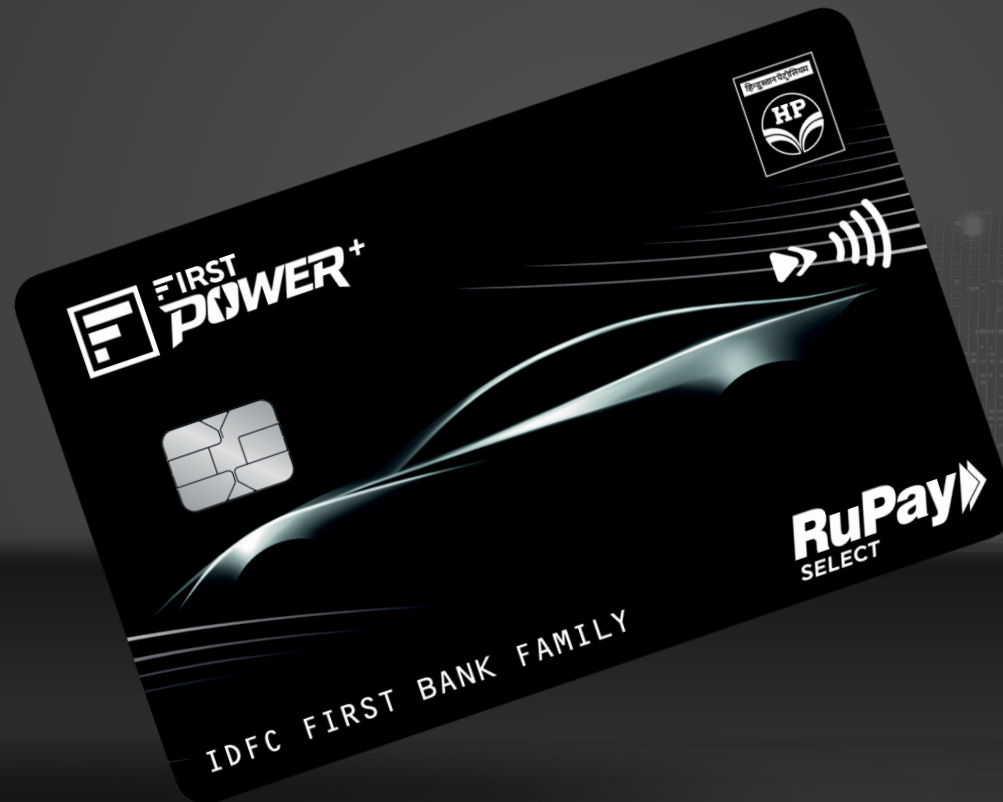


# Get Ready For A Powerful Ride !



# THE OPEN ROAD BECKONS,

ESPECIALLY WHEN YOU ARE FUELED BY



## FIRST POWER+



Power packed savings



Powerful Privileges



Combined with our hero features like no other!

Designed keeping your  
**MOBILITY, UTILITY  
& LIFESTYLE**  
needs in mind

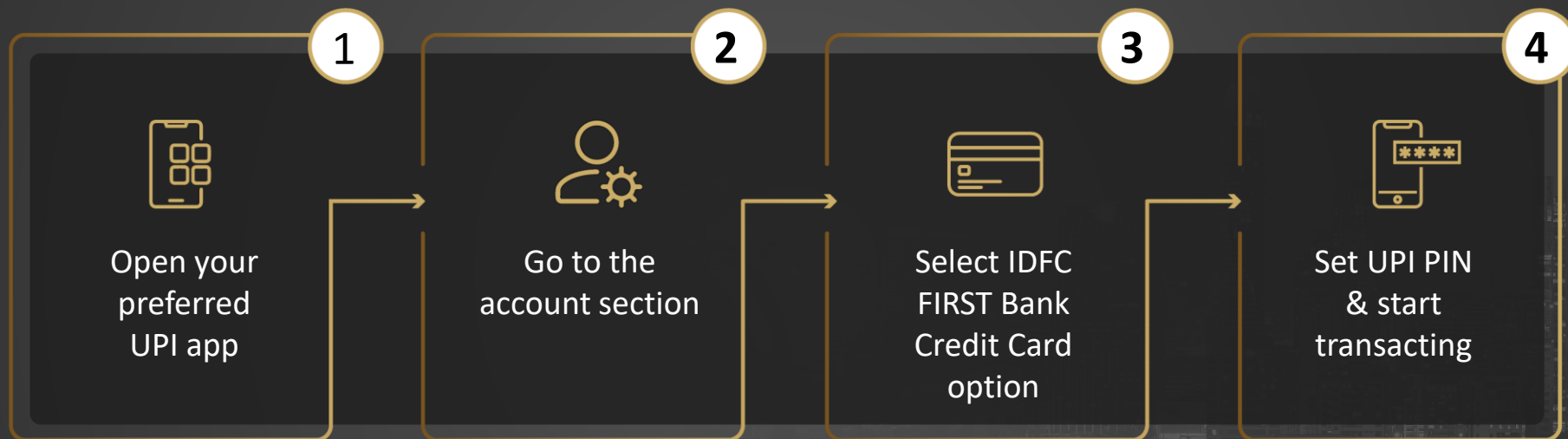


This power-packed card  
keeps up with you

**THROUGHOUT  
YOUR FAST-  
PACED LIFE.**



# Your Credit Card powered for



■ Earn 3X Rewards on your UPI spends

■ Interest free credit period of up to 45 days

■ EMIfy your UPI spends of ₹2,500 & more

# POWER PACKED SAVINGS



The **HPCL IDFC FIRST Bank credit card** brings savings on all your expenses – from mobility to utility to all other everyday expenses

## FIRST POWER+



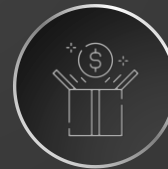
5% savings on Fuel

+

1.5% savings on HP Pay App



5% savings on IDFC FASTag uploads



**3X** Rewards on other expenses



5% savings on Grocery & Utility

Savings provided in the form of Reward points

Exclusions applicable on Rewards

Monthly cappings applicable

Refer [Rewards Program](#) section for more information

# POWERFUL PRIVILEGES

TO ACCOMPANY YOUR LIFESTYLE NEEDS



## JOINING BENEFITS TO GIVE YOU JUMP-START\*

**₹500** Cashback on 1<sup>st</sup> transaction of ₹500 or above at HPCL fuel station

**5%** Cashback up to **₹1,000** on 1<sup>st</sup> EMI

## LIFESTYLE PRIVILEGES

**25%** discount on movie tickets up to **₹100**, once every month

Domestic airport lounge access, once every quarter

## PRIVILEGES TO KEEP YOU COVERED

Complimentary Road- Side Assistance worth **₹1,399**

**₹2** Lakh Personal Accident Cover



\*Joining Benefits applicable for 30 days from card set-up



Combined with our  
**FEATURES LIKE NO  
OTHER**

STANDARD FEATURES LIKE NO OTHER



Never expiring  
Rewards



Low & Dynamic  
Interest rates



Interest-free ATM  
cash withdrawals  
for up to 45 days



Annual fee waiver  
on spending  
₹1,50,000 in a year

AND CONVENIENCE LIKE NO OTHER\*



EMIfy your purchases,  
transactions and  
balances above ₹2,500



Enjoy convenient  
balance transfer  
facility

# REWARDS PROGRAM



**5% savings on Fuel transactions**  
=  
**30X Rewards**

- Only on transaction done at
- HPCL authorized fuel stations
  - HP Pay wallet upload
  - Pay by QR code using credit card in HP Pay app

Max  
2400 Rewards = ₹600 /month

+

1.5% savings per ₹100 as Happy coins on all fuel purchases through HP Pay App by HPCL



**5% savings on IDFC FASTag recharge**  
=  
**30X Rewards**

- Only on transaction done through
- FIRST forward app
  - IDFC FIRST Bank Mobile Banking app

Max  
200 Rewards = ₹50 /month



**5% savings on Grocery & Utility**  
=  
**30X Rewards**

- Grocery & Utility transactions classified basis Merchant Category Codes received in transaction data

Max  
400 Rewards = ₹100 /month



**3X Rewards on all UPI and other expenses**

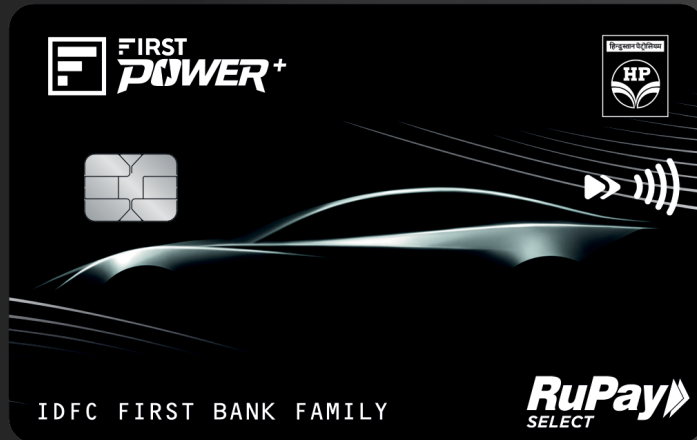
- Excluding transaction done on HPCL Fuel, Utility, Grocery, IDFC FastTag, EMI, Cash withdrawal, Insurance

No Capping

1X = 1 Reward per ₹150  
1 Reward = ₹0.25



# SAVINGS SUMMARY

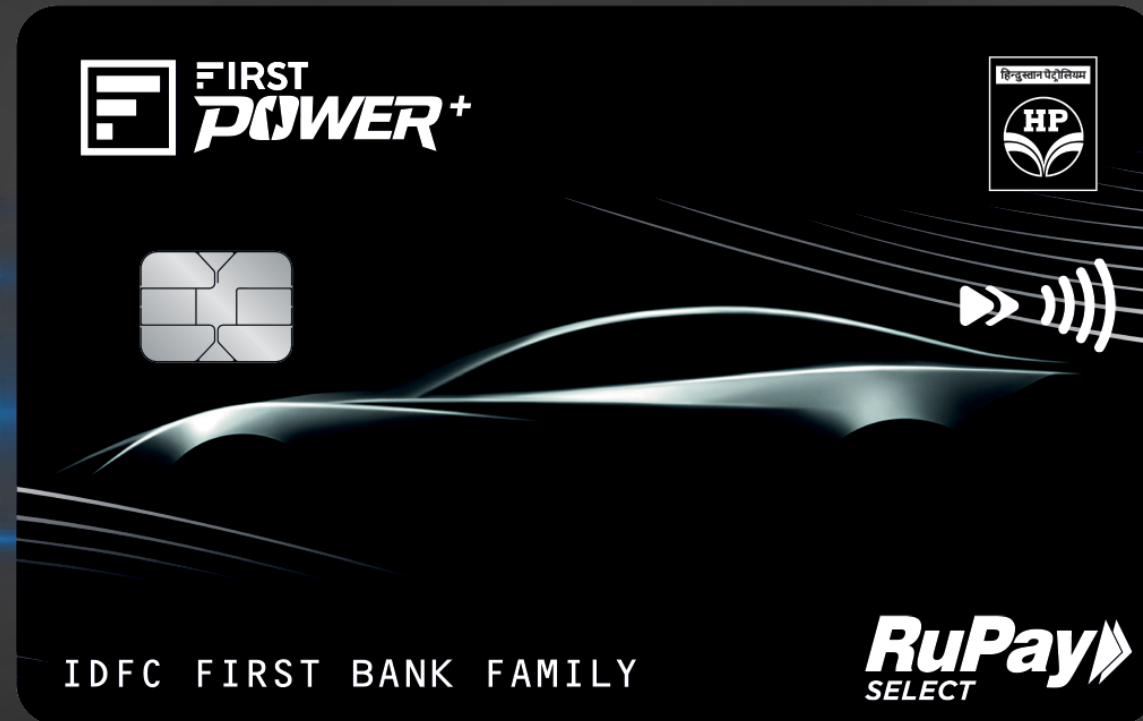


## 175+ litres

Worth free fuel annually  
through savings!

Category	Annual Spends in (₹)	Savings (₹)
Fuel		6,000
HP Pay Savings	1,20,000	1,800
Welcome Benefit 1 – (Fuel Cashback)		500
IDFC FASTag Recharge	12,000	600
Grocery & Utility	24,000	1,200
Other Spends	24,000	120
Annual Fee Waiver	-	499
Welcome Benefit 2 - (EMI Cashback)	20,000	1,000
Complimentary Roadside Assistance	-	1,399
Merchant Offers & Discount	-	1000
Movie Discount	-	1,200
Complimentary Dom. Airport Lounge Access	-	3,600
<b>Total</b>	<b>2,00,000</b>	<b>18,918</b>
<b>Fuel worth (@ ₹105)</b>		<b>192.5 litres</b>

# APPLY NOW



# Important Information

- Fuel stations considered are HPCL authorized basis Merchant IDs (MIDs) shared by HPCL & configured with IDFC FIRST Bank.
- HPCL & IDFC FIRST Bank will be the final authority regarding MIDs not identifiable.
- Fuel transaction rewards will be applicable for Authorized HPCL Fuel stations basis the valid MIDs. Reward points will not be credited in case the MIDs passed to bank is not part of the MIDs list shared by HPCL.
- Rewards on UPI transactions are not applicable for Fuel, Insurance, and EMI categories.
- Minimum transaction value of ₹150 required to be eligible to earn rewards.
- HP Pay wallet load transactions NOT used at HPCL retail outlets for Fuel will not qualify for savings up to 6.5%.
- For using HP Pay App for fuel payment, scan the QR code available at the respective HPCL fuel station and make payment using FIRST Power+ Credit Card by selecting the payment gateway as credit card.
- 1% fuel fee shall be applicable on fuel transactions if fuel spends in a statement cycle exceed ₹30,000. MCCs to be considered- 5172, 5541, 5542, 5983
- 1% surcharge (min ₹249) shall be levied on education payments done through the 3rd party apps. MCCs to be considered- 8299, 8211, 8241, 8244, 8249, 8220

# Important Information

- FIRST Power+ Credit Cardholders can earn 1.5% value back as Happy Coins when you make payment using your HPCL Co-branded FIRST Power+ Credit Card by IDFC FIRST Bank. Below are the two types of payment eligible for Happy Coins

## a) HP Pay wallet upload

Earn 6 Happy Coins every ₹100 spent for wallet upload using FIRST Power+ Credit Card

- 3 Happy Coins will be credited on wallet upload
- 2 Happy coins will be credited within 30 days of wallet upload
- 1 Happy coin will be credited on HPCL fuel payment using wallet balance

## b) Pay by QR at HPCL Fuel Station

Earn 6 Happy Coins on every ₹100 spent through Pay by QR using your FIRST Power+ Credit Card

- 4 Happy Coins will be credited on HPCL fuel payment using FIRST Power+ Credit Card
- 2 Happy Coins will be credited within 30 days of HPCL Fuel payment

- Cardholders can reach out to HP Pay Support Team in case of any issue with the HP Pay Application or Happy Coins

Email: [care@hppay.in](mailto:care@hppay.in)

Toll Free Helpline: 1800 1039 811