

## Cashback Program

### Terms & Conditions

#### FIRST EAARN Credit Card – Cashback Program:

1. **1% Cashback** on eligible\* UPI Spends through IDFC FIRST Bank mobile app.
2. **0.5% Cashback** on UPI Spends through Other TPAPs like GPay, Phonepe, PayTm, Cred etc.
3. **0.5% Cashback** on online spends.
4. **\*0.5% cashback** on all utility, insurance, and wallet load.
5. Cashback will be capped at **₹500** in a statement cycle.
6. No cashback on EMI and cash withdrawal transactions.

#### Additional cashback on bookings via “Travel and Shop” section on IDFC FIRST Bank mobile banking app:

Get Bonus Cashback (i.e. cashback which you'll earn over and above your usual monthly cashback) on transactions completed on your FIRST EAARN Credit Card on Flights & Hotel bookings done via “**Travel & Shop**” section on **IDFC FIRST Bank Mobile App** as per the following structure: -

Travel Bookings	Cashback
Hotel	8% cashback
Flights	4% cashback

#### **Note:**

- This offer is effective for flight and hotel bookings made on or after **July 1, 2025** only.
- Cardholder can earn a maximum bonus cashback of ₹2,000, across Hotels & Flights, in a calendar month.
- Your bonus cashback will be over and above your usual FIRST EAARN Credit Card cashback structure
- **Bonus Cashback will be credited to the cardholder's account in next month's statement cycle**, after the cardholder completes the travel or hotel check-in, provided the account is active.

Spends Category	Rewards Structure
Base Earn (for eligible transaction) (A)	<ul style="list-style-type: none"> <li>0.5% cashback</li> </ul>
Accelerated earn on Travel bookings via IDFC FIRST Bank mobile app (B)	<ul style="list-style-type: none"> <li>Bonus 8% cashback (on hotels)</li> <li>Bonus 4% cashback (on flights)</li> </ul>
Total earn on Travel bookings via IDFC FIRST Bank Mobile App (A) + (B)	<ul style="list-style-type: none"> <li>8.5% cashback (on hotels)</li> <li>4.5% cashback (on flights)</li> </ul>
Cashback/ ₹6,000 Spends on Travel bookings via IDFC FIRST Bank Mobile App	<ul style="list-style-type: none"> <li>₹480 (on hotels)</li> <li>₹240 (on flights)</li> </ul>

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1. Bonus Cashback 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.
2. Reward redemption is not applicable on FIRST EA₹N Credit card.
3. Bonus cashback will be credited in next month statement cycle post completion of travel/check-in (in case of hotels) on the respective card account provided the account is active.
4. Bonus Cashback Points will be applicable only on e-commerce and full swipe transactions on your FIRST EA₹N Credit Card.
5. In case of booking cancellations, refunds for cash will be processed and credited to source account within 5-7 business days from the date of cancellation.
6. 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.
7. Bonus cashback will not be credited for any bookings that are subsequently cancelled, regardless of the reason for cancellation.
8. All standard Credit Card Terms & Conditions and the Travel Specific Terms & Conditions (as amended from time to time) mentioned on the platform would apply.