

F I R S T

Private
CREDIT CARD



**IDFC FIRST
Bank**

ALWAYS YOU FIRST

General Terms and Conditions:

- The Cardholder should block/cancel the Card as soon as practicable, but not more than 7 days from the date of notification of fraud transaction via SMS/Card statement/Email/Net Banking or by any other means.

Claim Process:

- Block / Hotlist the card by calling IDFC FIRST Bank helpline no. 18605001111 within 24 hours of discovering unauthorized transactions.
- In case of Lost / Stolen / Skimming of Card, file a Police intimation / FIR within 24 hours of discovering unauthorized transactions.
- The Cardholders can call IDFC FIRST Bank helpline no. 18605001111 or write at creditcard@idfcfirstbank.com to report the fraudulent transactions.
- The Bank/Insurance Company shall investigate the unauthorized transactions and inform the Cardholder about the claim process and required documentation.
- The findings of the Bank's investigation will be final and binding on the customer.

Personal Accident/ Credit Shield/ Purchase Protection

Personal Accident - Covers accidental death due sudden, unforeseen and involuntary event caused by external, visible and violent means. Claim under this cover is payable only once irrespective of the number of cards held by the Cardholder.

Credit Shield-Cover in respect of the debits established against the Cardholder resulting only from the use of the Credit Card by the Cardholder in the event of an accidental death of the Cardholder.

Purchase Protection

Cover against Standard Fire and Allied perils and Burglary in residential premises of the cardholder as per the records of the Bank only. Cover is valid for 60 days from the date of purchase. Cover valid for purchases on Bank credit cards only. Cover for residential address of the card holder in India as per the records of the Bank.

Terms and Conditions

Claim intimation period - Cardholders should report the claim within 30 days from the date of incident. This is applicable for Travel Insurance only. For Personal Accident Claims, Cardholder/Bank has to report the claim within 90 days from the date of death and documents should be submitted within 60 days from the date of intimation to insurance company.

For Personal accident insurance, there would be active condition applicable for the covered Card in the policy. There should be at least 1 transaction i.e. Purchase/POS/ATM in last 30 days using the IDFC FIRST Private Credit Card. Insurance Claim Process for Personal Accident/Air Accident/ Credit Shield/ Purchase Protection/Travel Insurance

For Personal Accident

In the event of loss of life of Cardholder due to the Accident, legal nominee must intimate the Bank and Howden.

Claim Reporting Timelines: Intimation to Howden should be made within 90 days from the date of accident.

Claim documents are to be submitted within 90 days from the date of intimation to the Howden/United India Company Limited.

For Credit Shield, Purchase Protection and Other Travel Insurance Related Claims: - In the event of loss, Cardholder must intimate the Bank and Howden.

Claim Reporting Timelines for Cardholder: Intimation to Howden should be made within 30 days from the date of Incident.

Claim documents are to be submitted by Cardholder within 60 days from the date of intimation to Howden/United India Insurance Company Limited.

F I R S T

Private
CREDIT CARD



IDFC FIRST
Bank

ALWAYS YOU FIRST

Step 1: Cardholder will intimate the claim via email to Howden Insurance Brokers at given ids

To – alpesh.bhavsar@howdenindia.com

Cc – sudeep.sudevan@howdenindia.com ; jinesh.shah@howdenindia.com ;
anish.pillai@howdenindia.com

The below details need to be included in the intimation mail.

1. Card Number
2. Name of the Cardholder
3. Claim amount
4. Date of Incident
5. Type of Claim
6. Date and time intimation to Bank

Step 2: Claim reference number will be shared to the Cardholder post registration of the claim. Cardholder can use claim reference number for claim tracking purpose

Step 3: Once the claim is notified/registered; the Cardholder must share the documents for Claim settlement to Howden Insurance Brokers within above given timelines

Step 4: All claims, documents should be couriered to below given address:

Alpesh Bhavsar

Howden Insurance Brokers India Pvt Ltd

6th floor, Peninsula Chambers, Peninsula Corporate Park,

Lower Parel, Mumbai – 400013

D: +91 022 66558888 M: +91 9096114755

Step 5: Scanned copy of original claim documents should be emailed to:

To – alpesh.bhavsar@howdenindia.com

Cc – sudeep.sudevan@howdenindia.com ; jinesh.shah@howdenindia.com ; anish.pillai@howdenindia.com

Step 6: Claims will be processed within 30 working days after submission of all the documents mentioned in the Below list.

For Personal Accident Claim:

1. Claim form dully filled and signed by the nominee- Original
2. Destroyed Card copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Copy of Death Certificate- Notarized/Attested by Gazette officer
4. Copy FIR Copy- Notarized/Attested by Gazette officer
5. Post-mortem Report or Viscera Report- Notarized/Attested by Gazette officer
6. Copy of Panchnama (Spot and/ or Inquest) -Notarised/ Attested by Gazetted officer
7. If claim amount> 1lakh, AML Documents - Notarised/ Attested by Gazetted Officer (Pan Card Copy, Address Proof, 2 Passport color photos of claimant)
8. Indemnity cum declaration bond on a ₹50 / 100 /- stamp paper (Legal heir certificate)- Original
9. Consent letter from other legal heirs on a ₹50 / 100 /- stamp paper (No objection certificate by other legal heirs) – Original
10. NEFT mandate form duly filled in by the claimant and verified by bank with cancelled cheque of the Nominee-Original (for direct fund transfer)

For Purchase Protection Claim

1. Original Claim form duly filled and signed
2. Declaration of loss due to burglary
3. Credit Card Copy (if not available, IDFC declaration needs to be provided)
4. Proof of purchase (Original Bills)
5. Copy of FIR
6. Bank statement highlighting the purchase was made through IDFC Credit Card

For Credit Shield Claim

1. Original Claim form duly filled and signed by Bank
2. Credit Card Copy (if not available, IDFC FIRST Bank declaration needs to be provided)

F I R S T

Private
CREDIT CARD



ALWAYS YOU FIRST

3. Copy of Death Certificate
4. Bank Statement Highlighting Outstanding Amount.

For Loss of Checked in Baggage

1. Claim form duly filled in and signed by the claimant: Original
2. Card copy
3. Complete Passport copy, if loss at international location
4. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
5. Boarding pass and Journey tickets: Original
6. Property irregularity report (PIR) : Original
7. No compensation certificate from Airlines; Original Invoices for the expenses incurred for the purchase of basic essential items in view of the loss: Original