge visits per quarter.

7. The program can be modified, amended, changed or revoked anytime by IDFC FIRST Bank without prior intimation. The program is applicable in select lounges in India, this list of lounges is subject to change from time to time.

8. The access to the lounge will be available on first-come-first-serve basis and is subject to capacity constraints at each Participating Lounge.

9. Cardholders are not bound in any manner to avail the offer. Any participation by the Cardholder shall be voluntary and the terms and conditions of the Lounge program shall be binding on the cardholders.

10. IDFC FIRST Bank or Dreamfolks assumes no responsibility in case a particular lounge operator shuts down the lounge(s) due to lease not getting renewed or for any such reason beyond the purview IDFC FIRST Bank or Dreamfolks.

11. For queries or any assistance pertaining to the lounge access, customer can contact

DreamFolks @ 18001234109 or write at [helpdesk@dreamfolks.in](mailto:helpdesk@dreamfolks.in)

IDFC FIRST Bank @ 18605001111 or write at [creditcard@idfcfirstbank.com](mailto:creditcard@idfcfirstbank.com) ;

12. Terms & Conditions subject to change.

**List of Eligible Lounges for IDFC First Select Credit Card:**

S No.	State	City	Lounge Name	Terminal	Location
1	Karnataka	Bangalore	BLR Domestic Lounge	Domestic	Terminal 1, After SHA Mezzanine Level
2	Odisha	Bhubaneswar	Bird Lounge	Domestic	Terminal T1 ,Ground Floor, Before SHA, Near gate No 2
3	Chandigarh	Chandigarh	Plaza Premium Lounge	Domestic	After SHA, First Floor
4	Tamil Nadu	Chennai	Travel Club Lounge	Domestic	Level 3, Terminal T1, Opp to Gate No-5
5	Tamil Nadu	Chennai	Travel Club Lounge	Domestic	Level 3, Terminal T1, Opp to Gate No-3
6	Kerala	Cochin	Earth Lounge	Domestic	Terminal 1, After SHA, 2nd Floor
7	Tamil Nadu	Coimbatore	BlackBerry Lounge	Domestic	After SHA, 1st Floor, In Food Court
8	Delhi	Delhi	Plaza Premium Lounge	Domestic T1	Terminal 1D, After SHA, Mezzanine Level
9	Delhi	Delhi	Plaza Premium Lounge	Domestic T2	After SHA, Terminal 2 , 1st Level (near Gate 33)
10	Delhi	Delhi	Plaza Premium Lounge	Domestic T3	Terminal T3, After SHA, Level 3, Near Gate no- 27
11	Goa	Goa	Good Times Bar (TFS)	Domestic	After SHA, 2nd Floor, opp to gate no- F, Near Food Court
12	Telangana	Hyderabad	Plaza Premium Lounge	Domestic	After SHA, on Level E (near gate No-28)
13	Madhya Pradesh	Indore	Primus Lounge	Domestic	After SHA, First Floor
14	Rajasthan	Jaipur	Primus Lounge	Domestic	After SHA, Terminal 1, Near Lift Lobby, First Floor
15	West Bengal	Kolkata	Travel Club Lounge	Domestic	Terminal T1, after SHA, Mezzanine Level (Near Gate No-5)
16	Uttar Pradesh	Lucknow	ILE Bar	Domestic	Terminal T2, After SHA, Level 2, Gate No-3
17	Maharashtra	Mumbai	Oasis Lounge	Domestic T1B	Terminal T1B, After SHA, 1st Floor (between gate no 9-20)
18	Maharashtra	Mumbai	Travel Club Lounge	Domestic T2	Terminal T2, After SHA, Level 3, Opp to gate no-44
19	Maharashtra	Mumbai	Travel Club Lounge	Domestic T1C	Terminal T1C, After SHA, 3rd Floor
20	Maharashtra	Nagpur	Travel Club Lounge	Domestic	After SHA, 1st Floor , opposite Gate 4

21	Maharashtra	Pune	Earth Lounge	Domestic	First Floor, Opp Boarding Gate No -5
22	Rajasthan	Udaipur	Golden Chariot	Domestic	After SHA, Ground Floor (Near gate No- 1B)
23	Gujarat	Vadodara	Premium Lounge	Domestic	After SHA, 1st Floor, Near gate no-7
24	Gujarat	Ahmedabad	The Lounge	Domestic	The Lounge, Domestic Terminal, Security Hold Area, First Floor, Terminal-1- Ahmedabad Airport, Gujarat INDIA-380006

### **Movie Offer – IDFC First Select Credit Card**

#### **Offer Details**

Buy one ticket and get up to Rs. 250 off on the second ticket on Paytm Mobile App. The offer can be used to avail two free tickets during a month.

#### **How to Avail Offer on Paytm Mobile App**

1. Go through the regular ticketing flow for selecting the movie, cinema and show of your choice
2. To avail offer, click 'View All' offers. Select and click on 'Apply' offer on IDFC FIRST Select Credit Card / IDFC FIRST Bank Family Credit Card or enter Promocode **IDFCCCFS1** (for booking up to 3 movie tickets) or enter Promocode **IDFCCCFS1** (for booking 4 or more movie tickets).
3. Enter your 16 Digit credit card number and click on 'Apply Offer'.
4. Instant Discount shall be provided, you will have to pay the remaining transaction amount using the same card on which you have availed the offer. Your card number will auto populate in the box. To make the payment, enter remaining details like name on the card, expiry date and CVV.

#### **Offer Terms and Conditions**

- 1+1 On Movie Tickets - Use Promo code **IDFCCCFS1** to book 2 or 3 movie tickets using an IDFC FIRST Select Credit Card/ IDFC FIRST Bank Family Credit Card, and get a 100% Instant Discount for one ticket up to ₹250. Offer is applicable on booking of a minimum of two movie tickets. Offer will only be valid twice per user per card for every calendar month.
- 2+2 On Movie Tickets - Use Promo code **IDFCCCFS2** to book 4 or more movie tickets using an IDFC FIRST Select Credit Card/ IDFC FIRST Bank Family Credit Card, and get a 100% Instant Discount for two tickets up to ₹500. Offer is applicable on booking of a minimum of four movie tickets. Offer will only be valid once per user per card for every calendar month.
- If a user has first used Promo code **IDFCCCFS1** then he cannot use Promo code **IDFCCCFS2** during the month. However, he can use Promo code **IDFCCCFS1** one more time during the month. This means, if in its 1st transaction a user avails the discount offer of one ticket up to ₹250, then he cannot avail discount offer of two tickets up to ₹500. However, he can avail discount offer on one more ticket up to ₹250 during the month.
- If a user has first used Promo code **IDFCCCFS2** then he cannot use Promo code **IDFCCCFS1** or **IDFCCCFS2** during the month. This means, if in its 1st transaction a user avails the maximum allocated discount offer of two tickets up to ₹500, then 2nd discount offer transaction will not be allowed.
- Maximum discount that can be earned by a user in a month for two tickets is ₹500 in the split of up to two transactions.
- The Promo code can be used to book movie tickets for any show-date.
- The offer is valid on cards with the following BIN values only: **428102**.

- Paytm & IDFC FIRST Bank reserve the right to disqualify any cardholder/s from the benefits of the program.
- Paytm & IDFC FIRST Bank reserve absolute right to withdraw and/or alter any terms and conditions of the offer at any time.
- Cardholders shall not be entitled to compensation / benefits in any form whatsoever in lieu of the offer being availed.
- In case of any disputes, Paytm and IDFC FIRST Bank's decision will be final.

### **Railway Lounge Program on IDFC FIRST Bank Credit Cards**

**Offer Details:** Enjoy 4 complimentary railway lounge access in a calendar quarter to participating lounges in India on your IDFC FIRST Select Credit Card.

### **How to Avail:**

1. Cardholder must present its valid, unexpired eligible card and Valid train travel ticket at the entrance to the participating lounges to avail the benefit
2. The card shall be swiped on the Pine Labs POS terminal, ₹ 2 will be charged from the Cardholder's account to validate the card for complimentary lounge access

### **List of Lounges:**

Lounge	City	Address
Executive lounge	Delhi	Platform No. 16, New Station Building, Ajmeri Gate side, New Delhi Railway Station, New Delhi 110006
Executive lounge	Jaipur	Platform No. 1, Near 1st Class Waiting Room at Jaipur Jn Railway Station, Rajasthan 303702
Executive lounge	Agra	Platform No. 1 at Agra Cantt, Near 2nd Class Waiting Room, Agra, Uttar Pradesh 282001
Executive lounge	Ahmedabad	Platform No. 1, Ahmedabad Railway Station, Gujarat 380002
Executive lounge	Madurai	Madurai Railway Junction, Railway Junction Road, Madurai Main, Madurai, Tamil Nadu 625001
Executive Lounge	Kolkata	1 <sup>st</sup> Floor, Near Enquiry office, Sealdah Railway Station, Kolkata 700014

### **Offer Terms and Conditions:**

1. The program is applicable at select Railway Lounges in India, via Pine Labs to cardholders holding an active IDFC FIRST Bank Credit Card. As a standard process, all usage of the Participating Railway Lounges under the Program is conditional upon presentation of IDFC FIRST Bank Credit Card and a valid Train ticket, at the entrance of the Participating Lounges.
2. Access at the lounge would be given upon successful authorization of the Credit Card on the Pine Labs electronic terminals placed at the lounges. ₹ 2 will be charged on the card to check the validity of the card.
3. The complimentary access to railway lounge will include the below facilities:
  - Two Hours of lounge stay

- A/C comfortable sitting arrangements
- 1 Buffet meal - Breakfast, Lunch or Dinner as per the time of visit. Only one Buffet meal as per the time of visit will be provisioned to Eligible card holders.
- Unlimited tea & coffee
- Free Wi-Fi
- Newspaper and Magazine

Any additional service such as recliners or more shall be chargeable separate as per the operator price for that service.

4. IDFC FIRST Bank or Pine Labs assumes no responsibility of the merchantability of the services as it is an endeavour only to deliver the best possible.
5. IDFC FIRST Bank or Pine Labs assumes no responsibility in case a particular lounge operator shuts down the lounge(s) for any reason beyond the purview or control of IDFC FIRST Bank or Pine Labs.
6. The access to the lounge will be available on first-come-first-serve basis.
7. The program can be modified, amended, changed, or revoked anytime by IDFC FIRST Bank without prior intimation.
8. Post 2 hours, the lounge reserves the right to ask for respective charges from the Cardholder.
9. In case the Cardholder has already used his permissible limits or if Cardholder is not eligible for complimentary visit, Cardholder will be liable to pay all applicable charges to the lounge.
10. The complimentary access to railway lounge is only permissible to the Cardholder, if the Cardholder is accompanied by guest, guest will be liable to pay applicable charges to the lounge.
11. Children below 3 years can enjoy the complimentary lounge access. However, any services or food and beverages consumed, the lounge operator reserves the right to ask for respective charges from the Cardholder.

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### **Road Side Assistance**

**Offer Details:** Complimentary Road Side Assistance (RSA) all over India, up to 4 times in a year worth ₹ 1399 on your IDFC FIRST Select Credit Card through Global Assure.

### **How to Avail:**

1. IDFC FIRST Bank card holder should call Toll-free Number 18005723860 to avail Emergency Road side Assistance (RSA).
2. IDFC FIRST Bank card holder will share their Full Name, last four digits as on card to Global Assure to claim RSA services. Upon validation of above details a fleet vehicle will be sent to the cardholder location.
3. IDFC FIRST Bank card holder will show any own Govt ID proof / Car ID (RC Copy, PUC Certificate, Insurance Copy) to the fleet vehicle agent. RSA Service will be provided post validation and name match on Govt ID/Car ID with the name on the IDFC FIRST Bank credit card.
4. All the services to IDFC First Bank card holder will be provided as per the below mentioned terms & conditions.
5. IDFC First Bank card holder can avail up to a maximum of 4 complimentary RSA services in a year.

**Terms & Conditions:**

<b>Plan Features</b>	<b>Details</b>
Towing of Vehicle on breakdown/accident	In the event Covered Vehicle suffers an immobilizing break down due to a mechanical or electrical fault or an accident which cannot be repaired on the spot, Global Assure will assist in making arrangement for the Vehicle to be towed to the nearest Authorised Service Centre, using tow trucks in the cities & corresponding covered area where available. Towing Distance - Incident to Drop 50 Kms.
Alternate Battery or Jump Start	In the event Covered Vehicle is immobilized, while on trip, due to rundown battery, Global Assure will assist the Customer by organizing for a Vehicle technician to jump start the Vehicle with appropriate means. Global Assure will bear labour and conveyance costs. If the run-down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will be borne by the Customer.
Tyre Change	In the event Covered Vehicle is immobilized due to a flat tyre, Global Assure will assist the Customer by organizing for a vehicle technician to replace the flat tyre with the spare Stepney tyre of the Vehicle at the location of breakdown. Global Assure will bear labour cost and round-trip conveyance costs of the provider. Material/spare parts if required to repair the Vehicle (including repair of flat spare Stepney tyre) will be borne by the Customer. In case the spare tyre is not available in the covered Vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for the same shall be borne by the Customer.
Breakdown support	In the event Covered Vehicle breaks down due to a minor mechanical / electrical fault / accident and immediate repair on the spot is deemed possible within the scope of services, Global Assure shall assist Customer by arranging for a vehicle technician to reach the breakdown location. Global Assure will bear labour cost and conveyance costs. Cost of Material & Spare Parts if required to repair the vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by the Customer.
Taxi Benefit	In the event Covered Vehicle suffers an immobilizing break down due to a mechanical or electrical fault or an accident which cannot be repaired on the spot, Global Assure will assist in making arrangement for the taxi. Taxi charges will be borne by the customer

Arrangement of spare keys	If the keys of the covered vehicle are locked inside the vehicle, broken, lost, or misplaced, Global Assure (upon the request of the customer) will arrange for the forwarding of another set from his/her place of residence or office by courier / in person by hand-delivery to the location of the vehicle after receiving the requisite authorizations from the Customer with regards to the person designated to hand over the same to Global Assure. The Customer may be requested to submit an identity proof at the time of delivery of the keys.
Arrangement of fuel	In the event Covered Vehicle runs out of fuel and hence is immobilized while on a trip, Global Assure will assist Customer by organizing for a Vehicle technician to supply emergency fuel (up to 5 litres on a chargeable basis) at the location of breakdown. Global Assure will bear labour and conveyance costs. The cost of the fuel will be borne by the customer.
Extraction or Removal of vehicle	In event of vehicle being stuck in a ditch/pit/valley, Global Assure will make the arrangement to get the vehicle retrieved and towed to the nearest authorised service centre at no cost to the Customer. (Free towing to & Fro up to 50 KM)
Message relay to relatives/colleagues/emergency numbers	Global Assure will take charge of relaying urgent messages relating to the breakdown to the authorized workshop and/or service contacts. When requested, Global Assure will relay urgent messages on behalf of the Customers to a designated person of their choice.
Ambulance Referral	In the event Covered Vehicle suffers an immobilizing break down due to an accident, Global Assure will assist in making arrangement for the Ambulance. Ambulance charges will be borne by the customer
Penalty Clause	In case Global Assure is not able to service as per the agreement then Global Assure will reimburse customer cost of service or ₹ 1,000/- whichever is less.

### **General Exclusions:**

1. Any vehicle which has not been maintained regularly as per the guidelines of respective car manufacturers and thus is not in roadworthy condition.
2. Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
3. Any customer history where customer has twice on prior occasions misused or abused the services.
4. Any event when the driver of the vehicle is found to be in any of the situations that are indicated below:
  - (i) The state of intoxication or under the influence of drugs, toxins or narcotics not medically prescribed. For these effects, one is under the effect of alcoholic drinks when the degree of alcohol in the blood is greater than that authorized by the legislation on traffic, motor vehicle circulation, road safety, or similar ones in the country where the incident occurs.
  - (ii) Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.

5. Those accidents resulting from the illegitimate removal of the Covered Vehicle.
6. Those accidents or breakdowns that are produced when the Client or the authorized driver have infringed upon the regulatory ordinances as far as the requisites and number of persons transported, weight and means of things and animals that can be transported or the form of handling.
7. Those happening while the vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to circulate on public roads in the country where the Covered Vehicle is found.
8. Any vehicle involved in or liable to be involved in legal case prior to or post immobilization.
9. Those caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported in the Covered Vehicle.
10. Any public vehicle like ambulances, taxis, police vehicles and / or fire brigade vehicles and any other vehicle not used for private use are excluded of all the services coverage under these general conditions.
11. Any accident or breakdown caused due to usage of the car for racing, rally and criminal activity purposes.
12. Luggage that is not sufficiently wrapped or identified, fragile luggage or perishable products, and any commercial goods carried in the Covered Vehicle.
13. Assistance to occupants of the Covered Vehicle different to those defined as beneficiaries.
14. Any animals carried in the Covered Vehicle.
15. In event of any damage during towing, the maximum liability of GLOBAL ASSURE is of ₹ 5000 per incidence.
16. Events which do not render the vehicle immobilized are not covered under the program. Some examples of such events are given below:
  - Non-functional horn.
  - Faulty gauges and meters.
  - Air conditioning is not working.
  - Boot cannot be opened.
  - Front and /or rear demisters are not working.
  - Damaged door glasses.
  - Broken Rear view mirror or rear windshield.
  - Sunroof cannot be opened.
  - Sunroof cannot be closed
  - Windows cannot be opened or closed.
  - Faulty Seat adjuster.
  - Passenger seat belts are faulty.
  - Vehicle headlights not functional.
  - Illumination of warning lamps of any non-safety related lights/service warnings lights but vehicle not rendered immobilized.
  - Electronic Vehicle security systems, if fitted as standard equipment, are faulty but do not render it immobilized or alarm is not ringing incessantly.
  - ABS light lamp glows ON.
  - Vehicle runs out of windscreen wiper fluid.
  - Front wipers are faulty.
  - Rear windscreen wiper is faulty
  - Damaged or faulty fuel caps
  - Any noises or unusual sound which does not render the vehicle immobilized
  - Other faults in the vehicle which do not render it immobilized but need repair at the workshop.
17. The problems / situations mentioned shall not immobilize the vehicle. It is important to consider that such a program is designed for emergencies. However, as it is endeavor of GLOBAL

ASSURE to provide best customer support. In any such case if GLOBAL ASSURE finds that customer's safety might be at risk or he may be in adverse situation, relevant assistance service shall be activated as a goodwill measure.

**Adverse weather conditions & Force Majeure:**

It shall be our endeavor to support the covered vehicle promptly as per the terms of the program. However, in certain adverse weather conditions such as floods, thunderstorms, heavy rains, and other adverse conditions such as traffic congestion, political movements, civil unrest, protests etc. it may become physically impossible to provide assistance. This may affect our ability and capabilities to promptly support the vehicle though it shall be our priority to support the covered vehicle by all feasible means.

**Right of Refusal:**

In case it is found at any stage that false information has been furnished by a Customer to enroll in the program or in case the program is misused or abused, the services may be refused by GLOBAL ASSURE to the Customer and the Customer in such cases, shall not have any right of claim against GLOBAL ASSURE or IDFC FIRST Bank.

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