



ALWAYS YOU FIRST

Key revisions in your IDFC FIRST Bank Credit Card charges

Dear Card member,

As a bank that always puts YOU FIRST, we created the super rewarding **IDFC FIRST Bank Credit Card**, which is loaded with powerful features.

LOWER IS BETTER. Our dynamic interest rate always put YOU FIRST - with industry-low rates offered basis a history of good credit behavior.

HERE TO STAY. Unlike other bank Credit Cards, your Reward Points here are never-expiring. So, accumulate and redeem them anytime, anywhere!

ONLY OVER HERE. Get unparalleled convenience with up to 48 days of interest-free ATM cash withdrawals only with this Credit Card!

Please take a moment to review the information provided below, regarding revised Schedule of Charges effective 12th March 2024:

Schedule of Charges*	Current	New (Effective 12-03-2024)
Finance Charges	Monthly Rate: 0.75% - 3.5% Annual Rate: 9% - 42%	Monthly Rate: 0.75% - 3.65% Annual Rate: 9% - 43.8%
	Revisions not applicable to Commercial cards (FIRST Corporate, FIRST Business and FIRST Purchase Credit Cards) and FIRST SWYP Overdue interest rate remains unchanged at 47.88% p.a.	
Late Payment Charges	15% of Unpaid Total Amount Due (Subject to min. of ₹100 and max. of ₹1,250)	15% of Unpaid Total Amount Due (Subject to min. of ₹100 and max. of ₹1,300)
	Revision not applicable to FIRST SWYP Credit Cards	
Overlimit Charges (Applicable On Usage Only)	2.5% of Overlimit amount (Subject to min. charge of ₹500)	2.5% of Overlimit amount (Subject to min. charge of ₹550)
Return Of Cheque/ Auto Debit Failure/ Payment Return	₹250 per Returned cheque/Auto Debit/ Payment Return	2% of Returned cheque/ Auto Debit/Payment Return amount (Subject to min. charge of ₹500)

Foreign Currency markup charges will now be applicable on Dynamic Currency Conversion (DCC) transactions as well. Dynamic Currency Conversion (DCC) is an option offered by international merchants or ATMs to the card member to pay or withdraw cash in Indian currency at the time of the transaction or cash withdrawal.

*Goods & Service Tax (GST) at 18% (or as notified by the Government of India) is applicable on all fees, interest and charges.

[Click here to view updated MITC](#)

We want to assure you that these changes have been made to ensure that we continue to offer you the best possible service and benefits.

You can now use your **IDFC FIRST Bank Credit Card for UPI payments across 60 million+ merchants**. If you have not activated already, activate now @ ₹199 and enjoy **welcome benefits of ₹200** (₹50 each on first 4 UPI transactions done within first 15 days)

[Activate instantly](#)

A Credit Card loaded with benefits!



Grab offers and discounts on your favourite brands every day of the week!



transactions and balances at low interest rates



Enjoy Reward Points that are as good as cash, redeemable anywhere online[#]



Easily repay other bank's outstanding dues and convert them to EMIs*

*Do check mobile app for offer eligibility.

[#]Not applicable to Club Vistara IDFC FIRST Credit Card. [Click here](#) for redemption process for earned CV points.