Vision
To build a world class Bank in India
guided by ethics, powered by technology
and be a force for social good

Mission
To build the world’s most customer friendly Bank

25 Unique Customer Friendly Features exclusively for you!

Get #MoreFromYourBank
Dear stakeholders,

I am delighted to introduce our Bank with you. IDFC FIRST Bank is a new age Universal Bank in India built on the foundations of Ethical Banking, Digital Banking, and Social Good Banking. We are building a world class bank in India.

As part of our ethical banking approach, the Bank applies a "Near and Dear" Test at design stage itself, so that the employees of the Bank serve only such products they'd want for their own loved ones. We believe income earned unethically is not worth earning.

Therefore, we avoid complicated descriptions, calculations, and legalese that customers don't understand. We abolished practically all charges on Savings Accounts including for Debit Cards, IMPS, RTGS, NEFT, Cash Deposit, "Non-Home branch" access, Cash withdrawals at ATMs and at branches, 3rd party transaction charges at branches, SMS Alert, Cheque book, Demand Drafts, Pay-order, duplicate statement, and all such services that are usually charged in the market. We follow the principle that we won't touch your bank account for this reason or that. We are the first and only bank in India till date to do so.

We are the first bank to offer monthly credit on savings accounts. Our credit cards have no hidden charges. We offer Lifetime Free without minimum spend conditions, never-expiring rewards points, zero interest on cash withdrawal at ATMs, dynamic low APR and much more. Fees if any are transparent and described neatly in a manner a common person can understand. Every product offered by the bank is customer friendly, most often the best in the industry.

As part of technology led banking, we have built a modern technology stack which has helped us build an advanced mobile app with 250+ features such as Google like Search, goal based investing, MF investment assistance, electric-speed payments, Account Aggregator, MF Aggregator, Personal Finance Manager, Auto categorisation of spends, single app for personal and business banking, UPI on Credit Cards, travel and shop, bill and recharges, deals and reward redemptions, which offer great convenience to our customers. For business customers we offer on-the-go bulk payments, ability to pay income tax, GST, customs duty, and connected banking with ERP solutions.

As part of the Social Banking theme, we are proud to share that our business model is naturally geared to social banking. We have developed unique capabilities for financing bottom of pyramid customers with consistently high asset quality. The Bank has financed over 40 million customers including 0.3 million SMEs, 0.9 million livelihood (cattle loans), 16 million lifestyle improvement loans (for laptops, washing machine, etc.), 1 million sanitation loans (toilets, water fittings), 6.5 million mobility loans (2-wheelers and cars), and home financing (over 100,000 homes), and 15 million loans to 4.3 million women-entrepreneurs. We also offer other retail and rural loans such as Kisan Credit Cards, harvest financing, gold loans etc.

We are a Universal Bank, and offer end to end Corporate Banking, Trade Finance such as issuance of LCs & BGs, SBLC, Packing Credit, Pre-shipment and Post-shipment Finance, Treasury products including risk hedging solutions like Forwards, Swaps, Options, and other Forex Solutions, SME Banking, Wealth Management, NRI banking, Cash Management, Nostro & Vostro account operations, Escrow facilities, Correspondent Banking, Fastag, Toll-acquiring, Dealer Finance and Purchase/Sales Invoice discounting.

ESG Goals: The Bank is incorporating ESG in every aspect of working and has high ESG scores.

We are grateful for the opportunity to build such a unique bank in India. We believe to create a new age, ethical and world class Bank for our country is a great privilege of our lifetimes for all of us.

V Vaidyanathan
MD & CEO
Key Excerpts of our MD & CEO’s Messages

Savings Account

Customer Friendly Feature 1
Experience the joy of receiving monthly interest credits on your savings account

Customer Friendly Feature 2
Enjoy zero fee banking with all Savings Accounts variants

Customer Friendly Feature 3
ZERO charges on non-home branch transactions

Customer Friendly Feature 4
ZERO Charges on 28 transactions

Customer Friendly Feature 5
Higher privileges on your Debit Card

Credit Cards

Customer Friendly Feature 6
Low, dynamic interest rates

Customer Friendly Feature 7
Lifetime free Credit Cards

Customer Friendly Feature 8
Reward Points as good as cash

Customer Friendly Feature 9
Never expiring Reward Points

Customer Friendly Feature 10
ZERO interest on ATM cash withdrawal
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Building the right culture at the Bank:

Key Excerpts of our MD & CEO’s Messages from our Annual Reports that outline our vision while creating products and services

Excerpts from Annual Report: 2018-19

“The founding years, which I call the next five years, are particularly important, as the DNA we establish now will be hard to correct later. We will make every effort to sell the right products to customers, avoid mis-selling, avoid selling such third-party products that make wonderful fees for us but at the cost of expensive products for the customer. If we make a mistake, we will apologise and correct it. After all, we do not want to take this Bank to great heights in profits and profitability while having earned any penny that truly does not belong to us.”

“We want to touch the lives of millions of Indians in a positive way by providing high quality banking services to them, with particular focus on aspiring consumers and entrepreneurs of our new India, using contemporary technologies.”

“To our employees, I have this to say - I know all of you have been through a difficult one year because of the merger, media breakouts and rumours at different stages of the merger. I thank you for keeping your chin up during the process. We are going to create an institution, for all of you, and indeed India, will be proud of, one day.”
Growth, you will agree, is not an issue in India. Mid-teens ROE can be built for sure, most good banks have achieved it. Our incremental margins are strong. Our business is highly scalable. We have a very high level of corporate governance. We focus on the customer. I believe it is inevitable that value will be created in this approach.

Culture is not just about how things get done around here, it’s a much longer list such as, about how people conduct themselves in office and in society, how committed they are to the mission, how to resolve conflicts, not using offensive or abusive words, imbibing the organisation’s policy that the customer comes first and so on.

They live in difficult conditions with family income of ₹5,000-15,000 a month. The information arbitrage between them and us is huge, and this adds to the responsibility of our employees to be ethical at all times with all of them. No matter the wealth of the counterparty, to behave appropriate and accurately with them is our responsibility. Through this letter, and even in our internal communication, we say this to them, so that if any employee plans something inappropriate programme in any segment for pressure of P&L, or tries fine-print banking, then their colleagues will hold them back and point to our principles, which is an inherent check and balance.
We have financed over 30 million such loans till date in our combined experience. We have developed unique skills in this area with stable and high asset quality of Gross of ~ 2% and Net NPA of ~ 1% for over ten years.

Similarly on the deposits, investments, insurance or wealth management, we can create many solutions for customers across cross section of society, that can create great social good.

Don’t underestimate the power of the 50% CASA Bank with a powerful and tested lending machine attached to it.

I express our sincere thanks to our regulator the Reserve Bank of India who have constantly guided us on our approach and supported us throughout. Our Board members are
We know that we are on to a wonderful model, and I am confident that if we stay the course and play with a straight bat, we will meet all aspirations of investors and other stakeholders. Hence, no matter the pressure, we communicate our strategy to all stakeholders in simple terms, stick to the plan, and deliver on the stated strategy. I am confident that with this approach, results will follow, it’s only a matter of time.

"Customer First Bank: One of the core tenets of our culture is to be a customer-first bank. Let me explain with examples. There are many features of our products that are customer friendly, that we publicize widely, like say, paying monthly interest on savings account, not charging premature FD breakage charges for senior citizens etc. But our real meaning of customer-first goes beyond that - it’s how we deal with them when they are not looking. This is key."

Let us say we give rewards points to our customers for spending on our credit cards. World over, card issuers working seriously on the same. The cost to income ratio is firm basics and the variables are very much in control.

I have always maintained that we are building a world class bank for the longer run and are not rushing it.

"We believe we will have strong ROE, with the growth potential of a youthful stage Bank and strong technology orientation to leverage the future."

responsibility to Shikha Hora, a senior person at our bank, for focussed attention on this matter. She has written a note for us on the initiatives of the bank in this report.

thank our Board for their invaluable support the bank and to bringing us to this position and also thank our customers for their assiduous services from us and bestowing us with their patronage.

Yours sincerely

V Vaidyanathan
Managing Director & CEO
IDFC FIRST Bank Limited
INDIA’S FIRST AND ONLY BANK TO OFFER ZERO FEE BANKING ON 28 COMMONLY USED SERVICES

Savings Account

Get #MoreFromYourBank

T&C Apply. With IDFC FIRST Bank Savings Accounts, enjoy Zero Charges on 28 commonly used Savings Account services, subject to maintenance of Average Monthly Balance (AMB) of your Savings Account variant. These services are being offered free in good faith, and in case of abuse, the bank reserves the right to charge fees as per market norms. For more details, visit www.idfcfirstbank.com/zerofeebanking. All rights reserved.

Above information is basis publicly available data as on 23rd May’23.
Experience the joy of receiving monthly interest credits on your Savings Account

IDFC FIRST Bank is the first universal Bank to offer this feature. Our customers earn “interest on interest” and get the power of monthly compounding interest.

Scan the QR code to open a Savings Account

Did you know?

Monthly Compounding Interest payout > Quarterly Interest Payout

is better for you than

Why?

When you get interest credit in Month 1, the interest for Month 2 is paid on your opening balance + interest received in Month 1 and so on. So you earn more.

Can you afford not to have an IDFC FIRST Bank Savings Account?
On a mission to build India's most customer friendly Bank!

**Unique Feature**

Enjoy Zero Fee Banking with IDFC FIRST Bank Savings Accounts

<table>
<thead>
<tr>
<th>IDFC FIRST Bank</th>
<th>Usual charges at many other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ZERO</strong> Charges on IMPS</td>
<td>₹2.5 to ₹15/ transaction</td>
</tr>
<tr>
<td><strong>ZERO</strong> Charges on NEFT</td>
<td>₹2 to ₹24.75/ transaction</td>
</tr>
<tr>
<td><strong>ZERO</strong> Charges on RTGS</td>
<td>₹15 to ₹45/ transaction</td>
</tr>
<tr>
<td><strong>ZERO</strong> Charges on Cheque Book</td>
<td>₹2 to ₹4/ cheque leaf, beyond free limits</td>
</tr>
</tbody>
</table>

T&C Apply. With IDFC FIRST Bank Savings Accounts, enjoy Zero Charges on 28 commonly used Savings Account services, subject to maintenance of Average Monthly Balance (AMB) of your Savings Account variant. These services are being offered free in good faith, and in case of abuse, the bank reserves the right to charge fees as per market norms. For more details, visit www.idfcfirstbank.com/zerofeebanking. All rights reserved.

Usual charges at many other Banks is basis publicly available data as on 23rd May'23, across major banks’ ₹10,000 and higher Savings Account variants.

The scope covers top universal banks and does not include all banks.
<table>
<thead>
<tr>
<th>IDFC FIRST Bank</th>
<th>Usual charges at many other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>ZERO Charges on SMS Alerts</td>
<td>15 paisa to 50 paisa/ SMS</td>
</tr>
<tr>
<td>ZERO Charges on Cash Transactions at branches (by value)</td>
<td>Minimum ₹150/ transaction, beyond free limits</td>
</tr>
<tr>
<td>ZERO Charges on Cash Transactions branches (by number)</td>
<td>Minimum ₹150/ transaction, beyond free limits</td>
</tr>
<tr>
<td>ZERO Charges on Third Party Cash Transactions at branches</td>
<td>Minimum ₹150/ transaction, beyond free limits</td>
</tr>
</tbody>
</table>

Above information is basis publicly available data as on 23rd May’23. The scope covers top universal banks and does not include all banks.

For detailed and accurate charge structure of other banks, refer subsequent pages on 'Detailed charge structure comparison'.
<table>
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<tr>
<th>IDFC FIRST Bank</th>
<th>Usual charges at many other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ZERO</strong></td>
<td><strong>ZERO</strong></td>
</tr>
<tr>
<td>Charges on Manager’s Cheque/DD/PO (issuance/re-issuance/cancellation) - At Bank locations</td>
<td>₹50 to ₹15,000 per DD/PO depending on the value of the DD/PO</td>
</tr>
<tr>
<td><strong>ZERO</strong></td>
<td><strong>ZERO</strong></td>
</tr>
<tr>
<td>Charges on Duplicate Statements Issuance</td>
<td>₹30 to ₹100/ instance</td>
</tr>
<tr>
<td><strong>ZERO</strong></td>
<td><strong>ZERO</strong></td>
</tr>
<tr>
<td>Charges on Duplicate Passbook Issuance</td>
<td>Up to ₹100/ instance</td>
</tr>
<tr>
<td><strong>ZERO</strong></td>
<td><strong>ZERO</strong></td>
</tr>
<tr>
<td>Charges on Balance Certificate Issuance</td>
<td>₹50 to ₹100/ certificate</td>
</tr>
</tbody>
</table>

Above information is basis publicly available data as on 23rd May’23. The scope covers top universal banks and does not include all banks.
On a mission to build India's most customer friendly Bank!

<table>
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<tr>
<th>IDFC FIRST Bank</th>
<th>Usual charges at many other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ZERO</strong> Charges on Interest Certificate Issuance</td>
<td>₹50 to ₹100/ certificate</td>
</tr>
<tr>
<td><strong>ZERO</strong> Charges on Account Closure</td>
<td>Up to ₹500/ account</td>
</tr>
<tr>
<td><strong>ZERO</strong> Charges on ECS Return</td>
<td>₹450 to ₹550/ instance</td>
</tr>
<tr>
<td><strong>ZERO</strong> Charges on Stop Payment of Cheque</td>
<td>₹50 to ₹200/ instance</td>
</tr>
</tbody>
</table>

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The scope covers top universal banks and does not include all banks.

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<tr>
<th>IDFC FIRST Bank</th>
<th>Usual charges at many other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ZERO</strong> Charges on</td>
<td></td>
</tr>
<tr>
<td>International ATM/POS transaction</td>
<td></td>
</tr>
<tr>
<td><strong>ZERO</strong> Charges on</td>
<td></td>
</tr>
<tr>
<td>Decline Charges for Insufficient Balance at ATM</td>
<td></td>
</tr>
<tr>
<td><strong>ZERO</strong> Charges on</td>
<td></td>
</tr>
<tr>
<td>Standing Instruction</td>
<td></td>
</tr>
<tr>
<td><strong>ZERO</strong> Charges on</td>
<td></td>
</tr>
<tr>
<td>Manager’s Cheque/Demand Drafts Cancellations/Revalidation</td>
<td></td>
</tr>
</tbody>
</table>

Cash withdrawal: ₹125 to ₹150/ transaction, Balance enquiry: ₹25/ transaction
Up to ₹25/ transaction
₹200 to ₹250/ instance of SI rejection
₹45 - ₹100/ instance per DD/ PO depending on the value of the DD/ PO

Above information is basis publicly available data as on 23rd May’23.
The scope covers top universal banks and does not include all banks.
## IDFC FIRST Bank

<table>
<thead>
<tr>
<th>Service</th>
<th>Usual charges at many other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Photo Attestation</td>
<td>₹50 to ₹100/ request</td>
</tr>
<tr>
<td>Signature Attestation</td>
<td>₹50 to ₹100/ request</td>
</tr>
<tr>
<td>Retrieval of Old Transactional Records</td>
<td>₹50 to ₹100/ record</td>
</tr>
<tr>
<td>Address Confirmation</td>
<td>Up to ₹50/ request</td>
</tr>
</tbody>
</table>

Above information is basis publicly available data as on 23rd May’23. The scope covers top universal banks and does not include all banks.

For detailed and accurate charge structure of other banks, refer subsequent pages on 'Detailed charge structure comparison'.
## IDFC FIRST Bank vs. Usual charges at many other Banks

<table>
<thead>
<tr>
<th>Service</th>
<th>IDFC FIRST Bank</th>
<th>Usual charges at many other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM Transaction</td>
<td>ZERO</td>
<td>Up to ₹50/instance</td>
</tr>
<tr>
<td>Financial transactions</td>
<td>ZERO</td>
<td>₹200 to ₹500 for first time issuance</td>
</tr>
<tr>
<td>Non-financial transactions</td>
<td>ZERO</td>
<td>₹21/ transaction, beyond free limits; ₹10/ transaction, beyond free limits</td>
</tr>
<tr>
<td>Inward return</td>
<td>ZERO</td>
<td>₹50 to ₹550/instance;</td>
</tr>
<tr>
<td>Outward return</td>
<td>ZERO</td>
<td>₹50 to ₹200/instance</td>
</tr>
<tr>
<td>Debit Card Issuance</td>
<td>ZERO</td>
<td>₹200 to ₹500 for first time issuance</td>
</tr>
<tr>
<td>Cheque Bounce</td>
<td>ZERO</td>
<td></td>
</tr>
</tbody>
</table>

Above information is basis publicly available data as on 23rd May'23. The scope covers the top banks and does not cover all the banks.

For detailed and accurate charge structure of other banks, refer subsequent pages on 'Detailed charge structure comparison'.
**Customer Friendly Feature 03**

**ZERO charges on non-home branch transactions**

IDFC FIRST Bank offers **unlimited free cash transactions** at its non-home branches as against minimum charge of ₹100 - ₹150 per transaction in most banks. So every branch is your “home branch”

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<table>
<thead>
<tr>
<th>Features</th>
<th>Bank - A</th>
<th>Bank - B</th>
<th>Bank - C</th>
<th>Bank - D</th>
<th><strong>IDFC FIRST Bank</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Number of Cash Transactions at Branches</strong></td>
<td>5 free cash transactions/month. Charges above free limits: ₹150/ transaction</td>
<td>Free limits: First 5 transactions or ₹1.5 lakhs, whichever is earlier of cash deposits/withdrawals (Self/Third Party). Cash transactions at Non-Home Branch: Cash transactions up to ₹25,000/day, Exceeding which for self ₹5/ ₹1,000, Minimum of ₹150</td>
<td>At any Branch: 5 free cash transactions/month, 6th transaction onwards: ₹150/ transaction (Plus taxes as applicable)</td>
<td>Nil Charges up to 5 transactions or ₹3 lakhs/month whichever is earlier. Post these limits, Charged at ₹4.5/ ₹1,000 (Minimum ₹150)</td>
<td><strong>FREE at IDFC FIRST Bank</strong></td>
</tr>
<tr>
<td><strong>Value of Cash Transactions at Branches</strong></td>
<td>Home Branch: ₹1 lakh free/month. Above ₹1 lakh: ₹5/ ₹1,000, Subject to a minimum of ₹150 Non-Home branch: No charges for cash transactions value up to ₹25,000/day, Above ₹25,000: ₹5/ ₹1,000, Minimum of ₹150</td>
<td>Free limits: First 5 transactions or ₹1.5 lakhs, whichever is earlier of cash deposits/withdrawals (Self/Third Party). Cash transactions at Non-Home Branch: Cash transactions up to ₹25,000/day, Exceeding which for self ₹5/ ₹1,000, Minimum of ₹150</td>
<td>At any Branch: ₹2 lakhs free/month, Above ₹2 lakhs: ₹5/ ₹1,000 or part thereof, Subject to a minimum of ₹150 (Plus taxes as applicable)</td>
<td>Nil charges up to 5 transactions or ₹3 lakhs/month whichever is earlier. Post these limits, Charged at ₹4.5/ ₹1,000, Minimum ₹150</td>
<td><strong>FREE at IDFC FIRST Bank</strong></td>
</tr>
</tbody>
</table>

Above information is basis publicly available data as on 23rd May'23.
**No fees on commonly used banking services** with IDFC FIRST Bank Savings Accounts.

No Complicated descriptions. No complex calculations. Just **ZERO FEE** Banking is **peace-of-mind Banking!**

### Detailed charge structure comparison:

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Services</th>
<th>Bank A</th>
<th>Bank B</th>
<th>Bank C</th>
<th>Bank D</th>
<th><strong>IDFC FIRST Bank</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>IMPS charges (outward)</td>
<td>CHARGEABLE Up to ₹1 lakh: ₹5/transaction, ₹1 lakh to ₹5 lakhs: ₹15/transaction (maximum limit/transaction: ₹5 lakhs)</td>
<td>CHARGEABLE Up to ₹1000: ₹2.5*/transaction, ₹1000 to ₹1 lakh: ₹5*/transaction, ₹1 lakh to ₹5 lakhs: ₹10*/transaction, *Taxes extra</td>
<td>CHARGEABLE Amount up to ₹1,000: ₹3.50/transaction Amount above ₹1,000 to ₹1,00,000: ₹5/transaction Amount above ₹1,00,000 to ₹2,00,000: ₹15/transaction</td>
<td>CHARGEABLE <strong>10K</strong>: Up to ₹100,000: ₹5; ₹1,00,001 to ₹5,00,000: ₹15 <strong>25K</strong>: Free</td>
<td><strong>FREE</strong> at IDFC FIRST Bank</td>
</tr>
</tbody>
</table>

*Information mentioned is based on publicly available data as on 23rd May’23*
On a mission to build India's most customer friendly Bank!

No Complicated descriptions. No complex calculations.
Just ZERO FEE Banking is peace-of-mind Banking!

Detailed charge structure comparison:

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Services</th>
<th>Bank A</th>
<th>Bank B</th>
<th>Bank C</th>
<th>Bank D</th>
<th>IDFC FIRST Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>NEFT charges (outward at branches)</td>
<td>CHARGEABLE Up to ₹10,000: ₹2.25/transaction; ₹10,001 to ₹1 lakh: ₹4.75/transaction; Above ₹1 lakh to ₹2 lakhs: ₹14.75/transaction; Above ₹2 lakhs and up to ₹10 lakhs: ₹24.75/transaction</td>
<td>CHARGEABLE Up to ₹10,000: ₹2; ₹10,001 to ₹1,00,000: ₹4; ₹1,00,001 to ₹2,00,000: ₹14; Above ₹2,00,000: ₹24</td>
<td>CHARGEABLE Up to ₹1 lakh: ₹2/transaction; Above ₹1 lakh: ₹10/transaction; For Senior Citizens: Up to ₹1 lakh: ₹1.8/transaction; Above ₹1 lakh: ₹9/transaction</td>
<td>CHARGEABLE 10K: Up to ₹10,000: ₹2; ₹10,001 to ₹1,00,000: ₹4; ₹1,00,001 to ₹2,00,000: ₹14; Above ₹2,00,000: ₹24</td>
<td>FREE at IDFC FIRST Bank</td>
</tr>
<tr>
<td>3</td>
<td>RTGS charges (outward at branches)</td>
<td>CHARGEABLE ₹2 lakhs to ₹5 lakhs: ₹20/transaction Above ₹5 lakhs: ₹45</td>
<td>CHARGEABLE ₹2 to ₹5 lakhs: ₹20; Above ₹5 lakhs: ₹45</td>
<td>CHARGEABLE ₹2 lakhs &amp; above: ₹15/transaction; For Senior Citizens: ₹2 lakhs &amp; above - ₹13.5/transaction</td>
<td>CHARGEABLE 10K: ₹2,00,000 to ₹5,00,000: ₹20; Above ₹5,00,000: ₹40</td>
<td>FREE at IDFC FIRST Bank</td>
</tr>
</tbody>
</table>

Information mentioned is based on publicly available data as on 23rd May’23

No fees on commonly used banking services with IDFC FIRST Bank Savings Accounts

Choose IDFC FIRST Bank to save a lot on fees and enjoy peace of mind!
On a mission to build India's most customer friendly Bank!

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**No Complicated descriptions. No complex calculations.**

Just **ZERO FEE** Banking is **peace-of-mind Banking!**

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**Detailed charge structure comparison:**

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Services</th>
<th>Bank A</th>
<th>Bank B</th>
<th>Bank C</th>
<th>Bank D</th>
<th>IDFC FIRST Bank</th>
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<tbody>
<tr>
<td>5</td>
<td>SMS alert charges</td>
<td>CHARGEABLE 10K: 15 paisa/ SMS</td>
<td>CHARGEABLE Value added SMS alerts: 25 paisa/ SMS. Maximum cap per customer: ₹15/ quarter (only non-mandatory SMS)</td>
<td>CHARGEABLE 10K: 20 paisa + GST/ SMS alert</td>
<td>CHARGEABLE Mandatory alerts: Free, 50 paisa/ SMS (Daily/ Weekly)</td>
<td>FREE at IDFC FIRST Bank</td>
</tr>
<tr>
<td></td>
<td></td>
<td>25K: Free (For transactions other than specified by regulatory guidelines, SMS alerts will be triggered only if the transaction value is greater than ₹5,000)</td>
<td></td>
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</tr>
</tbody>
</table>

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**Yes, it’s true. We offer this to all Savings Account customers maintaining the Average Monthly Balance of their Savings Account.**

Choose IDFC FIRST Bank to save a lot on fees and enjoy peace of mind!
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</table>
| 6      | Cash deposit & withdrawal charges at branches (by number) | CHARGEABLE 10K: Number Limit (Sum total of deposits and withdrawals) ₹150/ transaction, post 4 free cash transactions/ month  
25K: 5 free cash transactions/ month. Charges above free limits: ₹150/ transaction | CHARGEABLE 10K: First 4 transactions or ₹1 lakh (Whichever is earlier).  
Monthly Third Party Cash Transaction Limit: ₹25,000. Cash Transactions at Non-Home Branch: up to ₹25,000/ day, Exceeding which ₹5/ 1,000 or part thereof, Subject to a minimum of ₹150 to be charged  
25K: First 5 transactions or ₹1.5 lakhs whichever is earlier of cash deposits/ withdrawals (Self/ Third Party). Cash transactions at Non-Home Branch:  
Cash transactions up to ₹25,000/ day, Exceeding which for self ₹5/ ₹1,000, minimum of ₹150 | CHARGEABLE 10K: 4 free cash transactions/ month, 5th transaction onwards: ₹150/ transaction  
25K: At any branch: 5 free cash transactions/ month, 6th transaction onwards: ₹150/ transaction (plus taxes as applicable) | CHARGEABLE 10K: Nil charges up to 4 transactions or ₹2 lakhs/ month, Whichever is earlier. Post these limits, Charged at ₹4.5/ ₹1,000 (Minimum ₹150) | FREE at IDFC FIRST Bank |

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### Detailed charge structure comparison:

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<tr>
<td></td>
<td></td>
<td><strong>CHARGEABLE 10K</strong>: Value limit (Sum total of deposits and withdrawals)</td>
<td><strong>CHARGEABLE 10K</strong>: First 4 transactions or ₹1 lakh</td>
<td><strong>CHARGEABLE 25K</strong>: Up to ₹2 lakhs/ month: No charge above ₹2 lakhs: ₹5/ ₹1,000 or part thereof, Subject to a minimum of ₹150</td>
<td><strong>CHARGEABLE 25K</strong>: Nil charges up to 5 transactions or ₹3 lakhs/ month, Whichever is earlier. Post these limits, charged at ₹4.5/ ₹1,000 (Minimum of ₹150)</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Cash deposit &amp; withdrawal charges at branches (by value)</td>
<td>₹5/ ₹1,000, post free limit of ₹1 lakh: Per month or ₹150, Whichever is higher. a) Non-home branch ₹5 per 1,000, for transaction value above ₹25,000 at non-home branch in a day or ₹150, Whichever is higher. b) Third Party cash transactions charged at ₹150/ transaction. Per transaction value capped at ₹25,000.</td>
<td>₹5/ ₹1,000 or part thereof, subject to a minimum of ₹150 to be charged.</td>
<td>Up to ₹2 lakhs/ month: No charge above ₹2 lakhs: ₹5/ ₹1,000 or part thereof, Subject to a minimum of ₹150</td>
<td>Nil charges up to 4 transactions or ₹2 lakhs/ month, Whichever is earlier. Post these limits, Charged at ₹4.5/ ₹1,000 (Minimum ₹150)</td>
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<tr>
<td>8</td>
<td>Third Party cash deposit and withdrawal charges at branches</td>
<td>CHARGEABLE Up to a limit of ₹25,000/ transaction: ₹150/ transaction</td>
<td>CHARGEABLE 10K: First 4 transactions or ₹1 lakh (Whichever is earlier); Monthly Third-Party Cash Transaction Limit: ₹25,000; Post that, ₹10/ ₹1,000 or ₹150, Whichever is higher</td>
<td>CHARGEABLE 25K: First 5 transaction or ₹1.5 lakhs, Whichever is earlier of cash deposits/ withdrawals (Self/Third-Party); Cash Transactions at Non-Home Branch: Cash transactions up to ₹25,000/ day, Exceeding which, for Third-Party: ₹10/ ₹1000 or ₹150, Whichever is higher</td>
<td>CHARGEABLE Not mentioned</td>
<td>FREE at IDFC FIRST Bank</td>
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<tr>
<td>9</td>
<td>Demand Draft/ Pay Order issuance charges at branches</td>
<td>CHARGEABLE 10K: DD value up to ₹10,000 charges of ₹50, DD value of &gt; ₹10,000 to ₹20 lakhs: Charges of ₹5/1,000 (minimum ₹75 and maximum ₹7,500) DD value of &gt; ₹20 lakhs to ₹1 Cr: Charges of ₹5/1,000 (maximum ₹10,000) DD value Above ₹1 Cr: Charges of ₹5/1,000 (maximum ₹15,000)</td>
<td>CHARGEABLE 10K: Up to ₹10,000: ₹50, Above ₹10,000: ₹5/ ₹1,000 on entire amount (minimum ₹75 &amp; maximum ₹10,000), For Senior Citizens: ₹45, Above ₹10,000: ₹5/ ₹1,000 or part thereof (minimum ₹50 &amp; maximum ₹10,000) DD request through NetBanking up to ₹10 lakhs: ₹50 + correspondent bank charges if applicable, Third Party DD up to ₹1 lakh: ₹50 + correspondent bank charges, If applicable</td>
<td>CHARGEABLE 10K: ₹4/ ₹1,000 (minimum ₹50, maximum ₹10,000), For Senior citizens ₹3/ ₹1,000; DD/PO Cancellation/ Revalidation: ₹100/ request</td>
<td>CHARGEABLE 10K: Up to ₹1 lakh: No charge, Above ₹1 lakh: ₹5/ ₹1000 on entire amount (minimum ₹75 &amp; maximum ₹10,000)</td>
<td>FREE at IDFC FIRST Bank</td>
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<tr>
<td>10</td>
<td>Duplicate statements issuance charges</td>
<td><strong>CHARGEABLE</strong> 10K: ₹100/ statement at branch or Customer Care (Non-IVR), ₹50/ statement through Customer Care (IVR), ATM and NetBanking</td>
<td><strong>CHARGEABLE</strong> 25K: Issue of Duplicate Statement: ₹100/ statement at branch or Customer Care (Non-IVR), ₹50/ statement through Customer Care (IVR), ATM and NetBanking</td>
<td><strong>CHARGEABLE</strong> Physical statement fee at branch for prior quarter: ₹100/ instance</td>
<td><strong>CHARGEABLE</strong> 10K: ₹100/ request, For Senior Citizens: ₹75/ request</td>
<td><strong>FREE</strong> at IDFC FIRST Bank</td>
</tr>
<tr>
<td>11</td>
<td>Duplicate passbook issuance charges</td>
<td><strong>CHARGEABLE</strong> Free passbook, Duplicate passbook: ₹100 for issuance and ₹25/ page for updation</td>
<td><strong>CHARGEABLE</strong> Free passbook, Duplicate Passbook: ₹100</td>
<td><strong>CHARGEABLE</strong> Free passbook, Duplicate passbook issue: ₹100. For Senior Citizens: ₹90</td>
<td><strong>CHARGEABLE</strong> 10K: Free passbook, Duplicate passbook: ₹100/ request, For Senior Citizens: ₹75/ request</td>
<td><strong>FREE</strong> at IDFC FIRST Bank</td>
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<tr>
<td>12</td>
<td>Balance certificate issuance charges</td>
<td>CHARGEABLE ₹50/ certificate; ₹100/ certificate for balance in INR and the equivalent amount in USD</td>
<td>CHARGEABLE ₹50</td>
<td>CHARGEABLE Free</td>
<td>CHARGEABLE 10K: ₹100/ request, For Senior Citizens: ₹75/ request</td>
<td>FREE at IDFC FIRST Bank</td>
</tr>
<tr>
<td>13</td>
<td>Interest certificate issuance charges</td>
<td>CHARGEABLE ₹50/ certificate for more than one copy for a financial year</td>
<td>CHARGEABLE 10K: ₹50</td>
<td>CHARGEABLE Free</td>
<td>CHARGEABLE 10K: ₹100/ request, For Senior Citizens: ₹75/ request</td>
<td>FREE at IDFC FIRST Bank</td>
</tr>
<tr>
<td>14</td>
<td>Account closure charges</td>
<td>CHARGEABLE Free for closure within 30 days of account opening, ₹500 for closure during 31 days to one year, Free after one year of account opening</td>
<td>CHARGEABLE Up to 14 days: Free, 15 days up to 12 months: ₹500 (₹300 for Senior Citizens), Beyond 12 months: Free</td>
<td>CHARGEABLE Closure charges: (if closed after 1 month &amp; before 6 months of A/c opening) ₹500</td>
<td>CHARGEABLE Up to 14 days: Free, 15 days up to 12 months: ₹500 (₹300 for Senior Citizens), Beyond 12 months: Free</td>
<td>FREE at IDFC FIRST Bank</td>
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No fees on commonly used banking services with IDFC FIRST Bank Savings Accounts.

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<tr>
<td>15</td>
<td>ECS return charges</td>
<td>CHARGEABLE ₹500/ instance for financial reasons</td>
<td>CHARGEABLE 1st return ₹500, 2nd return onwards ₹550</td>
<td>CHARGEABLE 10K: Return in a month - 1st: ₹450, 2nd: ₹500, 3rd onwards: ₹550, (Senior Citizens: ₹500)</td>
<td>CHARGEABLE ECS/ Cheque Issued &amp; Returned (due to non-availability of funds): ₹500/ instance</td>
<td>FREE at IDFC FIRST Bank</td>
</tr>
</tbody>
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<tbody>
<tr>
<td>17</td>
<td>International ATM/ POS transaction charges</td>
<td>Forex mark-up charged</td>
<td>CHARGEABLE Cash withdrawal: ₹125; Balance enquiry: ₹25; Cross Currency Mark-up on International Debit Card Transactions: 3.50%</td>
<td>CHARGEABLE Balance enquiry: ₹25; Cash withdrawal: ₹125; Non-Bank International ATMs Forex mark-up: 3.5%</td>
<td>CHARGEABLE Cash withdrawal: ₹150; Non-financial: ₹25</td>
<td>FREE at IDFC FIRST Bank</td>
</tr>
<tr>
<td>18</td>
<td>Decline charges for insufficient balance at ATM</td>
<td>CHARGEABLE ₹25/ transaction</td>
<td>CHARGEABLE 10K: ₹25/ transaction</td>
<td>CHARGEABLE 10K: ₹25/ transaction</td>
<td>CHARGEABLE ₹25/ transaction</td>
<td>FREE at IDFC FIRST Bank</td>
</tr>
</tbody>
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At IDFC FIRST Bank, we have abolished complicated descriptions and complex calculations on our products and services.

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<tr>
<td>19</td>
<td><strong>Standing instruction charges</strong></td>
<td><strong>CHARGEABLE</strong></td>
<td><strong>CHARGEABLE</strong></td>
<td><strong>CHARGEABLE</strong></td>
<td><strong>FREE</strong> at IDFC FIRST Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>10K</strong>: Setting up charge: <strong>₹150</strong>/ standing instruction;</td>
<td>**Standing instruction failure charges on Loan EMIs and Credit Card dues - Credit Card/Loan/ Auto Debit: **₹250/ instance, Standing instruction failure charges on Recurring Deposit &amp; Mutual Fund: Nil</td>
<td><strong>FREE</strong> at IDFC FIRST Bank</td>
<td><strong>FREE</strong> at IDFC FIRST Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>25K</strong>: Rejection: <strong>₹200</strong>/ instance for financial reasons</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td><strong>Manager's cheque/ Deman Drafts cancellations/ revalidation charges</strong></td>
<td><strong>CHARGEABLE</strong></td>
<td><strong>CHARGEABLE</strong></td>
<td><strong>CHARGEABLE</strong></td>
<td><strong>FREE</strong> at IDFC FIRST Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>DD Cancellation/ Duplicate/ Revalidation</strong></td>
<td>**DD/ PO Cancellation/ Duplicate/ Revalidation: **₹100</td>
<td><strong>FREE</strong> at IDFC FIRST Bank</td>
<td><strong>FREE</strong> at IDFC FIRST Bank</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>**Instrument value up to <strong>₹200</strong>: Nil; For Instrument value above <strong>₹200</strong>: <strong>₹100</strong></td>
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<tr>
<td>21</td>
<td>Photo attestation charges</td>
<td>CHARGEABLE ₹100/ application/ letter</td>
<td>CHARGEABLE ₹50</td>
<td>CHARGEABLE ₹100/ instance (Free for Senior Citizens)</td>
<td>Free</td>
</tr>
<tr>
<td>22</td>
<td>Signature attestation charges</td>
<td>CHARGEABLE ₹50/ application</td>
<td>CHARGEABLE ₹50</td>
<td>CHARGEABLE ₹100; Senior citizen: ₹90</td>
<td>Free</td>
</tr>
<tr>
<td>23</td>
<td>Charges for retrieval of old transactional records</td>
<td>CHARGEABLE Retrieval of old transactional documents/ Enquiries related to old records: Up to 1 year old: ₹50/ record; More than 1 year old: ₹100/ record</td>
<td>Not Mentioned</td>
<td>Not Mentioned</td>
<td>CHARGEABLE 10K: ₹100/ request, For Senior Citizens: ₹75/ request 25K: Free</td>
</tr>
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Our customers can be at peace that we do not touch their account for this fee or that. So, our customers bank with us with great peace-of-mind.

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<tr>
<td>24</td>
<td>Address confirmation charges</td>
<td>CHARGEABLE</td>
<td>CHARGEABLE</td>
<td>Free</td>
<td>Free</td>
<td>FREE at IDFC FIRST Bank</td>
</tr>
<tr>
<td></td>
<td></td>
<td>₹50/ request</td>
<td>₹50</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>Charges for any deliverable returned by courier due to negative reasons</td>
<td>CHARGEABLE</td>
<td>CHARGEABLE</td>
<td></td>
<td>Not mentioned</td>
<td>FREE at IDFC FIRST Bank</td>
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<tr>
<td></td>
<td></td>
<td>₹50/ instance</td>
<td>₹50/ instance</td>
<td></td>
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<tr>
<td>26</td>
<td>Debit Card issuance charges (first year)</td>
<td>CHARGEABLE</td>
<td>CHARGEABLE</td>
<td>CHARGEABLE</td>
<td></td>
<td>FREE at IDFC FIRST Bank</td>
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<tr>
<td></td>
<td></td>
<td>Free</td>
<td>10K: ₹300</td>
<td>10K: ₹500</td>
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<td>25K: ₹200</td>
<td>25K: Free</td>
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At first glance these charges may not appear to be significant but over time such fees add up to a lot. So we have waived off fees on 28 such banking services in Savings Account.

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|        |                                             | **CHARGEABLE 10K:**  
First 5 Financial transactions free/ month. 
Thereafter, ₹21/ financial transaction. 
All Non-Financial transactions free  
**25K:**  
Free and Unlimited | **25K:**  
Maximum 30 transactions free in a month (Financial on Bank ATMs & Financial + Non-Financial on other bank ATMs). 
Thereafter fees of flat ₹21/ transaction, Non-Financial transaction fees beyond limits: ₹10/ transaction | **CHARGEABLE 10K:**  
First 5 Transactions Free, Non-Financial transactions: No charge. 
Thereafter, ₹21/ Cash withdrawal transaction  
**25K:**  
Free and Unlimited | Free and Unlimited | **FREE** at IDFC FIRST Bank |

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<tr>
<td>27B</td>
<td>ATM transaction charges (Other Bank Network)</td>
<td><strong>CHARGEABLE 10K:</strong> Metro locations: First 3 transactions (Financial + Non-Financial) free, All other locations: First 5 transactions (Financial + Non-Financial) free. Thereafter, Cash Withdrawal (Financial transaction) fees beyond limits: ₹21/ transaction, Balance Enquiry (Non-Financial transaction) fees beyond limits: ₹10/ transaction</td>
<td><strong>CHARGEABLE 10K:</strong> Top 6 cities: First 3 transactions (Financial + Non-Financial) free/month Non-Top 6 cities: First 5 financial transactions free/ month. Thereafter, ₹21/ cash withdrawal &amp; ₹8.5/ Non-Financial transaction</td>
<td><strong>CHARGEABLE 10K:</strong> Top 6 Cities: Nil Charges up to 3 transactions Non-Top Cities: 5 transactions/ month. Thereafter, ₹21/ cash withdrawal &amp; ₹8.5/ Non-Financial transaction</td>
<td><strong>FREE at IDFC FIRST Bank</strong></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td><strong>25K:</strong> Maximum 5 transactions free in a month with a cap of 3 free transactions in 6 metro locations. Thereafter ₹21/ financial transactions and ₹8.50/ Non-Financial transaction</td>
<td><strong>25K:</strong> Maximum 30 transactions free in a month (Financial on Bank ATMs &amp; Financial + Non-Financial on other bank ATMs). Thereafter fees of flat ₹21/ transaction, Non-Financial transaction fees beyond limits ₹10/ transaction</td>
<td><strong>25K:</strong> Free and Unlimited</td>
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<tr>
<th>Sr. No</th>
<th>Services</th>
<th>Bank A</th>
<th>Bank B</th>
<th>Bank C</th>
<th>Bank D</th>
<th>IDFC FIRST Bank</th>
</tr>
</thead>
</table>

Information mentioned is based on publicly available data as on 23rd May’23

**No fees on commonly used banking services**
with IDFC FIRST Bank Savings Account.

T&C Apply. With IDFC FIRST Bank Savings Accounts, enjoy Zero Charges on 28 commonly used Savings Account services, subject to maintenance of Average Monthly Balance (AMB) of your Savings Account variant. These services are being offered free in good faith, and in case of abuse, the bank reserves the right to charge fees as per market norms. For more details, visit www.idfcfirstbank.com/zerofeebanking. All rights reserved.

Usual charges at many other Banks is basis publicly available data as on 23rd May’23, across major banks’ ₹10,000 and higher Savings Account variants. The scope covers top universal banks and does not include all banks.

Choose IDFC FIRST Bank to save a lot on fees and enjoy peace of mind!
Customer Friendly Feature

05

Higher privileges on your Debit Card
(Applicable on ₹25K AMB Savings Accounts)

Feature for feature, better privileges for you! IDFC FIRST Bank gives higher daily POS and ATM withdrawal limits as compared to most universal banks. Get one of the highest Personal Accident and Air Accident Insurance cover on Debit Cards

Higher Daily ATM Limit of ₹2 lakhs

Higher Daily POS Limit of ₹6 lakhs

Higher Personal Accident Cover of ₹35 lakhs*

Higher Air Accident Cover of ₹1 crore**

Higher Lost Card Liability cover of ₹6 lakhs

*For this cover to be applicable, customers need to complete at least 1 POS or eCom transaction worth ₹500 or more with their IDFC FIRST Bank Debit Card, for previous 3 calendar months preceding the month of incident.

**This cover is applicable on booking flight ticket using your IDFC FIRST Bank Debit Card in addition to the above condition.

Scan the QR code to open a Savings Account
On a mission to build India’s most customer friendly Bank!

Higher privileges on your Debit Card  
(Applicable on ₹25K AMB Savings Accounts)

Comparison of Debit Card privileges vis-a-vis other top Banks (Applicable on ₹25K AMB Savings Accounts)

<table>
<thead>
<tr>
<th>Features</th>
<th>Bank - A</th>
<th>Bank - B</th>
<th>Bank - C</th>
<th>Bank - D</th>
<th>IDFC FIRST Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily ATM Limit</td>
<td>₹50K</td>
<td>₹50K</td>
<td>₹1 Lakh</td>
<td>₹1 Lakh</td>
<td>₹2 Lakhs</td>
</tr>
<tr>
<td>Daily POS Limit</td>
<td>₹3 Lakhs</td>
<td>₹3 Lakhs</td>
<td>₹5 Lakhs</td>
<td>₹3 Lakhs</td>
<td>₹6 Lakhs</td>
</tr>
<tr>
<td>Personal Accident Cover</td>
<td>NA</td>
<td>₹5 Lakhs</td>
<td>₹10 Lakhs</td>
<td>₹25 Lakhs</td>
<td>₹35 Lakhs*</td>
</tr>
<tr>
<td>Lost Card Liability</td>
<td>₹1 Lakh</td>
<td>₹50K</td>
<td>₹4 Lakhs</td>
<td>₹3.5 Lakhs</td>
<td>₹6 Lakhs</td>
</tr>
</tbody>
</table>

That’s not all, we also offer Air Accident Cover of ₹1 Crore!

Scan the QR code to open a Savings Account

Information mentioned is based on publicly available data as on 23rd May’23
Mission: We want to touch the lives of millions of Indians in a positive way by providing affordable high-quality banking products and services to them.

Discover our range of exceptional Credit Cards!
On a mission to build India's most customer friendly Bank!

Credit Cards

Customer Friendly Feature 06

Low, dynamic interest rates on all IDFC FIRST Bank Credit Cards

Interest rates starting at 9% p.a.
Against market rates of 48% p.a.

The interest rate (APR – Annual Percentage Rate) offered to our customers is based on various factors such as credit score, banking relationship value, income profile, repayment behaviour, etc.
Most credit cards bill you joining fees and annual fees and reverse them if you meet certain conditions.
Reward Points as good as cash on all IDFC FIRST Bank Credit Cards

Reward Points are redeemable directly on all online and some in-store transactions, and through an attractive catalogue featuring brands such as:

Amazon, Yatra, BookMyShow, Uber, MakeMyTrip, BigBasket, and many more!

Most other banks restrict the redemption of credit card reward points to their platform.

Disclaimer:
Reward redemption fee of ₹99 + GST applicable at each redemption. 1 Reward Point = ₹0.25. The logos listed above are partners, which are subject to change at any point – for a full list of current partners, please visit our website. Reward Points redemption may vary from card to card, for more details on our Reward Program please refer to the product guide on our website.
On a mission to build India’s most customer friendly Bank!

Never expiring Reward Points on all IDFC FIRST Bank Credit Cards

Earn up to 10X never expiring Reward Points on your IDFC FIRST Bank Credit Card transactions.

Most other bank credit card reward points expire in 2-3 years.

Reward Points and redemption may vary from card to card. The Reward features listed here are currently applicable on the FIRST Millennia, FIRST Classic, FIRST Select, FIRST Wealth, FIRST Power, FIRST Power+, FIRST Private and FIRST WOW! Credit Cards. Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the respective product web pages for more details.
On a mission to build India’s most customer friendly Bank!

**Zero interest on ATM cash withdrawal**

Pay only ₹199 + GST per ATM cash withdrawal with ZERO interest.

Against most other banks that charge minimum ₹500 + GST along with interest charged at 48% p.a. from the day of withdrawal.

Note: IDFC FIRST Bank reserves the right to change the above fee structure as per market norms.

ATM Cash Withdrawal fee may change from time to time. Zero interest on ATM cash withdrawal up till the due date - maximum 48 day period from the start of the billing cycle. Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) for the exact fee amount.
Save up to ₹10,400 p.a. in charges, only with IDFC FIRST Bank Credit Cards!
Here’s how we measure up against most Universal Bank Credit Cards:

<table>
<thead>
<tr>
<th>Features</th>
<th>IDFC FIRST Bank Credit Cards</th>
<th>Most Universal Bank Credit Cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fees</td>
<td>Lifetime free (no conditions apply)</td>
<td>Joining or annual fees (conditional waivers)</td>
</tr>
<tr>
<td>Annual Interest Rate</td>
<td>Low interest rates between 9% - 42% p.a.</td>
<td>Generally between 36% - 42% p.a.</td>
</tr>
<tr>
<td>ATM Cash Withdrawals</td>
<td>Interest-free ATM cash withdrawal for up to 48 days</td>
<td>3.5% interest p.m. on ATM cash withdrawal is charged from day one + ATM cash withdrawal fee of ₹199</td>
</tr>
<tr>
<td>Reward Points</td>
<td>3X Reward Points on offline / in-store spend</td>
<td>2X - 5X Reward Points with Terms and Conditions</td>
</tr>
<tr>
<td></td>
<td>6X Reward Points on online spend</td>
<td></td>
</tr>
<tr>
<td></td>
<td>10X Reward Points on birthday spend</td>
<td></td>
</tr>
<tr>
<td></td>
<td>10X Reward Points on incremental spend above the threshold amounts for respective cards</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unlimited Reward Points with no expiry</td>
<td>Expires in 2 - 3 years</td>
</tr>
<tr>
<td></td>
<td>Reward Points are as good as cash: pay using your Reward Points for online purchases and at partner merchant outlets. Additionally, you can redeem them for gift vouchers of your choice.</td>
<td>Redemption process may vary but usually points are redeemable only against limited options / catalogue.</td>
</tr>
<tr>
<td></td>
<td>1 Reward Point = ₹0.25</td>
<td></td>
</tr>
<tr>
<td></td>
<td>For more details on our Reward Program, refer to the Product Guides on our website</td>
<td></td>
</tr>
</tbody>
</table>

Reward Points and related features may vary on co-branded cards such as Club Vistara IDFC FIRST Credit Card, FIRST Power Credit Card and FIRST Power+ Credit Card, or even some of the bank’s cards such as FIRST WOW! and FIRST Private Credit Card. Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the respective product web pages.
On a mission to build India's most customer friendly Bank!

Showcase your inner shutterbug!
Personalise your IDFC FIRST Bank Credit Card with moments that are dear to you.

Scan the QR code to apply now

stories
by IDFC FIRST Bank

Terms and conditions apply. Detailed terms at: www.idfcfirstbank.com/credit-card/terms
One-time image personalisation fee of ₹499 + GST applicable.
This feature is available on selected Credit Card variants.
On a mission to build India’s most customer friendly Bank!

India’s first FD-backed credit card with Credit limit = 100% FD value & ZERO Forex mark-up!

Also get 7.5% p.a. interest on your 1 year FD!!

Can you afford to not have a FIRST WOW! Card?

Note: The applicable Fixed Deposit (FD) rates are notified on www.idfcfirstbank.com/personal-banking/deposits/fixed-deposit and are subject to change from time to time. The depositors shall ascertain the FD rates on the value date of FD.
On a mission to build India's most customer friendly Bank!

Power of UPI
on all IDFC FIRST Bank Credit Cards

Digital RuPay Card, linked to your existing IDFC FIRST Bank Credit Card

Instant issuance: Ready for scan-and-pay at Merchant QRs

Earn never expiring Reward Points, even on UPI transactions

Joining fees: ₹199 + GST,
Annual fees (2nd year onward): ₹199 + GST

Know more about UPI on Credit Card

T&C Apply
On a mission to build India's most customer friendly Bank!

Choose India's best lifetime free credit cards

**FIRST Millennia Credit Card**

**For digital natives**

- 10X Reward Points on spends ≥ ₹20,000
- 6X Reward Points on online spends
- Welcome benefits worth up to ₹1,500
- Unlimited Reward Points that never expire
- 25% discount on movie tickets up to ₹100 every month
- 300+ merchant offers, dining offers & discounts on health
  & wellness, all year round and many more

*Income eligibility:*
Savings Account holders, income ≥ ₹3 lakhs p.a.

**FIRST Classic**

**For growing families**

A Credit Card that is a Class apart!

- Welcome benefits worth up to ₹1,500
- 10X Reward Points on spends ≥ ₹20,000
- 6X & 3X Reward Points on online & offline purchases for spends up to ₹20,000
- Unlimited Reward Points that never expire
- 25% discount on movie tickets up to ₹100 every month
- Complimentary railway lounge access, Road-Side Assistance, & insurance cover
- 300+ merchant offers, dining offers & discounts on health & wellness, all year round

*Income eligibility:*
Savings Account holders, income ≥ ₹3 lakhs p.a.

Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the relevant product webpage for more details.
On a mission to build India's most customer friendly Bank!

**FIRST Select Credit Card:**

*For those with an evolving lifestyle*

Enjoy superior rewards program, travel perks, trip cancellation cover up to ₹10,000*, no annual fees, and low interest rates with the FIRST Select Credit Card.

- 4 complimentary domestic airport lounge visits per quarter*
- 4 complimentary railway lounge visits per quarter
- Buy-one-get-one-free on movie tickets up to ₹250, twice every month
- Trip cancellation cover: Up to 2 claims of up to ₹10,000 on hotel & flight bookings
- Forex mark-up at 1.99% for all international transactions

*Customer must have done a minimum of one transaction in the last month on their credit card  *On minimum spends of ₹5,000

**Income eligibility:**
FIRST Select Savings Account holders, income ≥ ₹12 lakhs p.a.

**FIRST Wealth Credit Card:**

*For those who made their mark*

Get unlimited rewards, premium lifestyle benefits and elite travel privileges with the FIRST Wealth Credit Card

- 4 complimentary domestic & international airport spa & lounge visits per quarter
- 2 complimentary golf rounds per month*
- Buy-one-get-one-free on movie tickets up to ₹500, twice every month
- Forex mark-up as low as 1.5%
- Trip cancellation cover: Up to 2 claims of up to ₹10,000 on hotel & flight bookings
- VISA offers including discounts on Airport Meet & Greet and Airport Transfers

* For every ₹20,000 of monthly statement spends

Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the relevant product webpage for more details.
India's best Credit Card for the stellar few: FIRST Private Credit Card

Crème de la crème, ultra HNI Bank customers with pre-existing FIRST Private relationships with the Bank with AUM >= ₹5 crore

Celebrating the altruist in you with bespoke privileges. By invitation only.

Issued with minimum credit limit of ₹20 lakhs

- Lowest rate of interest at 9% for those occasional splurges
- 0% Forex mark-up on international spends
- Unlimited airport lounge access to 45 domestic and international terminals in India and 500+ global lounges
- 2 complimentary golf rounds or lessons every month
- 2 instances of instant discount up to ₹750 every month via BookMyShow
- Trip cancellation cover of up to ₹50,000
- VISA offers including discounts on Airport Meet & Greet and Airport Transfers and Concierge Services
- The Bank contributes Karma Points in your name which can then be donated to a charity of your choice

Fees:

| Commencement Fee (1st year) of ₹50,000 + GST | 2,00,000 Reward Points up on fee payment | Liability tier FIRST Private; By Invitation Only |
| and Annual Recurring Fee (2nd year onwards) of ₹50,000 + GST | Curated Taj Epicure Membership |

Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the relevant product webpage for more details.
On a mission to build India's most customer friendly Bank!

IDFC FIRST WOW! Credit Card
The deposit backed super-premium card, assured for everyone

Whether you are a working individual, homemaker, senior citizen, student, NRI, or a traveler, this card ensures you get all the amazing features you deserve to give you a WOW! experience.

Save up to ₹11,000+ annually with this credit card

• Welcome benefit worth ₹1,000 on first EMI done within 90 days
• Zero joining and annual fee
• Zero Forex mark-up fee
• Industry first
  › Up to 200% of your Fixed Deposit as Credit Limit
  › 100% of Fixed Deposit value as Cash Withdrawal Limit
  › Zero Interest on ATM cash withdrawal
• 4X unlimited never expiring Reward Points on all spends*
• 1% fuel surcharge waiver^ on all petrol pumps
• Enjoy 50% off (up to ₹300) on BookMyShow with your VISA Infinite privileges
• Low & dynamic interest rates starting at 9% p.a.

All these benefits while your Fixed Deposit keeps on earning interest @7.5% p.a.#

Income eligibility:

Age: 18+ onwards
Minimum FD requirement: ₹10,000

*Reward Points and redemption may vary from card to card.
^Fuel Surcharge waiver of 1% up to ₹200 per month.
# The applicable Fixed Deposit (FD) rates are notified on www.idfcfirstbank.com/personal-banking/deposits/fixed-deposit and are subject to change from time to time. The depositors shall ascertain the FD rates on the value date of FD.

Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the relevant product webpage for more details.
On a mission to build India's most customer friendly Bank!

**FIRST Power**

**For those who embrace the road**

- Save up to ₹7,000 annually with this credit card, enough to buy up to 65 litres of fuel
- Welcome benefits worth up to ₹1,400
- Up to 5% savings on fuel expenses
- Up to 2.5% savings on grocery & utilities
- 2.5% savings as rewards on IDFC FIRST FASTag recharges
- Never expiring 2X Reward Points on other retail spends
- Complimentary Road-Side Assistance

**Income eligibility:**
income ≥ ₹3 lakhs p.a.

**Joining Fees:** ₹199 + GST
Annual Fees (2nd year onward): ₹199 + GST

**FIRST Power+**

**The perfect companion for your road trips**

- Save up to ₹18,500 annually with this credit card, enough to buy up to 175 litres of fuel
- Welcome benefits worth up to ₹1,650
- Up to 6.5% savings on fuel expenses
- Up to 5% savings on grocery, utility, & IDFC FIRST FASTag recharges
- Never expiring 3X Reward Points on other retail spends
- 25% discount on movie tickets up to ₹100 every month
- Complimentary domestic airport lounge access, Road-Side Assistance, & insurance cover
- Low & dynamic interest rates starting at 9% p.a.

**Income eligibility:**
income ≥ ₹3 lakhs p.a.

**Joining Fees:** ₹499 + GST
Annual Fees (2nd year onward): ₹499 + GST

Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the relevant product webpage for more details.
On a mission to build India's most customer friendly Bank!

Treat Yourself to Travel!
For the wanderers and jetsetters.
Discover a world of luxury travel and experiences
with Club Vistara IDFC FIRST Credit Card

Introducing the Club Vistara IDFC FIRST Credit Card

- Earn up to 6 Club Vistara Points on all spends including utility bill payments, insurance, fuel, rent & wallet load
- Unlock up to 6 Premium Economy Ticket Vouchers every year
- Enjoy 8 complimentary visits to domestic airport spas and lounges along with 4 complimentary visits to international airport lounges annually
- Enjoy 12 complimentary golf lessons and 4 complimentary rounds of golf every year
- Get trip cancellation cover of up to ₹10,000 on flight and hotel booking (2 claims annually)

Fees:
Joining Fee (1st Year) and Annual Fee (2nd Year onwards) ₹4,999 + GST

Joining Benefits:
- Get 1 complimentary Premium Economy Ticket Voucher*
- Get 1 One-Class Upgrade Voucher*
- Club Vistara Silver Membership
- Enjoy 3 months complimentary EazyDiner Prime membership and BQ Prime subscription

Income Eligibility:
Income ≥ ₹3 lakhs p.a.

*Enjoy all these benefits on fee payment. Taxes as applicable will need to be borne by the consumer.

Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the relevant product webpage for more details.
On a mission to build India's most customer friendly Bank!

FIRST SWYP Credit Card
Upgrade your lifestyle, with every SWYP!

Eligibility:

Savings Account holders or income \( \geq \) ₹3 lakhs p.a.
Joining Fees: ₹499 + GST | Annual Fees: ₹499 + GST

- EMI at a flat monthly EMI conversion fee starting as low as ₹49 + GST
- **Featured Partner Offers – Up to 20% off on your favourite brands, all year round:**
  - Domino's - 20% instant discount twice a month
  - EaseMyTrip - 10% instant discount once a quarter
  - TATA CLiQ - 10% instant discount once a month
  - Zomato - 10% instant discount twice a month
  - 300+ merchant offers all year round
- **Joining Benefits:**
  - 1000 Reward Points on 1st EMI conversion
  - Times Prime Annual Membership
  - Free Lenskart Gold Membership for 1 Year worth ₹600
- Earn big with referrals on the FIRST SWYP Credit Card - from Annual Subscription Fee waivers to bonus Reward Points, movie ticket vouchers, airport lounge visits, and more
- Monthly Milestones Rewards – Earn up to 1400 Reward Points on monthly spends
  - 25% discount up to ₹100 on movie tickets every month
  - 4 complimentary railway lounge visits every quarter
  - Complimentary Roadside Assistance worth ₹1,399

T&C Apply. Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the relevant product webpage for more details.
Get even more from your IDFC FIRST Bank Credit Card!

**EMIfy your credit card bill:**
Now convert your outstanding IDFC FIRST Bank Credit Card dues into affordable EMIs with Balance Conversion. Choose convenience & ease!

- Flexible tenure options of 3 to 18 months
- Low interest rates starting from 1% p.m.
- One-click EMI conversion through the mobile App or by calling customer care

**EMIfy your credit card transaction:**
Now big purchases and small EMIs are a reality! Enjoy 300+ merchant offers and stop worrying about huge bills. Convert your IDFC FIRST Bank Credit Card transactions into easy EMIs in a few clicks.

- Amazing EMI offers on your favourite brand outlets
- Option to convert through mobile app or by calling customer care
- Flexible tenure options of 3 to 18 months

**Quick Cash on Cards:**
Need quick money for sudden plans? Here’s your solution! Get cash into your savings account from your IDFC FIRST Bank Credit Card within minutes, so you don’t have to wait on anything.

- Pre-approved & instant disbursement
- No physical documentation, no security or guarantee required
- Flexible payback tenure from 3 to 48 months.

**Balance Transfer:**
Customers can now pay other bank credit card bills with their IDFC FIRST Bank Credit Card and get an extended payback period. That’s not all, enjoy competitively low interest rates on the conversion of balances to EMIs.

Any IDFC FIRST Bank Credit Card member can convert their transactions to EMIs. However, all the other benefits listed here are subject to Bank’s internal eligibility criteria, and are offered to customers at Bank’s sole discretion. Terms and conditions apply.
India’s First Bank to offer '3-in-1' FASTag

which ensures complete mobility solutions for you, with Tolling+Fuel+Parking payment capabilities enabled on a single FASTag

FASTag recharge via Payments on WhatsApp

We are the first Bank to enable FASTag recharge through Payments on WhatsApp for you
On a mission to build India’s most customer friendly Bank!

**Digital Banking for Individuals**

**Customer Friendly Feature**

Advanced New Mobile App

with state-of-the-art, unique features such as Google-like search, Personal Finance Management, Customer Service Support, Mutual Fund Investing, ASBA-IPO Facility and much more

Intuitive search functionality for all your needs

Explore what you need in one go

Easy view of all your transactions

Scan the QR code to download the App
Contemporary Customer-First Wealth Management

with research-backed curated funds with forward looking guidance, AIFs, PMS, paperless Demat Account opening, offshore investment solutions, and more

Full suite of investment solutions:

1) Completely paperless investing
2) Consolidated Investment Dashboard
3) MF Holdings & Transaction Management
4) Investor Risk Profiling
5) Quant based fund selection
6) Investment Ideas for Mutual Funds
7) Online Sovereign Gold Bonds
8) IDFC FIRST Demat Account Opening
9) Goal Based Investing
10) Term Insurance Quote Comparison
11) Edit SIP Features – Pause, Change Amount & Date
12) Digitally assisted investments

Scan the QR code to know more
Seamless NRI Banking Services
where you enjoy attractive exchange rates and a faster banking experience

**Attractive interest rates**
Higher returns across your NRI accounts in INR, FCY and Rupee max plans. Earn tax-exempt interest with the power of compounding on NRE Savings Account.

**Attractive Exchange rates on remittances**
Get more INR for the foreign currency you send to India.

**Access your account from anywhere, anytime**
Our advanced mobile app lets you access all our banking solutions from anywhere around the globe.

**Dedicated Relationship Manager**
A dedicated RM to help you with your financial needs in India.

**One click Portfolio Investment Scheme’(PIS) Account**
Simplify trading in equity market with instant online Portfolio Investment Scheme (PIS) account.

**Airport Lounge Access**
Complimentary domestic airport lounge access provided to customers twice every quarter.

Scan the QR code to know more

T&Cs Apply
On a mission to build India’s most customer friendly Bank!

Tailor made loan offerings for your personal and business needs
with quick processing and most attractive interest rates

**Home Loans**
Get higher eligibility and attractive interest rates

**Loan Against Property**
Avail of loan of up to ₹ 10 Crores with an extended tenure of 25 years

**Business Loans**
Avail of loan of up to ₹ 1 Crore with our end to end digitised process

**Education Loans**
Championing your future with loans for International and Domestic Education

**Car Loans**
Best-in-market loan tenure of 10 years for new Car Loans

T&Cs Apply

Scan the QR code to know more
Tailor-made loan offerings for your personal and business needs
with quick processing and most attractive interest rates

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two Wheeler Loans</td>
<td>Enjoy zero processing fee &amp; instant approvals</td>
</tr>
<tr>
<td>Commercial Vehicle Loans</td>
<td>Attractive loan tenure of 6 years</td>
</tr>
<tr>
<td>Personal Loans</td>
<td>Get loan of up to ₹1 Crore for all your needs</td>
</tr>
<tr>
<td>Professional Loans</td>
<td>Get collateral-free funding up to ₹1 Crore</td>
</tr>
<tr>
<td>Gold Loans</td>
<td>Safe and secure Gold loan with paperless process</td>
</tr>
<tr>
<td>Consumer Durable Loans</td>
<td>Upgrade your lifestyle with instant Consumer Durable loans of up to ₹8 Lakhs</td>
</tr>
</tbody>
</table>
IDFC FIRST Bank offers ZERO Fee Banking on 50+ commonly used banking services for Freedom Current Account, Freedom World Business Account. These services are being offered free in good faith, and in case of abuse, the bank reserves the right to charge fees as per market norms. All rights reserved.
Introducing BRAVO, an auto-sweep to Fixed Deposit feature on all IDFC FIRST Bank MSME & Startup Current Accounts

Bravo is a unique feature where you can set up an Auto-Sweep into Fixed Deposit (FD) on MSME & Startup Current Account, with no penalty on premature FD breakage. India’s first and only Bank to offer this as a feature across ALL Current Account variants, for new accounts opened, and even for existing can enable this feature!

How it works!

Choose any amount above ₹2 Lakhs for auto-sweep to a FD

FD will break only when Current Account balance goes below ₹2 Lakhs

Earn interest of up to 7.5% p.a.* on the FD

FD breakage will not attract any penalty on withdrawal

Balance above the set threshold moves into a FD on a daily basis in multiples of ₹1000

FD breakage will be in units of ₹1 to give you maximum benefit

*T&C Apply.

The applicable Fixed Deposit (FD) rates are notified on the Bank’s official website and are subject to change from time to time. The interest rate mentioned herein is applicable as on date for the deposits having 370 days tenure. The depositors shall ascertain the FD rates on the value date of FD. In case of pre-closure of FD, applicable bucket rate as per tenure will apply.
On a mission to build India’s most customer friendly Bank!

FIRST Rocket Current Account for Corporates

Customer Friendly Feature

Presenting the IDFC FIRST ‘Rocket’ Current Account For Corporates

» Choose or change the sweep percentage through online mode any time for a 370 day FD
» Earn 7.5% interest p.a. on the FD
» Withdraw any amount from the Current Account and FD, no minimum balance required
» FD will not break if there is balance in the Current Account
» FD breakage, if any, will not attract prepayment charges
» In case of withdrawal, FD breakage will be rounded off to the nearest ₹1 value

That’s not all, experience the special offers for Corporate customers

Get 7.5% Interest p.a.

CORPORATE ECOSYSTEM SOLUTIONS
with Trade & Supply Chain Finance & Cash Management Services

100+ BEYOND BANKING OFFERS
such as ERP, HRMS, Payroll, Taxation, Legal, Cloud Services, Co-working Spaces

ZERO CHARGES
on 25+ commonly used Account Services such as Bulk Upload and Virtual Accounts, NEFT, IMPS, RTGS, Cheque Book issuance etc.

The applicable Fixed Deposit (FD) rates are notified on the Bank’s official website and are subject to change from time to time. The interest rate mentioned herein is applicable as on date for the deposits having 370 days tenure. The depositors shall ascertain the FD rates on the value date of FD. In case of pre-closure of FD, applicable bucket rate as per tenure will apply. The services are being offered free in good faith. In case of abuse of services, the Bank reserves all the rights to charge fees, as applicable. T&C apply.
FIRST Rocket Current Account for Corporates

Enjoy Zero Charges on 25+ commonly used Account Services such as:

- **ZERO**
  - NEFT, IMPS, RTGS Charges

- **ZERO**
  - Charges on Internet Banking Channel

- **ZERO**
  - Charges on Bulk upload and Virtual Accounts

- **ZERO**
  - Set-up Charges for UPI (QR)

- **ZERO**
  - Charges on Cash Withdrawals

- **ZERO**
  - Charges on Standing Instructions

- **ZERO**
  - Cheque Book Charges

- **ZERO**
  - Balance Certificate Issuance Charges

- **ZERO**
  - Charges on Stop Payment of Cheque

and many more...
On a mission to build India’s most customer friendly Bank!

Business Banking Offerings

One stop for all Business needs
with Current & Trade Account product suite that offers a single sign-on across Trade, FX booking & Cash Management. Businesses can avail paperless Working Capital Loan facility based on GST returns

Scan the QR Code to know more
On a mission to build India's most customer friendly Bank!

Business Banking Offerings

Banking experience that puts your business FIRST

Curated products for all business segments
Business segments such as traders, self employed professionals, agri traders, new business owners, etc.

Comprehensive payment solutions
Robust & secure infrastructure to enable smooth and reliable payments for businesses enabled via POS, QR code and more

WhatsApp banking for SMEs
Balance inquiry, mini statement and much more made convenient with WhatsApp for business

ZERO fees on business transactions
First Universal Bank to waive off limits or charges on business transactions across home and non-home branches

Scan the QR Code to know more
On a mission to build India's most customer friendly Bank!

**Beyond Banking Suite**

Benefit from 150+ Beyond Banking partner offers that enable growth at every stage of your business i.e. from inception to succession planning.

**Customer Friendly Feature 20**

**Beyond Banking Suite**

**ERP & Accounting**
- Get 20% Off
- Get up to 15% Off
- Get 1 year Service free
- Get up to 50% Off

**HRMS Solution**
- Free Subscription
- Flat 20% off
- Selected Free Services
- Get flat 15% Off

**Legal & Taxation**
- Get up to 60% Off
- Get 20% Off
- Get 30% Off
- Get 20% Off

**Travel & Logistics**
- Savings up to ₹6500
- Savings up to ₹5000
- Get 10% Off
- Get Services worth ₹5000

**Ecommerce**
- Savings up to ₹12000
- Get Flat 30% Off
- Discounted Pricing on SIM, WIFI & Broadband
- Get Credits worth $5000

**Others**
- Zero Monthly Hosting Fee
- Get 50% Off*
- Get Services worth ₹5000
- Get 30% Off*

*T&C apply

Scan the QR code to know more
A top-notch Corporate Banking App which enables on-the-go banking for our corporate customers, with easier access to information, convenient payment solutions and real-time workflow tracking capabilities.
Cutting-edge Corporate Banking Portal

with unique industry-first features, such as a single window experience, intelligent report builder capability, and unique online trade regulatory portal

Seamless digital Cash Management Solutions

including mobile-based cheque scan, chatbot based auto-pay (e-NACH), corporate wallet solutions & API-based working capital solutions for Startups, SMEs and large Corporates
On a mission to build India's most customer friendly Bank!

### Zero Balance Startup Current Account

IDFC FIRST Bank provides a ZERO Balance Current Account to startups for the first 3 years.
Get unlimited free NEFT, IMPS & RTGS transactions without worrying about maintaining a minimum balance.

![Scan the QR Code to know more](image)

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<table>
<thead>
<tr>
<th>Feature</th>
<th>Bank - A</th>
<th>Bank - B</th>
<th>Bank - C</th>
<th>Bank - D</th>
<th>IDFC FIRST Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum balance requirement</td>
<td>Nil for 2 years of A/c opening</td>
<td>Nil for 1 year of A/c opening</td>
<td>Nil for 1 year of A/c opening</td>
<td>Nil for 1 year of A/c opening</td>
<td>Nil for first 3 years of A/c opening</td>
</tr>
</tbody>
</table>

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Information available is based on publicly available data as on 23rd May, 2023.
On a mission to build India's most customer friendly Bank!

Founder Success Program

Be part of a uniquely designed program that gives you access to mentorship, networking, and fundraising opportunities through a meticulously planned journey
IDFC FIRST Bank
ALWAYS YOU FIRST