

FIRST Power & FIRST Power+ Credit Cards Welcome Offers

Welcome benefits of up to ₹2500



₹500

+



₹1000

+



**Exciting Merchant
offer worth ₹1000+**

Click the logos to know more

IDFC FIRST Bank Joining Offer

1. Gift Voucher (Only for cards setup June 10, 2025, onwards, the benefit is given as gift voucher.)

FIRST Power: ₹250 worth gift voucher on 1st fuel transaction of ₹250 or above at HPCL fuel station.

FIRST Power+: ₹500 worth gift voucher on 1st fuel transaction of ₹500 or above at HPCL fuel station.

Coupon Code: Not Applicable

Applicability: Only on Fuel Transactions done at HPCL Authorised Fuel stations

Validity: Within 60 days of card set-up

Important T&Cs:

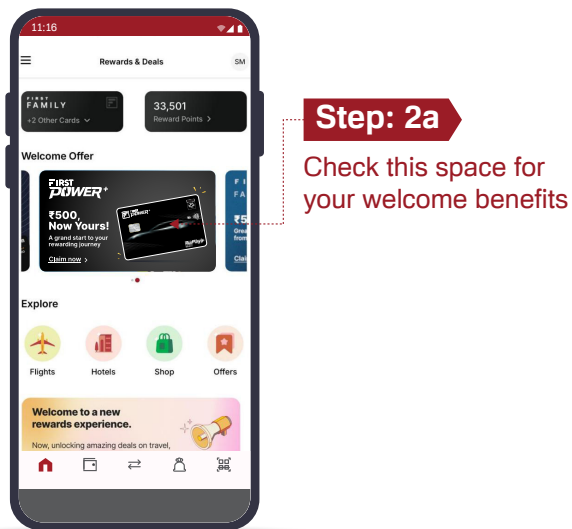
- Applicable once per cardholder
- The gift voucher is applicable only on the FIRST Power and FIRST Power+ Credit Cards on transactions done at HPCL Fuel stations within 60 days of card set-up
- A complete list of HPCL Fuel Stations is available at <https://hproute.hpcl.co.in/ROAlongRoute/index.jsp>
- For FIRST Power the fuel transaction done needs to be equal to or above ₹250 and for FIRST Power+ the transaction amount needs to be equal to or above ₹500.
- UPI transactions done using FIRST Power/Power+ will not be eligible for this offer.
- Only cardholders who have paid the Joining Fee will be eligible for this offer.
- The Gift Voucher will be issued within 75 days of card set-up subject to fulfilment of the offer terms
- Once the voucher is issued, cardholders will have 90 days validity to redeem the voucher.
- The Joining Offer shall be available to the Primary Card Members only.
- A Card Member will be entitled to only one Joining Offer linked to the card billing account during the Programme Period, irrespective of the number of cards linked to the same card billing account.
- Replacement Cards or Re-issued Cards shall be excluded from receiving any Joining Offer. In-case a customer replaces a card within 60 days, spends of first card issued and the replaced/ re-issued card linked to the same card's billing account will be considered up to 60 days

Steps to claim the ₹500 Welcome Gift voucher upon receiving an intimation of eligibility

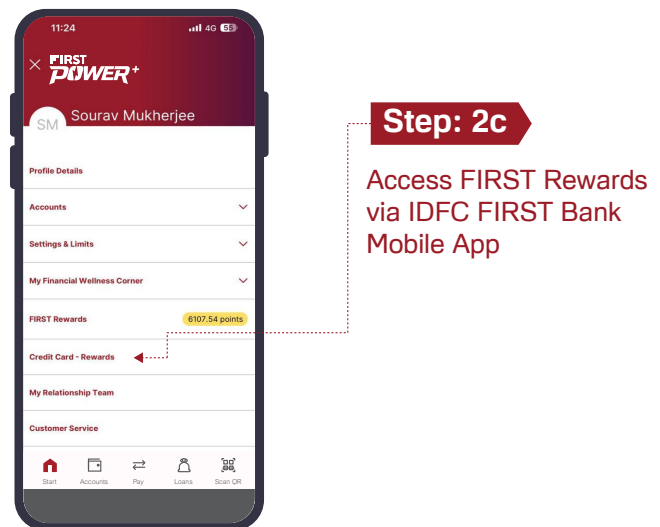
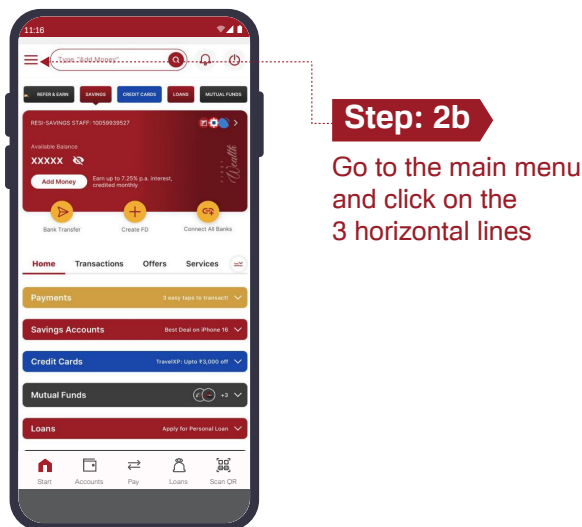
1 Login to the IDFC FIRST Mobile Banking App

2 Navigate to reward redemption platform:

a. Go to Credit Card >> Rewards Section >> Redeem Now

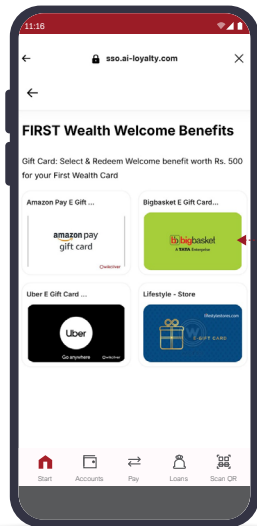


b. Go to Hamburger Icon (≡) in the IDFC FIRST Mobile Banking App >> Credit Card - Rewards



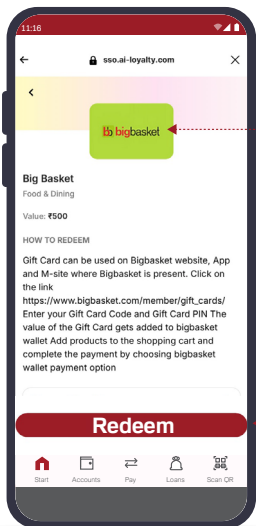
c. Login to the Redemption Portal through below link: <https://my.idfcfirstbank.com/rewards/ccrp>
(Accessible only on mobile device with IDFC FIRST Mobile Banking App installed)

3 Select the brand of your choice for redemption out of following options:



Step: 3 Watch this space for welcome benefits

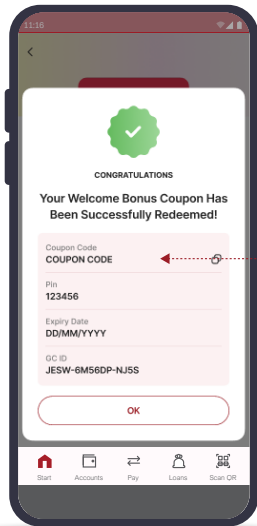
4 Confirm your selection once again:



Step: 4a Watch this page for voucher details

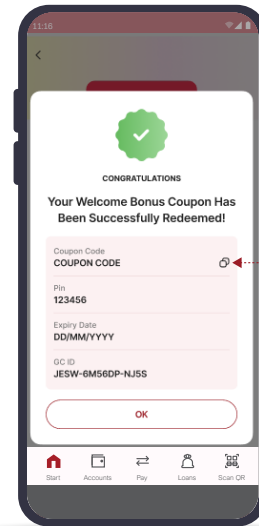
Step: 4b Click on 'Redeem' to claim the voucher code / 'Redeem' to unlock your code

5 Check the screens below for Voucher details:



Step: 5a

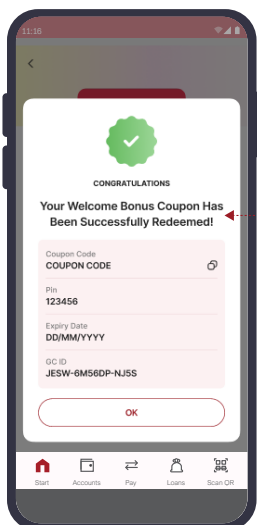
Check this page for
voucher code/
The voucher code
will appear here



Step: 5b

Copy the given
voucher code

6 Your welcome Voucher has been successfully redeemed



Step: 6

Your welcome voucher has been successfully redeemed

2. Fuel Cashback (Only for cards setup till June 9, 2025, the benefit is given as cashback)

FIRST Power Credit Card: ₹250 cashback on 1st fuel transaction of ₹250 or above at HPCL fuel station.

FIRST Power+ Credit Card: ₹500 cashback on 1st fuel transaction of ₹500 or above at HPCL fuel station.

Coupon Code: Not Applicable

Applicability: Only on Fuel Transactions done at HPCL Authorised Fuel stations

Validity: within 30 days of card set-up

Important T&Cs:

- Applicable once per cardholder.
- Valid only on FIRST Power and FIRST Power+ Credit Cards.
- FIRST Power+ Credit Cardholders need to spend ₹500 or above at HPCL Fuel stations within 30 days of card set-up to be eligible for the Joining offer.
- FIRST Power Credit Cardholders need to spend ₹250 or above at HPCL Fuel stations within 30 days of card set-up to be eligible for the Joining offer.
- Only cardholders who have paid the Joining Fee will be eligible for this offer.
- A Card Member will be entitled to only one Joining Offer linked to the card billing account during the Programme Period, irrespective of the number of cards linked to the same card billing account.
- UPI transactions done using FIRST Power/Power+ will not be eligible for this offer.
- The Joining Offer shall be available to the Primary Card Members only.
- Replacement Cards or Re-issued Cards shall be excluded from receiving any Joining Offer.
- In-case a customer replaces a card within 30 days, spends of first card issued and the replaced/re-issued card linked to the same card's billing account will be considered up to 30 days.

Steps to Claim Offer:

1. The cashback is applicable only on the FIRST Power and FIRST Power+ Credit Cards on transactions done at HPCL Fuel stations within 30 days of card set-up.
2. A complete list of HPCL Fuel Stations is available at <https://hproroute.hpcl.co.in/ROAlongRoute/index.jsp>
3. For FIRST Power the fuel transaction done needs to equal to or above ₹250 and for FIRST Power + the transaction amount needs to be equal to or above ₹500.
4. To avail the offer, the transaction needs to be done within first 30 days and cashback shall be credited in the customer card account on or after 45 days from the card set-up.

IDFC FIRST Bank Joining Offer - EMI Cashback

5% cashback up to ₹1000 on first EMI transaction

Coupon Code: Not Applicable

Applicability: On EMI transactions done with tenure of 6 months and above

Validity: Within 30 days of card set-up

Important T&Cs:

- Applicable once per cardholder
- Valid only on FIRST Power and FIRST Power+ Credit Cards
- Valid only for transactions done within 30 days of the credit card set-up.

Steps to Claim Offer:

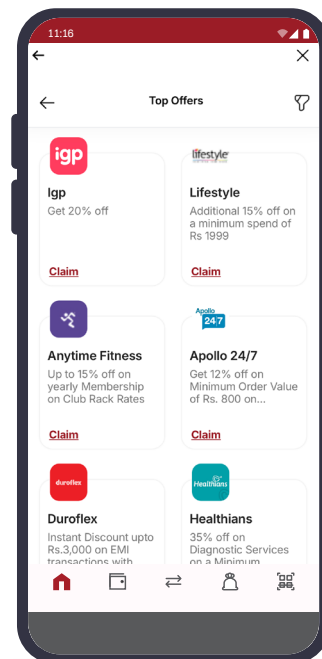
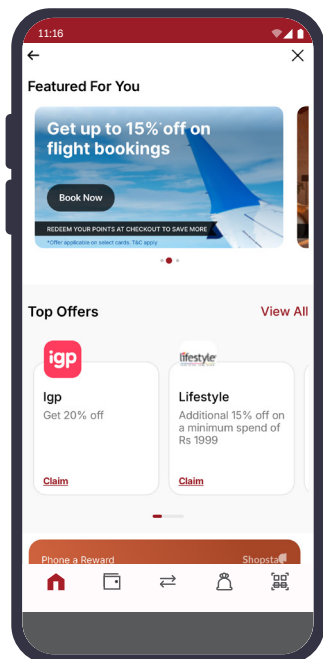
- Offer is not applicable on EMIs processed for 3-month tenure.
- Cashback applicable will be credited within 60 days after the offer end date to the eligible Credit Card account of the qualified customers only.
- Your first EMI transaction within 30 days of card set-up will be eligible only for 5% Cashback up to ₹1000 as per the joining/welcome offer on your IDFC Bank FIRST Power and FIRST Power+ Credit Card.
- Any merchant offer at Point of Sale is over and above this offer.
- Applicable on transaction value of ₹2,500 & above.
- EMI conversion can be done across flexible tenures of 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 of merchant website/app.

- Sum of all EMIs 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
- In case of foreclosure, 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.

Exciting Merchant Offers worth ₹1000+

Steps to redeem exciting merchant offers:

- Login to the IDFC FIRST Mobile Banking App
 - a) Navigate to reward redemption platform:
Go to Credit Card >> Rewards Section >> Redeem Now
OR
 - b) Go to Hamburger Icon (≡) in the IDFC FIRST Mobile Banking App >> Credit Card -Rewards
OR
 - c) Login to the Redemption Portal through below link:
<https://my.idfcfirstbank.com/rewards/ccrp>
(Accessible only on mobile device with IDFC FIRST Mobile Banking App installed)



Check all offers

General Terms and Conditions for Offers and Benefits above:**A) Definitions:**

- "Card Member" or "Card Holder" shall mean a customer to whom the credit card facility has been granted by virtue of such customer holding the IDFC FIRST Bank Credit Card.
- "Card" shall mean the IDFC FIRST Bank Credit card, which has been issued by IDFC FIRST Bank.
- "Bank" shall mean IDFC FIRST Bank
- "Programme Period" shall mean the period commencing from the set-up of the IDFC First Bank credit card and valid for such period till which the facility is terminated by IDFC First Bank.
- "Exclusions" shall mean all the cases/situations/scenarios which shall be deemed ineligible for the "Welcome Gift"
- "Primary Terms and Conditions" shall mean the terms and conditions applicable to the card in addition to these Terms and Conditions.

B) Benefit/Offer

- The Benefit/Offer is valid for all Card Members who meet the Eligibility Criteria and in accordance with the Primary Terms and Conditions.
- Any cancellations or foreclosures on the facility before the credit of the Joining Offer cashback will lead to cancellation of the joining offer to the Card Member.
- The Offer is non-transferable, non-cashable and non-negotiable.
- 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 (including any default in payments).
- 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.
- Benefits of multiple offers/campaigns even if eligible and communicated shall not be applicable and only one eligible offer shall be considered eligible.

- In case the customer is eligible for any other offer on the same transaction as eligible the above offer, only one offer with the best monetary value for the customer shall be considered applicable.
- Card account should be in good standing, i.e. it should not be overdue to avail this offer. In case after during the cashback posting for the offer the card account is found to be overdue, the cash back shall not be processed.
- The Bank may at any time change the form of cashback into equivalent reward points.
- 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. 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.