


KHUSHIYAN FIRST

Get 5% Cashback*

with IDFC FIRST Bank Credit Cards!
Valid till 10th Nov 2021

This festive season, use your IDFC FIRST Bank Credit Card and enjoy 5% cashback on EMI and Tap & Pay transactions

Offer Details

5% cashback on 3 or more tap & pay transactions.

- Maximum cashback of Rs. 1,000.

5% cashback on EMI transactions

- Maximum cashback of Rs. 10,000.
- Not applicable on Fuel, Jewellery and Gold transactions.

[Click Here](#) or **Call 1860 500 1111** to avail Easy EMI

What's More? Offers on more 300+ merchants!

SAMSUNG

bigbasket
A TATA Enterprise


yatra
India ka Travel Planner


SWIGGY

pepperfry
HAPPY FURNITURE TO YOU

[Click Here](#) to explore these offers now!

*T&C Apply

General Terms & Conditions

EMI Offer Details

5% Cashback up to Rs. 10,000 on all EMI transactions

Offer Period

10th October'21 to 10th November'21

EMI Offer Terms & Conditions:

- Offer is not applicable on EMIs processed for 3-month tenure
- Cashback applicable will be credited within 60 days after the offer end date to the eligible Credit Card account of the qualified customers only
- Your first EMI transaction within 90 days of card creation will be eligible only for 5% Cashback as per the welcome offer on your IDFC Bank Credit Card. This welcome offer is independent of above 5% EMI festive cashback offer and your first EMI transaction within 90 days will not be eligible for festive cashback offer
- Any merchant offer at Point of Sale is over and above this offer.
- Offer is also applicable on IDFC FIRST Family Credit Cards
- Applicable on transaction value of ₹3,000 & above
- EMI conversion can be done across flexible tenures of 3m,6m,9m,12m,18m,24m & 36m
- Once the EMI tenure has been chosen by the Customer, it cannot be changed
- Transactions converted to EMI are not eligible for Reward Points
- Transactions done on Jewelry and Fuel are not eligible for EMI conversion
- Cash withdrawals cannot be converted into EMIs
- EMI amount will be a part of Minimum Amount Due payable by the customer during EMI tenure. Customer has to make the payment of MAD to avoid credit card interest charges
- Processing Fee of 1% of transaction Value (Minimum ₹99) plus GST as applicable will be charged on EMI conversion. This will be added to first instalment and will reflect as part of Minimum Amount Due (MAD) in Credit Card statement.
- Processing fee will be levied if EMI is booked through any channel except Point-of-Sale terminal or merchant website/app
- Sum of all EMI's and Processing Fee (including GST) will be blocked from Credit Card Limit. Every month once the EMI payment is received, the credit limit equal to the principal repayment of EMI will be released from the blocked limit
- A fore-closure fee of 3% (GST applicable) will be charged upon EMI cancellation after 7 days of EMI booking. In this case, entire outstanding principal will be debited to card account and will be due by next due date
- Cashback will not be applicable for an EMI transaction where a refund is processed.
- Any Customer eligible for the EMI offer shall be deemed to have read, understood and accepted these terms and conditions, the offer terms and conditions mentioned in the Emailer, SMS, PN and/or banner, as well as, general terms and conditions of the Bank, before availing the Offer.
- The Bank reserves the right to disqualify any Customer from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer.
- The Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all or any of these terms and conditions or to replace, wholly or in part this Offer by another offer whether similar to this Offer or not or to extend or withdraw this Offer altogether.
- The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by any merchant with regards to this offer. The Customer is expected to take any grievance, pertaining to quality, delivery or any other issue of purchased goods and services, to the respective merchant and not to the Bank.
- The decision of the Bank limited in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.
- Disputes, if any, arising out of or in connection with or as a result of above Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges.
- The terms and conditions contained in the Card Member Agreement will apply over and above the terms and condition of this loan.

Tap & Pay Offer Details:

Offer

Get 5% cashback on doing 3 or more tap & pay transactions with IDFC First Bank Credit Card. Maximum cashback amount is Rs. 1,000.

Limited Period Offer

Valid from 10th October to 10th November 2021

Tap & Pay Offer Terms & Conditions:

1. The Offer is made solely and entirely by IDFC FIRST BANK Limited ("Bank") to the Bank's Credit Card holders ("Customers").
2. Only spends done on merchants using contactless facility (tap & pay) will be considered for the offer.
3. Non-contactless (dip + PIN) transactions at retail stores, online and ATM withdrawals will not qualify for the offer. Cancelled and dropped transactions will not qualify for the offer.
4. Minimum number of contactless transactions to be eligible for the offer is three. On eligibility, Cumulative contactless spends during the offer period will be considered for the cashback.
5. Maximum cashback amount during the offer period per customer is Rs. 1,000 only.
6. A customer will be eligible for the cashback only once during the offer period.
7. Offer is also applicable on IDFC FIRST Family Credit Cards
8. The Offer is non-transferable, non-cashable and non-negotiable.
9. Cashback applicable will be credited within 60 days after the offer end date to the eligible Credit Card account of the qualified customers only.
10. Any Customer eligible for the offer shall be deemed to have read, understood and accepted these terms and conditions, the offer terms and conditions mentioned in the communication sent, as well as, general terms and conditions of the Bank, before availing the Offer.
11. The Bank reserve the right to disqualify any Customer from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer (including any default in payments).
12. Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all or any of these terms and conditions or to replace, wholly or in part this Offer by another offer whether similar to this Offer or not or to extend or withdraw this Offer altogether.
13. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by any merchant with regards to this offer. Customer is expected to take any grievance, pertaining to quality, delivery or any other issue of purchased goods and services, to the respective merchant and not to the Bank.
14. The decision of the Bank limited in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.
15. Disputes, if any, arising out of or in connection with or as a result of above Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai.
16. All taxes, duties, levies or other statutory dues and charges payable in connection with the offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges.