

Apple Offers on IDFC FIRST Bank Credit Cards

Offer Details

- Up to Rs. 10,000/ instant discount on select Apple products on IDFC FIRST Bank Credit Card and Credit Card EMI transactions.
- Offer Period: 1st October 2025 to 27th December'25.
- Offer is valid on the following product categories:

iPhone	MacBook	iPad	Watch	AirPods	Beats
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- Offer applicable at
 - Offline & Online E Stores: Offer valid at selected stores, list available at <https://www.indiaistore.com/>
 - Online & E-commerce Platforms: Offer applicable at Amazon & Flipkart and Quick commerce platforms -Blinkit, Zepto, Swiggy Instamart.
 - Blackout dates, as determined by the platforms, may apply during which the offer will not be available.
- Offer is not applicable at Apple BKC store- Mumbai, Apple Saket Store- Delhi, Apple Koregaon Park store- Pune, Apple Hebbal store- Bangalore & www.apple.in/.
- No Cost EMI applicable on IDFC FIRST Bank Credit Card EMI transactions for a 6-month tenure only. In case of tenures greater than 6 months, Low-Cost EMI will be applicable.
- For select MacBook models, No Cost EMI up to 9 months may be applicable (without discount offer)
- Offer shall be available at the platforms mentioned below:

Amazon

- You can shop for single or multiple products.
- The total discount you can enjoy on your card during the Offer Period is up to ₹ 10,000.

Flipkart

- You can get the offer on one transaction per product during the Offer Period.

Offline Stores & Quick Commerce Apps

- You can use the Offer for up to one transaction per product category across all participating stores and platforms during the Offer Period.

Fair Usage Policy – Offer Guidelines

- We want every customer to enjoy this special Offer. To make sure it is used fairly, here are the simple usage limits:
- The limits apply at a customer level during the Offer Period, even if you hold multiple cards with us. Using more than one card to exceed these limits will not be considered valid.
- The Offer is meant for personal use. Transactions that appear bulk, commercial, or abusive may not qualify.
- If any misuse is detected, IDFC FIRST Bank reserves the right to withdraw the benefit and debit the equivalent amount back to your card used for availing the Offer at a later date.

This Fair Usage Policy works together with the detailed Offer Terms & Conditions, given below:

Offer Terms & Conditions:

- No two offers can be clubbed together. Please note this Offer cannot be clubbed with other promotions, offers or membership or any voucher or discount, or packages that a customer might have received from the Merchant or IDFC FIRST Bank.
- IDFC FIRST Bank reserves the right to disqualify any cardholder 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 or otherwise by use of the Card. In case of any fraudulent activity, for the purpose of availing the benefits under the Offer, necessary action will be taken by IDFC FIRST Bank. Please note that the Bank has its own sole discretion in this regard, which shall be final and binding.
- Offer not valid on Corporate, Business Cards, and Digital Credit Cards issued by IDFC FIRST Bank.
- The offer discount is over and above any EMI interest subvention/manufacturer cashback/discount given by the manufacturer in case of EMI transactions.
- Applicable rate of interest (on monthly reducing balance), Processing Fee, and GST on interest component will be levied in case of merchant EMI transactions.
- In case of cancellation/return of your order, the transaction will not qualify for the Offer under this program.
- The Offer may be revised or withdrawn without any prior notice.

Standard Terms and Conditions

- Cardholder will mean any person who is holding an active IDFC FIRST Bank Credit Card.
- Merchant or Merchant establishment will mean any establishment where the IDFC FIRST Bank Credit Card mentioned in the Offer has been used for making a purchase.
- The Offer can be availed as per terms mentioned in the Offer and only on transactions done at Merchant establishment using an active IDFC FIRST Bank Credit Card.

- The Offer will be valid only on or within the dates mentioned in the Offer Period.
- Cardholder's eligibility for the Offer will be decided by IDFC FIRST Bank. In case of all matters relating to the Offer including any dispute or discrepancy relating to the Offer or eligibility of any Cardholder, IDFC FIRST Bank's sole decision shall be final and binding on Cardholders in all respects.
- All Customer Queries/disputes on the Offer should be raised during the Offer Period or within 7 days after expiry of the offer or promotion period.
- Any taxes or liabilities or charges payable to the Government or any other authority or body, if any, shall be borne directly by the Cardholder and/ or billed to the account of the Cardholder.
- All Bank and Merchant Standard Terms & Conditions will apply.
- Incomplete / rejected / invalid /returned /cancelled/refunded/ disputed or unauthorized/ fraudulent transactions will not be considered for the Offer.
- The Offer is non-binding, non-transferable, non-cashable, and non-negotiable.
- The participation in the Offer is entirely voluntary, and it is understood that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- Any dispute or claim regarding the discount, delivery, service, suitability, merchantability, availability, or quality of product/services availed under this Offer must be addressed in writing, by the Cardholder directly to the Merchant establishment. IDFC FIRST Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of the use or otherwise of any goods/ services etc., availed by the Cardholder/s under the said Offer
- Any dispute relating to the Offer will be settled under the sole and exclusive jurisdiction of Mumbai courts only. IDFC FIRST Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services or the discount offered by the Merchant.
- No substitutions or exchange of Offer, other than what is detailed in the communication sent to the Cardholder/s, shall be allowed. However, Merchant & IDFC FIRST Bank reserve the right to substitute and/or change the Offer or any of them, without any intimation or notice, written or otherwise to the Cardholder/s.
- The decision of Merchant & IDFC FIRST Bank will be final and binding on all, and any correspondence in this regard will not be entertained.
- IDFC FIRST Bank will not be responsible or liable in case the Offer is not configured or cannot be availed due to technical or other reasons.
- Images provided in promotions are only for pictorial representation and IDFC FIRST Bank does not undertake any liability or responsibility for the same.
- Nothing contained herein shall constitute or be deemed to constitute advice, invitation, or solicitation to purchase any products/ services of Merchant or any third party and is not intended to create any rights and obligations.

- The Offer by IDFC FIRST Bank is subject to applicable laws and regulatory guidelines/ regulations, and as per IDFC FIRST Bank's extant guidelines from time to time.
- Cardholder under this Offer and/or otherwise will be additionally governed by Terms and Conditions of IDFC FIRST Bank Card Member Agreement. The cardholder can view the terms and conditions on the online portal <https://www.idfcfirstbank.com>
- Any person taking advantage of this Offer shall be deemed to have read, understood, and accepted these terms and conditions.
- Please refer to Credit Card Merchant EMI Terms and Conditions:
<https://www.idfcfirstbank.com/personal-banking/credit-card-merchant-emi-tnc>