

# CREDIT CARD BASICS

**Congratulations on receiving your IDFC FIRST Bank Credit Card. Before you begin, let us take you through some basics, so that you get the best out of your Credit Card. We request you to go through your welcome kit in detail to get a better understanding of your Card.**

Below are sample images of how your card & its components will look like. These are purely representational.



### ■ Your Card Number

Your 16 Digit card number is printed on the back of your credit card.

### ■ Your Security Code or Card Verification Value (CVV)

3 digit code printed on the back of your credit card, required for online payments.

### ■ Expiration Date

Month & Year till your card is valid. Required for online & over the phone purchases.

### ■ Credit Card PIN

When using your card at offline merchants, you'll need to use your PIN on the merchant's card machine. Read the welcome kit to know easy ways of generating the PIN for your IDFC FIRST Bank Credit Card.

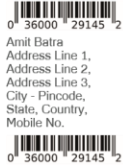


This indicates that your card comes with the option of contactless spend. Simply wave or tap without entering the Pin for amount under ₹5000

Remember, never share your credit card details with anyone

# YOUR CREDIT CARD STATEMENT

## Credit Card Statement



Amit Batra  
Address Line 1,  
Address Line 2,  
Address Line 3,  
City - Pincode,  
State, Country,  
Mobile No.

<b>Statement Date</b> 01/01/2021	<b>Payment Due Date</b> 18/01/2021
<b>Total Amount Due</b> ₹3,820 CR	<b>Minimum Amount Due</b> ₹1,000
<b>Credit Limit</b> ₹50,000	<b>Available Credit Limit</b> ₹50,000

<b>STATEMENT SUMMARY</b>	Opening Balance ₹20,000	+	Purchase ₹45,000	+	Other Debits ₹1,180	-	Payments ₹70,000	-	Other Credits 0	=	Total Amount Due ₹3,820 CR
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<b>PAYMENT MODES</b>	Pay your bill through UPI at <yourcreditcardnumber>.cc@idfcbank	Scan the QR code from your phone camera to pay from other banks.	Pay through NEFT 1. Add IDFC FIRST Bank as a beneficiary. 2. Enter Credit Card no. 3. Enter IFSC Code as IDFB0010225
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<b>REWARDS SUMMARY</b>	Opening Balance 5000	+	Reward Earned 1875	-	Rewards Redeemed 655	=	Closing Balance 6220
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CONGRATULATIONS! YOU HAVE UNLOCKED

10X REWARDS IN THIS MONTH!

<b>REWARDS EARNED THIS MONTH</b>	Base Rewards 1000	+	10X (Spends > 20K) 875	=	Rewards Earned 1875
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### IMPORTANT INFORMATION

- The Available Credit Limit in the statement considers charges incurred but not due.
- If the minimum amount due or part amount less than the total due amount is paid, interest charges are applicable (including fresh purchases if any) on an average daily reducing balance method.
- Following tax rates are applicable for all fees and charges: IGST @18%, CGST @9% and SGST @9%.
- All content of this statement will be deemed to be correct and accepted by the cardholder unless the Bank is notified of any discrepancies within 30 days from statement date.
- To know more about the most important terms and conditions (MITC) visit us at <https://www.idfcfirstbank.com/content/dam/IDFCfirstBank/CreditCards/MITC.pdf>

IDFC FIRST Bank Limited  
Credit Card & Allied Services Division  
10th Floor, Tower 2A, Unit No. 1001-1002,  
One Indiabulls Centre, Senapati Bapat Marg,  
Lower Parel, Mumbai City, Maharashtra, 400013

GST No. : 27AADCI6523Q320  
HSN Code : 997113  
Place of Supply : <Customer's city>  
State Code : <27>  
Invoice No. : <27MMYY99XXXXXXPP>

<b>Account Number</b> XXXX XXXX XXXX XXXX All your cards, financial transaction and rewards are linked to this number.	<b>Statement Period</b> From : 02/12/2020 To : 01/01/2021 Transactions done within this period are billed to you in this statement.	<b>Customer Relationship No.</b> XXXX XXXX XXXX XXXX This is your common relationship number at the Bank level.
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### PAYMENT DUE DATE

Date by which you'll need to pay your dues.

### TOTAL AMOUNT DUE

Total amount to be paid by due date to avoid any additional charges.

### MINIMUM AMOUNT DUE

Amount to be paid to avoid any late payment charges. Interest will be due on the unpaid amount.

Easy avenues to pay your credit card dues

As soon as your statement is generated, it will be shared with you on your registered email id. The statement will have details of all your credit & debit transactions during the billing cycle, your reward points summary as well as details on your due date, total amount due & minimum amount due applicable to the billing cycle. You can also access your Credit Card statement through IDFC FIRST Mobile app.

# YOUR CREDIT CARD CONTROLS

As per regulatory guidelines Online, Contactless and International transactions are disabled at the time of delivery.

 Call 1800 10 888 from your registered mobile number.

Press 3 to enable these and Press 1 to Generate Credit Card PIN for POS and ATM Transactions.

 To Enable these on the Mobile App, follow the below steps:



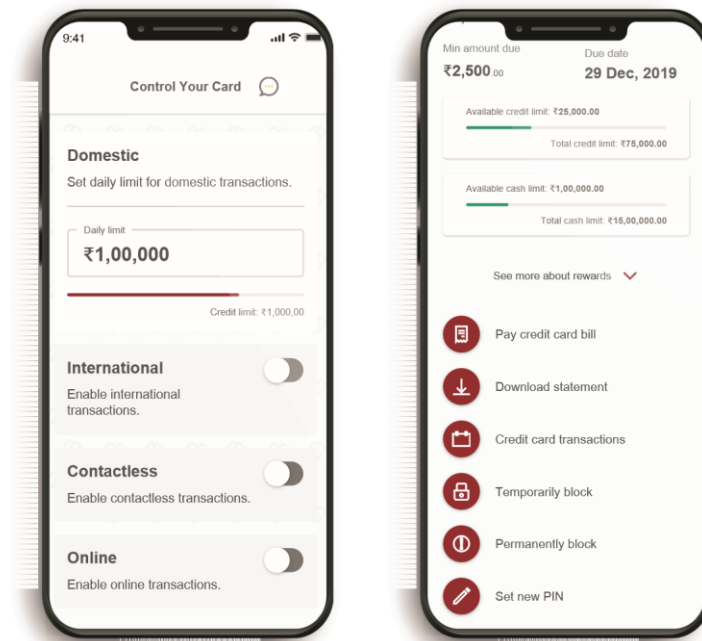
**Login to the Mobile App >**  
Swipe left to your Credit Card



**To Enable Transactions – Click on Card Controls > Set preferences > Save changes**



**To Generate PIN – Click on Set PIN > Save**



## CONTACTLESS

A contactless card is a faster way to pay with your credit card for purchases under ₹5000/- at participating stores. Instead of dipping (or swiping) your card on the merchant terminal, simply wave or tap your card on the contactless enabled terminal and pay without entering your PIN.

## INTERNATIONAL

This feature allows you to transact on overseas merchants as well as E-commerce transactions on all global websites. International transactions will carry a forex markup charge.

## ONLINE

This needs to be activated for you to transact on any online website for e.g., E-commerce, booking movie tickets online or any payment wallet transactions.

## Transaction alerts

On every transaction, you will receive an alert from the bank confirming your spend as well as showing your available balance. Available balance is the difference between your credit limits and your aggregate spend

## Card statements

Your credit card statement will be sent to your registered email ID and Mobile number registered with the Bank upon statement generation

## Website

Detail on how to pay your credit Card bill, reward redemption, product guides would also be available on the IDFC FIRST Bank website

## INTEREST CHARGES

**Interest-free credit period** – This is the period provided by the bank where-in there is no interest charged on the retail purchases. For IDFC FIRST Bank Credit Cards, this can comprise of up to 30 days of the statement period and 18 days of settlement. The interest is not levied for this period till the due date. The interest-free period varies depending on the date of the transaction and statement date. Please note, Interest-Free Period is not applicable if the previous month's statement balance has not been cleared in full on/ before the due date.

### **Illustrative Example for the calculation of grace period:**

For a statement for the period from October 25, 2020 to November 24, 2020, the payment due date would be December 12, 2020. Assuming that you have paid your Total Amount Due of the previous month statement by the payment due date, the grace period would be:

1. For a purchase dated November 2, the interest-free grace period is from 2nd November to 11th December i.e. 40 days.
2. For a purchase dated October 25, the interest-free grace period is from 25th October to 11th December i.e. 48 days.

**Interest Calculation and APR** - The bank charges the interest if the amount due is not paid by the due date as mentioned on the card statement in full. Interest charges can usually be avoided by paying the balance in full within the time limit specified on your statement. If you choose not to pay all the outstanding amount, interest will be charged.

The interest is levied as per the interest rate on your credit card has been communicated as part of your welcome kit. This is also referred to as Annualised Percentage Rate or APR applicable on your credit card. The finance (interest) rates applicable to a Cardholder depend on factors including, but not limited to credit history, purchase patterns, re-payment behaviour, vintage, and Internal policy parameters of the Bank. These are binding and subject to change at Bank's discretion.

Any cash withdrawal from an ATM, will also get the same treatment as your retail purchases in terms of the interest-free period as well as APR.

# HOW TO PAY YOUR CREDIT CARD DUES

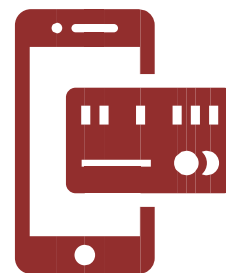
## IDFC FIRST Bank Internet Banking:

Login at <https://my.idfcfirstbank.com/login>

Go to **Credit Card > Pay Bill**

To register an auto debit instruction on your IDFC FIRST Bank account, follow above mentioned steps and enable 'Auto pay future bills'

You can also login to our **mobile app** and follow the above instructions.



## UPI

For instant payment through UPI, open UPI enabled banking app / BHIM app

Go to UPI section in your app

Go to send money

Enter '<your 16 digit credit card number>.cc@idfcbank' as UPI ID

## Net Banking or Debit Card Payments

Pay your Credit Card bill from the bank account of your choice through Net Banking or using your debit card details

Bill desk link - <https://pgi.billdesk.com/pgidsk/pgmerc/idfccard/IDFCCARD.jsp>

## IMPS/NEFT Payments

Make instant payments via IMPS/NEFT using the below mentioned Payee/Beneficiary details –

Payee Name: Name as on your IDFC FIRST Bank Credit Card

Payee Account Number: Your 16-digit IDFC FIRST Bank Credit Card number

Bank Name: IDFC FIRST Bank

IFSC Code: IDFB0010225

## Other payment options

**Cash Deposit** – Visit the nearest IDFC FIRST Bank branch to pay your bill by depositing cash into your Credit Card account with your name and account number

Find your nearest branch [here](#)

**Cheque** - Drop a cheque drawn in favour of 16 - digit IDFC FIRST Bank Credit Card number i.e. "IDFC FIRST Bank Credit Card XXXXXXXXXXXXXXXX" at an IDFC FIRST Bank branch/ATM near you

Now that you have gone through how to use your credit card, happy spending!