

FIRST Power+ Credit Card Savings Maximiser

Fuel

Up to **6.5%** savings on HPCL fuel expenses

Savings break-up	5% savings (Reward points)	1.5% savings (Happy Coins)
Applicable on	HPCL Fuel spends using FIRST Power+ credit card	Fueling through HP Pay App
Applicable Reward Structure	30X = 30 Rewards per ₹150 spends on HPCL fuel. (1 Reward point = ₹0.25)	6 Happy Coins per ₹100 fuel spends through HP Pay App (1 Happy Coin = ₹0.25)
Maximum spends capping	₹10,000 per statement cycle (Maximum 2,400 Rewards per statement cycle)	₹10,000 per statement cycle (Maximum 600 Happy Coins per month)
Savings currency	Reward Points credit in card statement	Happy Coins credit in HP Pay App
Applicable conditions	<ul style="list-style-type: none"> • Applicable on fuel payments at authorised HPCL fuel stations • Applicable on using “Pay by QR” option in HP Pay App • Not Applicable on UPI transactions 	<ul style="list-style-type: none"> • Applicable on scanning QR in HP Pay App & using FIRST Power / Power+ Credit Card at HPCL fuel station. • HP Pay App wallet upload earns only 3 Happy Coins and additional 2 Happy Coins upon payment of HPCL fuel using the wallet (Max 5 Happy Coins)

Reward Value

- Fuel stations considered as HPCL authorized basis Merchant IDs (MIDs) shared by HPCL & configured with IDFC FIRST Bank
- Authorized HPCL Fuel stations available here
- Fuel transactions will be eligible for rewards only if made at authorized HPCL fuel stations and MIDs shared by HPCL
 - Reward points will not be credited in case the MIDs passed to bank is not part of the MIDs shared by HPCL.
- HPCL & IDFC FIRST Bank will be the final authority regarding MIDs not identifiable by HPCL
- HP Pay wallet load transactions NOT used at HPCL retail outlets for fuel will not qualify for savings up to 5%

- For using HP Pay App for fuel payment, scan the QR code available at the respective HPCL fuel station and make payment using **FIRST Power+ Credit Card** by selecting the payment gateway as credit card

Grocery and Utility

30X Rewards = 5% savings

- Applicable on: Eligible grocery & utility transactions are identified basis the Merchant Category Code (MCC) received with the transaction data.
- Applicable structure: 30 Reward points per ₹150 spends on grocery & utility (1 Reward point = ₹0.25)
- Maximum spends capping: ₹2,000 per statement cycle (Maximum 400 Rewards per statement cycle).
- Savings currency: Reward Points credit in card statement
- No rewards will be given in case merchant does not belong to utility/grocery category basis the MCC

IDFC FIRST FASTag Recharge

30X Rewards = 5% savings

- Applicable on: IDFC FIRST FASTag Recharge done using IDFC FIRST Bank Mobile Banking App or FIRST Forward App
- Applicable structure: 30 Reward points per ₹150 recharge on IDFC FIRST FASTag (1 Reward point = ₹0.25)
- Maximum spends capping: ₹1,000 spends per statement cycle (Maximum 200 Rewards per statement cycle)

Other Retail Spends:

3X Rewards

- Applicable on: All other retail spends excluding Insurance premium payments, Non-HPCL fuel spends, EMI transactions, ATM cash withdrawals. Reward points are also excluded on HPCL fuel, LPG spends, utility & grocery spends and IDFC FIRST FASTag recharges beyond monthly capping specified above.
- Applicable structure: 3 Reward points per ₹150 (1 Reward point = ₹0.25)
- There is no spends capping applicable on these reward point savings.