

Offer: Earn 2,500 bonus reward points when you successfully apply for Ashva Credit Card ("Card").

Eligibility:

1. The offer is made solely and entirely by IDFC FIRST BANK Limited ("Bank") to the Bank's prospective Credit Card holders ("Customers").
2. Credit card applications must be approved as per the Bank's policy, and a card account must be created.
3. Joining fee of ₹2,999 and the corresponding 18% GST is paid by the customer. The joining fee is non-refundable.
4. Each customer can hold only one Ashva Credit Card and is eligible for the offer only once.
5. Only the primary credit card holder is eligible for the offer.
6. The offer is non-transferable, non-cashable and non-negotiable.

Reward Points:

1. Maximum Reward Points: 2,500 points.
2. Value of Reward Points: 1 reward point = ₹0.25.
3. Reward points will be credited within 60 days from card generation.
4. Reward points will not be credited if:
 - a. The customer does not receive or rejects the delivery of the card, leading to account blocking.
 - b. The customer becomes delinquent by not paying card dues before the due date.
 - c. The credit card account is blocked due to policy reasons, including RBI mandates, voluntary closure, or suspected commercial use regardless of fee payment being completed.

Other Generic Terms & Conditions

1. The Bank reserves the right to disqualify any transaction out of all spends if it appears to be non-personal expense or commercial transaction in nature. The bank may ask for the proof of purchase in the form of invoice/ bill in case of dispute on the said transaction and bank would have the final right to qualify or disqualify any transaction.
2. Any Customer eligible for the offer shall be deemed to have read, understood, and accepted these terms and conditions, the offer terms and conditions mentioned in the communication sent, as well as, general terms and conditions of the Bank, before availing the offer.
3. The Bank reserves the right to disqualify any Customer from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer (including any default in payments).
4. Bank reserves the right, at any time, without any prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all or any of these terms and conditions or to

replace, wholly or in part this offer by another offer whether like this offer or not or to extend or withdraw this offer altogether.

5. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by any merchant with regards to this offer. Customer is expected to take any grievance, pertaining to quality, delivery, or any other issue of purchased goods and services, to the respective merchant and not to the Bank.

6. The decision of the Bank limited in all matters in connection with and incidental to this offer is final and shall be binding on all persons.

7. Disputes, if any, arising out of or in connection with or because of above offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai.

8. All taxes, duties, levies or other statutory dues and charges payable in connection with the offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges.

9. I hereby confirm that I have also read and understood the contents of the offer details and agree to be levied various charges mentioned therein as and when applicable to me. The T&C, offer and miscellaneous documents provided are in English language and, I have fully understood the same and would request IDFC FIRST Bank to provide any further information in English language and I am aware they are available for reference on the IDFC FIRST Bank website <https://www.idfcfirstbank.com>

10. I hereby declare that the details furnished in the application are true and correct to the best of my knowledge and belief and I undertake to inform IDFC FIRST Bank of any changes therein, immediately. In case any of the information is found to be false or untrue or misleading or misrepresenting. I am aware that I shall be held liable for it.