

REWARD POINTS

Terms & Conditions

FIRST Private Credit Card - Reward Points Structure

- Earn **10 Reward Points** on all eligible spends within each monthly statement cycle.
- The following categories are **not eligible** for 10 reward points and will earn points as shown below:
 - **3 Reward Points** on: Rent payments | Education-related payments
 - **1 Reward Point** on: Insurance premium payments
- **No Reward Points will be awarded for:**
 - Fuel transactions
(Note: Fuel surcharge waiver will be provided)
 - Transactions converted into EMIs
 - Fees or charges and applicable GST
 - Loan on Card
 - Balance transfers
 - Cash withdrawals
 - Quasi-cash and government-related payments
- **Reward Points are given per ₹150 spent** on eligible transactions.
- **Reward Points on FIRST Digital Credit Card Spends:**
Spends made using the **FIRST Digital Credit Card** will count towards the FIRST Private Credit Card's reward calculation, but will earn rewards as follows:
 - **3 Reward Points** on UPI transactions **above ₹2,000**
 - **1 Reward Points** on UPI transactions **up to ₹2,000**

FIRST Private Credit Card: Reward Points Redemption Value

- 1 Reward Point = ₹1 on travel bookings done via Travel & Shop section on IDFC FIRST Bank Mobile App w.e.f 1st June 2025
- 1 Reward Point = ₹0.25 everywhere else

Accelerated Reward Points: Earn and redemption details on travel bookings via Travel & Shop section on IDFC FIRST Bank Mobile App

Get Bonus Reward Points (i.e., Reward Points which you'll earn over and above your usual FIRST Private Credit Card Reward Points) on transactions done with your FIRST Private Credit Card on Flight & Hotel bookings done via Travel & Shop section on **IDFC FIRST Bank Mobile App** as per the following structure:

Travel Bookings	Bonus Reward Points per ₹150
Hotel	Bonus 50 Reward Points
Flight	Bonus 20 Reward Points

Spends Category	Reward Structure
Base Earn (for eligible transactions) (A)	10 Reward Points/₹150
Accelerated earn on Travel bookings via IDFC FIRST Bank mobile app (B)	Bonus 50 Reward Points/₹150 (on hotels) Bonus 20 Reward Points/₹150 (on flights)
Total earns on Travel bookings via IDFC FIRST Bank Mobile App (A) + (B)	60 Reward Points/₹150 (on hotels) 30 Reward Points/₹150 (on flights)
Reward Points/₹1500 Spends on Travel bookings via IDFC FIRST Bank Mobile App	600 Reward Points (on hotels) 300 Reward Points (on flights) 100 Reward Points (everywhere else)

Terms and Conditions:

- Bonus Reward Points will be applicable only on transactions which are completed without redemption of Rewards points i.e., Cash + Points transactions are not eligible for Bonus Reward Points
- Bonus Reward Points will be credited by the 5th of the next calendar month post completion of travel/- check-in (in case of hotels) on the respective card account provided the account is active
- Bonus Reward Points will be applicable only on full swipe transactions on your FIRST Private Credit Card
- Reward Points can be utilised to pay up to 70% of the total booking value (incl. tax); rest is to be paid via FIRST Private Credit Card from which the Reward Points are being utilised in the transaction.
- There will be no capping on redemption of Reward Points but there would be an upper cap to the Bonus Reward Points that can be earned in a calendar month as shown below:

Monthly Capping on earn of Bonus Reward Points

2,00,000



6. In case of booking cancellations, refunds for both Reward Points & Cash will be processed and credited to source account within 5-7 business days from the date of cancellation.
7. In case of partial refunds (as per airline/ hotel cancellation policy) on cash +points transaction; you'll receive the refund of Reward Points first followed by the remaining amount on your Credit Card (if applicable). E.g.- for a cancelled flight booking done of ₹10,000, utilizing 20,000 Reward points & ₹5000 on card. If the final refund amount is ₹6000, you'll receive a credit of 20,000 Reward Points & ₹1000 on your card.
8. The travel platform is designed to showcase exclusive travel offers from merchants and partners available to IDFC FIRST Bank Customers. IDFC FIRST Bank facilitates the payments, and the bank is not involved in selling/rendering any of these products and services.
9. All standard Credit Card Terms and Conditions and the Travel Specific Terms & Conditions (as amended from time to time) mentioned on the platform would apply.

