

# FIRST SWYP Credit Card Offers & Privileges



Welcome Offers



Feature Partner Offers



Milestone Reward Program



Movie Ticket Offer



Referral Benefits



Fuel Surcharge Waiver



Railway Lounge



Road Side Assistance



Insurance

## Welcome Offers

### Offer 1:

#### Welcome offer on 1st EMI

##### Offer Details:

Get **1000 Reward Points** on 1st successful EMI transaction within first 30 days from card issuance.

##### How to Avail Offer

- Any EMI done within 30 days of card issuance is eligible for this benefit
- Customer can use their points to pay for online purchases or when shopping at a store. They just need to choose the option 'pay with points'. Customer can also redeem their reward points against amazing offers at [idfcfirstrewards.poshvine.com](http://idfcfirstrewards.poshvine.com)
- Refer to offer T&Cs below for further details on offer fulfilment

### Offer 2.a:

#### Welcome offer on spends

##### Offer Details:

Get **2000 Reward Points** worth ₹500 on spending ₹5,000 or more **within first 30 days of card issuance**. Please note, this offer is applicable for FIRST SWYP Credit Cards issued starting from 4<sup>th</sup> April, 2024.

##### How to Avail Offer

- In order to get 2000 Reward Points, cardholder needs to do eligible spends of ₹5,000 or more within the first 30 days of FIRST SWYP Credit Card Issuance
- 1 RP = ₹0.25, hence value of 2000 Reward Points is ₹500 when redeemed
- Customer can use their points to pay for online purchases or when shopping at a store. They just need to choose the option 'pay with points'. Customer can also redeem their Reward Points against amazing offers at [idfcfirstrewards.poshvine.com](http://idfcfirstrewards.poshvine.com)
- Offer is valid for FIRST SWYP Credit cards issued after 4<sup>th</sup> April, 2024
- Refer to offer T&Cs section below for further details on offer fulfilment

### Offer 2.b:

#### Welcome offer on spends

##### Offer Details:

Unlock an exclusive 1-year Times Prime Membership on spend of minimum ₹30,000 or more within the first 90 days of credit card issuance. This offer is applicable only for cards issued till 3rd April, 2024. **This offer will not be applicable for cards issued after 4<sup>th</sup> April, 2024.**

##### How to Avail Offer

- In order to unlock Times Prime Membership offer, cardholder needs to do eligible spends of ₹30,000 or more within the first 90 days of credit card issuance
- Cardholder will receive a unique voucher code after transaction of ₹30,000 or more through e-mail/SMS for Redemption
- Refer to offer T&Cs section below for further details on offer fulfilment
- Please note, TimesPrime offer will be applicable only for cards issued till 3rd April, 2024 and discontinued for cards issued after 4th April, 2024.**

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**Offer 3.a:**
**Joining offer on fee payment**
**Offer Details:**

- Get discount coupons worth ₹2,100\* on EaseMyTrip on payment of joining fee.

**Offer:**

- ₹700 off on min booking amount of ₹7,000 for round trip domestic flights (₹500 off on one way flight booking of ₹5,000 or above)
- ₹700 off on min booking amount of ₹4,000 for hotels
- **Please note:** The offer will be valid once a month, on either flight or hotel booking for first 3 months post card issuance

**How to Avail Offer**

Cardholder will get discount coupons through email/SMS for redemption after payment of joining fees. Refer to offer T&Cs below for further details on offer fulfilment.

**Offer 3.b:**
**Joining offer on fee payment**
**Offer Details:**

- Get complimentary Lenskart Gold Membership for 1 year on payment of joining fee.

**How to Avail Offer**

Cardholder will get complimentary Lenskart Gold Membership through email/SMS for redemption after payment of joining fee. Refer to offer T&Cs below for further details on offer fulfilment.

**Welcome Offers Terms & Conditions**
**Definitions:**

For the purpose of these terms and conditions ("Terms and Conditions"):

- **"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 FIRST SWYP Credit Card
- **"Card"** shall mean the FIRST SWYP Credit Card, which has been issued by IDFC FIRST Bank
- **"Bank"** shall mean IDFC FIRST Bank
- **"Welcome Offer"** or **"Welcome Gift"** or **"Welcome Benefit"** or **"Welcome Privilege"** or **"Joining Gift"** or **"Joining Benefit"** shall all mean
  - o A complimentary Times Prime annual Membership for 1 year on spend of minimum ₹30,000 or more within the first 90 days
  - o EMI Offer where cardholder can get 1000 reward points on 1st EMI transaction within first 30 days in cases where eligibility criterion is met during the Benefit Period.
  - o Free Lenskart Gold Membership for 1 year worth ₹600 after payment of 1st year subscription fee
- **"Eligibility Criteria"** for availing the Welcome Offer of a complimentary Times Prime Membership for 1 year on spend of minimum ₹30,000 or more within the first 90 days, EMI Offer where cardholder gets 1000 Reward Points on 1st EMI transaction within first 30 days from the card/card account set-up date whichever is earlier and free Lenskart Gold Membership for 1 year worth ₹600 after payment of 1st year subscription fee. Only billed transactions shall be eligible for calculation of the eligibility criteria. Refund transactions if any shall be deducted from the total transaction amount.
- **"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 Offer".
- **"Subscription Fee/Annual Fee"** shall mean fee customer will pay every year for FIRST SWYP Credit Card

**Please Note** - Welcome offers are subject to change from time to time at the discretion of the bank without any prior notice.

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## Welcome Offers Terms & Conditions

### Definitions:

For the purpose of these terms and conditions ("Terms and Conditions"):

- **"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 FIRST SWYP Credit Card
- **"Card"** shall mean the FIRST SWYP Credit Card, which has been issued by IDFC FIRST Bank
- **"Bank"** shall mean IDFC FIRST Bank
- **"Welcome Offer"** or **"Welcome Gift"** or **"Welcome Benefit"** or **"Welcome Privilege"** or **"Joining Gift"** or **"Joining Benefit"** shall all mean
  - o Get 2000 Reward Points worth ₹500 on spending ₹5,000 or more within first 30 days of card issuance
  - o A complimentary Times Prime annual Membership for 1 year on spend of minimum ₹30,000 or more within the first 90 days
  - o EMI Offer where cardholder can get 1000 reward points on 1st EMI transaction within first 30 days in cases where eligibility criterion is met during the Benefit Period
  - o Free Lenskart Gold Membership for 1 year worth ₹600 after payment of 1st year subscription fee
- **"Eligibility Criteria"** for availing the Welcome Offer of 2000 Reward Points worth ₹500 on spending ₹5,000 or more within first 30 days of card issuance, a complimentary Times Prime Membership for 1 year on spend of minimum ₹30,000 or more within the first 90 days, EMI Offer where cardholder gets 1000 Reward Points on 1st EMI transaction within first 30 days from the card/card account set-up date whichever is earlier and free Lenskart Gold Membership for 1 year worth ₹600 after payment of 1st year subscription fee. Only billed transactions shall be eligible for calculation of the eligibility criteria. Refund transactions if any shall be deducted from the total transaction amount.
- **"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 Offer".
- **"Subscription Fee/Annual Fee"** shall mean fee customer will pay every year for FIRST SWYP Credit Card

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### **Offer 1 - Welcome Offer on 1st EMI - Terms and Conditions**

- Offer is applicable only within 30 days of credit card issuance
- Offer is applicable for customers on their first EMI transaction
- Customer will get 1000 Reward Points on their first EMI transaction
- Offer is applicable only once during offer period
- Offer is only applicable on EMI booked through FIRST SWYP Credit Card
- This offer cannot be availed in combination with any other offer on your IDFC FIRST SWYP Credit Card
- Applicable on transaction value of ₹2,500 and above
- EMI amount will be a part of Minimum Amount Due payable by the cardholder during the EMI tenure
- EMIs done on FIRST SWYP will carry a monthly flat fee for EMI conversion. This monthly flat fee will also have an applicable GST. This monthly flat fee will be part of the minimum payable. Once the EMI tenure has been chosen by the customer, it cannot be changed
- The first EMI will be billed in the upcoming statement
- Reward Points earned on first EMI transaction will be credited on or before 40th day of card issuance
- First EMI transaction should be active at the time of fulfilment of Reward Points i.e., 40<sup>th</sup> day of card issuance. In case EMI is not active/cancelled/reversed reward point will not get credited
- Transactions done on Gold & Jewellery are not eligible for EMI conversion as per regulatory guidelines
- This Welcome offer is only applicable for primary FIRST SWYP credit card holders
- For details on flat fee per month as chosen by you, please refer repayment schedule send to you post EMI conversion on your registered Email ID
- In case you wish to cancel the above EMI, you may raise a request through the IDFC FIRST App under credit card section. Alternatively, you can also contact customer care. Foreclosure charges will apply
- In case of EMI cancellation, foreclosure fee @3% of the outstanding principal amount of EMI along with the cycle fee will be charged to the card
- In case of EMI foreclosure, entire outstanding principal will be debited to account and will be due by next due date. Any fees charged till date will not be reversed in case of EMI foreclosure
- In case of transaction reversal/cancellation/refund, customer has to contact Bank for EMI cancellation. Transaction reversal/cancellation/refund does not result in automatic EMI closure
- In case EMI conversion is done after the statement generation, customer has to still make the payment of Minimum Amount Due (MAD) to avoid charges
- EMI has to be foreclosed if cardholder wishes to close the card account during the EMI tenure. In such scenario above statements pertaining to EMI foreclosure will apply
- In the event only credit card is blocked with customer's account and/or other card remaining active prior to the completion of loan tenure, loan initial interest amount and/or EMI(s) will still continue to be billed in the monthly statement and shall be included as part of minimum amount due
- Bank reserves the right to foreclose the loan and debit the entire outstanding amount in case customer defaults on two consecutive billing cycles. In such scenario above statements pertaining to EMI foreclosure will apply
- GST (as per Govt. notification) will be applicable on Interest, Processing Fee and Foreclosure charges and will be billed separately along with respective charges
- No request for change in billing cycle shall be processed during the EMI tenure
- EMI facility should be at the sole discretion of the Bank and is subject to performance on credit card
- Any payment made to the Credit Card account over and above the initial interest amount or EMI shall not be deemed to be payment towards the amount availed under EMI facility and shall not be deemed as closure of said facility. In the event of a transaction being partially or fully cancelled/disputed, the EMI facility availed on it will continue, unless a pre-closure request is made by the customer
- The Bank will share credit information with Credit Bureau, including but not limited to instalment loans taken on credit card
- The terms and conditions contained in the Card Member Agreement will apply over and above the terms and condition of this loan

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- Any disputes pertaining to aforementioned loan shall be subject to exclusive jurisdiction of the courts of Mumbai
- Welcome offers are subject to change from time to time at the discretion of the Bank without any prior notice

### **Offer 2.a - Welcome offer on spends (Reward Points) - Terms and Conditions**

- Get 2000 Reward Points on spending ₹5,000 or more using your FIRST SWYP Credit Card within the first 30 days of card issuance
- Once the spend milestone is achieved, 2000 Reward points shall be credited in the customer's card account between 40-45 days from the date of card generation
- A Card Member will be entitled to only once for Joining offer linked to the card billing account during the program period, irrespective of the number of cards linked to the same card billing account
- Spends (Purchases and Payments) transactions both, online and in-store/ at retail store done using your FIRST SWYP Credit Card will only be applicable for the offer. Cancelled/dropped transactions or ATM withdrawals will not be considered
- The offer will be applicable on purchases done on qualified retail purchases for personal consumption only
- The offer will not be valid for transactions which are commercial in any nature
- For this offer, multiple transactions are allowed and the cumulative spends of all eligible transactions will be considered while calculating the eligible spends
- During the offer fulfilment, if the customer's credit card account is found to be in overdue or in over-limit status, the customer will become ineligible
- If any of the transactions during the offer period is reversed or cancelled by the cardholder or merchant, that particular transaction will be excluded from the total eligible spends
- Similarly for any disputed transaction by the cardholder, that particular transaction will be excluded from the total eligible spends
- A customer will be eligible for benefit once during the offer period
- Welcome offers are subject to change from time to time at the discretion of the Bank without any prior notice
- Welcome offer is only applicable for primary FIRST SWYP Credit Cardholder
- Replacement Cards or Re-issued Cards shall be excluded from receiving any Joining offer. In-case a customer replaces a card within 30 days, cumulative 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
- The offer is non-transferable, non-cashable and non-negotiable
- 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
- The Bank reserve 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)
- 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 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 here to 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
- I hereby confirm that I have also read and understood the contents of the offer details and agree to be levied various charges mentioned therein as and when applicable to me. The T&C, offer and miscellaneous documents provided are in English language and, I have fully understood the same and would request IDFC FIRST BANK to provide any further information in English language and I am aware they are available for reference on the IDFC FIRST Bank website <https://www.idfcfirstbank.com>

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- I hereby declare that the details furnished in the application are true and correct to the best of my knowledge and belief and I undertake to inform IDFC FIRST Bank of any changes therein, immediately. In case any of the information is found to be false or untrue or misleading or misrepresenting, I am aware that I shall be held liable for it

### **Offer 2.b - Welcome Offer on Spends (TimesPrime) - Terms and Conditions**

- Get 1 year Times Prime Membership on spending in total ₹30,000 or more within the first 90 days of card issuance on your FIRST SWYP Credit Card
- The terms of the offer are subject to change, including fulfilment partner, new issuance without further notice. Customers whose card has been issued during the offer being live, will be fulfilled
- Spends (Purchases and Payments) transactions both, online and in-store/ at retail store done using your IDFC FIRST Bank Credit Card will only be applicable for the offer. Cancelled/dropped transactions or ATM withdrawals will not be considered
- The offer will be applicable on purchases done on qualified retail purchases for personal consumption only. The offer will not be valid for transactions which are commercial in any nature
- For this offer, multiple transactions are allowed and the cumulative spends of all eligible transactions will be considered while calculating the eligible spends
- During the offer fulfilment, if the customer's credit card account is found to be in overdue or in over-limit status, the customer will become ineligible
- If any of the transaction during the offer period is reversed or cancelled by the cardholder or merchant, this that particular transaction will be excluded from the total eligible spends. Similarly for any disputed transaction by the cardholder, that particular transaction will be excluded from the total eligible spends
- A customer will be eligible for Membership once during the offer period
- For eligible credit card account of the qualified customers Times Prime Membership will be made available for redemption on the Poshvine portal between 7 to 10 days of completion of the milestone
- Customer needs to claim the membership offer within 60 days from the time it is made available on Poshvine portal or shared with the customer through any communication. Membership Offer will expire after 60 days if not redeemed. Any extension of the validity or reactivation will not be entertained
- Welcome offers are subject to change from time to time at the discretion of the Bank without any prior notice
- Welcome offer is only applicable for primary FIRST SWYP Cardholder
- The Offer is non-transferable, non-cashable and non-negotiable
- 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
- The Bank reserve 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)
- 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

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- I hereby confirm that I have also read and understood the contents of the Offer details and agree to be levied various charges mentioned therein as and when applicable to me. The T&C, Offer and miscellaneous documents provided are in English language and, I have fully understood the same and would request IDFC FIRST BANK to provide any further information in English language and I am aware they are available for reference on the IDFC FIRST Bank website <https://www.idfcfirstbank.com>
- I hereby declare that the details furnished in the application are true and correct to the best of my knowledge and belief and I undertake to inform IDFC FIRST Bank of any changes therein, immediately. In case any of the information is found to be false or untrue or misleading or misrepresenting, I am aware that I shall be held liable for it

**Times Prime Terms and Conditions:**

- Each e-code will entitle the customers to avail the complimentary 12 months Times Prime membership
- The membership starts from the day the consumer activates to his/her Times Prime membership
- The e-code is applicable once per user
- For existing Times Prime members, a new membership will be added to his/her account and will begin after their current membership expires
- In case of any issues related to the redemption of the e-code, please contact [support@timesprime.com](mailto:support@timesprime.com)
- Times Prime reserves the right to terminate, modify, extend the timelines and features, at any time at its absolute discretion
- The offers/memberships must be unlocked within the Times Prime Membership period. All Times Prime terms and conditions (as mentioned in the T&Cs on <https://www.timesprime.com/terms-and-conditions>) are applicable to the membership availed under this offer

**Offer 3.a - Joining offer on fee payment (EaseMyTrip) - Terms and Conditions**

- **Offer:**
  - ₹700 off on min booking amount of ₹7,000 for round trip domestic flights (₹500 off on one way flight booking of ₹5,000 or above)
  - ₹700 off on min booking amount of ₹4,000 for hotels
- Offer on flight booking or hotel will be valid once/month, for first 3 months post card issuance
- To avail discounts, users have to book Flights or Hotels for their preferred destination by applying valid coupon code
- Cardholder will get EaseMyTrip discount coupons through email/SMS for redemption after payment of joining fees
- The terms of the offer are subject to change, including fulfilment partner, new issuance without further notice. Customers whose card has been issued during the offer being live, will be fulfilled
- During the offer fulfilment, if the customer's credit card account is found to be in overdue or in over-limit status, the customer will become ineligible
- A customer will be eligible for once during the offer period
- EaseMyTrip Coupon will be made available for redemption on the Poshvine portal after payment of 1st year subscription fee on eligible credit card account
- Customer need to claim the coupon code within 90 days from the time of card issuance. Coupon will expire after 90 days if not redeemed. Any extension of the validity or reactivation will not be entertained
- Welcome offers are subject to change from time to time at the discretion of the Bank without any prior notice
- Welcome offer is only applicable for primary FIRST SWYP Cardholders
- The offer is non-transferable, non-cashable and non-negotiable
- 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

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- The Bank reserve 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)
- 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
- I hereby confirm that I have also read and understood the contents of the offer details and agree to be levied various charges mentioned therein as and when applicable to me. The T&C, offer and miscellaneous documents provided are in English language and, I have fully understood the same and would request IDFC FIRST BANK to provide any further information in English language and I am aware they are available for reference on the IDFC FIRST Bank website <https://www.idfcfirstbank.com>
- I hereby declare that the details furnished in the application are true and correct to the best of my knowledge and belief and I undertake to inform IDFC FIRST Bank of any changes therein, immediately. In case any of the information is found to be false or untrue or misleading or misrepresenting, I am aware that I shall be held liable for it.

### **EaseMyTrip Coupons Terms & Conditions**

- Offer is valid on Flights & selected Hotels only
- The offer is valid on IDFC FIRST SWYP Credit Card only
- This offer is valid once per month
- Convenience fees will be charged as per the applicability
- All our new and existing customers can avail this offer
- The offer is valid for bookings made on EaseMyTrip's website, Mobile site, Android & iOS App
- This offer cannot be clubbed with any other offer running on EaseMyTrip
- Bookings with the valid promo code will be only eligible for this offer
- In case of partial/full cancellation the offer stands void and discount will be rolled back before processing the refunds
- Child / infant discount, date or flight change, refund charges, weekend surcharge, black out period, travel restrictions and / or flight restriction will be also applicable as per the fare rule
- Changes in flights and dates are allowed with changed fees and fare difference
- Changes in names are not allowed
- In the event of any misuse or abuse of the offer, EaseMyTrip reserves the right to deny the offer to the customers
- EaseMyTrip is the sole authority for interpretation of these terms
- In addition, EaseMyTrip standard booking and privacy policy on EaseMyTrip.com shall apply
- In the event of any dispute, Courts of New Delhi will have jurisdiction
- EaseMyTrip reserves the right, at any time, without prior notice and liability and without assigning any reason whatsoever, to add/alter/modify/change or vary all 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 it altogether
- EaseMyTrip shall not be liable for any loss or damage arising due to force majeure

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### **Offer 3.b - Joining Offer on Fee payment (Lenskart) - Terms and Conditions**

- Cardholder will get free Lenskart Gold Membership after payment of joining fees through email/SMS for redemption
- The terms of the offer are subject to change, including fulfilment partner, new issuance without further notice. Customers whose card has been issued during the offer being live, will be fulfilled
- During the offer fulfilment, if the customer's credit card account is found to be in overdue or in over-limit status, the customer will become ineligible
- A customer will be eligible for Membership once during the offer period
- Lenskart Gold Membership will be made available for redemption on the Poshvine portal after payment of 1<sup>st</sup> year subscription fee on eligible credit card account
- Customer needs to claim the membership offer within 60 days from the time it is made available on Poshvine portal or shared with the customer through any communication. Membership Offer will expire after 60 days if not redeemed. Any extension of the validity or reactivation will not be entertained
- Welcome offers are subject to change from time to time at the discretion of the Bank without any prior notice
- Welcome offer is only applicable for primary FIRST SWYP Cardholders
- The Offer is non-transferable, non-cashable and non-negotiable
- 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
- The Bank reserve 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)
- 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
- I hereby confirm that I have also read and understood the contents of the Offer details and agree to be levied various charges mentioned therein as and when applicable to me. The T&C, Offer and miscellaneous documents provided are in English language and, I have fully understood the same and would request IDFC FIRST BANK to provide any further information in English language and I am aware they are available for reference on the IDFC FIRST Bank website <https://www.idfcfirstbank.com>
- I hereby declare that the details furnished in the application are true and correct to the best of my knowledge and belief and I undertake to inform IDFC FIRST Bank of any changes therein, immediately. In case any of the information is found to be false or untrue or misleading or misrepresenting, I am aware that I shall be held liable for it

### **Lenskart Gold Membership Terms and Conditions**






- Membership is valid for 365 days from the date of purchase
- Membership benefits can be availed 2 times a month
- Membership benefits are applicable across App, Website, 1200+ Stores & Home Try-On services
- Membership cannot be returned or refunded
- Both products need to be added in cart to avail Buy One Get One
- Convenience fee may apply at checkout
- Membership can be redeemed through online transactions only
- Lenskart.com reserves the right to change/modify terms and conditions of the coupon

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## Feature Partners

As part of the product program for FIRST SWYP, there are defined “Feature Partners”, where customers will get fixed instant discount % throughout the year.

The current list of Feature Partners is as below:

Feature Partners	Offer	Offer Validity	Coupon Code	How to avail offers
	Discount of 20% up to ₹80 on orders above ₹299	Offer is available for 2 times in a calendar month	<b>IDFCSWYP</b>	<ul style="list-style-type: none"> <li>• Select the product/service you need on partner's platform</li> <li>• Move to payment/checkout page on partner's platform</li> <li>• Check for available offer from FIRST SWYP Credit Card</li> <li>• Select the discount offer or enter valid coupon code and make payment using FIRST SWYP Credit Card only</li> </ul>
	10% off on Flights or Hotels up to ₹500 on transaction value above ₹5,000	Offer is available for once per quarter	<b>IDFCSWYP</b>	
	20% off up to ₹270 on a min spend of ₹1,250	Offer is available once on Sugar cosmetics website/app and once on Sugar brand offline outlets per month	<b>IDFCSWYP</b>	
	10% instant discount up to ₹100 on purchases over ₹999	Offer is available for once in a calendar month	<b>IDFCSWYP</b>	
	Discount of 10% up to ₹100 on orders above ₹299	Offer is available for 2 times in a calendar month	<b>IDFCSWYP</b>	

**Please Note:**

- These Feature Partners and Offers are subject to change from time to time at the discretion of the Bank without any prior notice
- Any cancellation/refund of such transaction done on partner platform and the associated discount applicable will be as per the cancellation/refund policy terms of the Partner

## FIRST SWYP MILESTONE REWARD PROGRAM

### 1. Monthly Spends Milestone Reward Program

The FIRST SWYP Credit Card Reward Points Program works basis monthly milestone spends. Customer gets Rewards as per the following milestone spends done in a month:

- For eligible spends\* greater than or equal to ₹5,000; Customer will earn 200 Reward Points
- For eligible spends greater than or equal to ₹10,000; Customer will earn a total of 500 Reward Points
- For eligible spends greater than or equal to ₹15,000; Customer will earn a total of 1000 Reward Points

### 2. Monthly Rental Spends Milestone Reward

- On Rental spends [MCC 6513] greater than or equal to ₹20,000 (cumulative sum of all rental transactions); Customer will earn 400 Reward Points

### 3. FIRST SWYP UPI Spends Reward

- On FIRST Digital UPI Cards linked to FIRST SWYP Credit Card, Customer will earn 100 Reward Points for every ₹5000 UPI spends per statement month

### Terms & Conditions

- Monthly Milestone Rewards not applicable on Rental, Cash Withdrawal, Fuel, UPI & Utility transactions
- Milestone rewards are not incremental; for e.g. On an eligible spend of ₹16,000; Customer will earn 1,000 Rewards Points only
- Rent payments [MCC 6513] made through your IDFC FIRST SWYP Credit Card will attract 1% + GST fee on total transaction amount
- Effective 1<sup>st</sup> May 2024, rent payments [MCC 6513] made through your IDFC FIRST SWYP Credit Card will attract 1% + GST fee (subject to a minimum of ₹249 per transaction) on total transaction amount
- UPI transactions will be excluded from FIRST SWYP Monthly Milestone Rewards Program
- UPI Reward Program is not applicable on cash and fuel transactions done through UPI
- Monthly here means customer's credit card billing cycle, Reward Points will be credited on statement date
- 1 Reward Point = ₹0.25
- A convenience fee of ₹99 (plus applicable taxes) will be levied on redemption of Reward Points

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## Movie Ticket offer

### Offer Details:

25% off up to ₹100 with FIRST SWYP Credit Card.

### How to Avail Offer on Paytm Mobile App:

1. Go through the regular ticketing flow for selecting the movie, cinema and show of your choice
2. To avail offer, click 'View All' offers. Select and click on 'Apply' offer on FIRST SWYP Credit Card or enter Promocode **IDFCCCFM**
3. Enter your 16 Digit credit card number and click on 'Apply Offer'
4. Instant Discount shall be provided, you will have to pay the remaining transaction amount using the same card on which you have availed the offer

### Offer Terms and Conditions:

1. Use Promo Code IDFCCCFM to book movie tickets using FIRST SWYP Credit Card and get a 25% instant discount up to ₹100.
2. Offer is applicable on booking of a minimum of one or more movie tickets.
3. Offer will only be valid once per user per card for every calendar month.
4. On booking of Movie Tickets, the user will get 25% of the price of movie tickets or ₹100 (whichever is less) as an instant discount.
5. This promo code is only applicable on Paytm App.
6. The promo code can be used to book movie tickets for any show-date.
7. The offer is valid on card with the following Bin values only:  
43999200, 44434100, 52556700, 52556710, 40156100, 40516110, 52556720, 40156130, 52556730, 40156120, 51534900, 51534910, 43999200, 43999210, 65301910.
8. Paytm & IDFC FIRST Bank reserve the right to disqualify any cardholder/s from the benefits of the program.
9. Paytm & IDFC FIRST Bank reserve the absolute right to withdraw and/or alter any terms and conditions of the offer at any time.
10. Cardholders shall not be entitled to compensation / benefits in any form whatsoever in lieu of the offer being availed.
11. In case of any disputes, Paytm & IDFC FIRST Bank's decision will be final.
12. Instant discount offer is applicable on the ticket price only. Paytm may charge additional fees/charges for seat booking, refreshments/snacks, Convenience Fees, Code Processing Fee, Booking Charges, internet/booking charges, or any other such charges. The instant discount offer shall not apply on such fees/charges charged by Paytm.

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## Referral Benefits

Under the FIRST SWYP Credit Card referral program, the existing FIRST SWYP Credit Cardholders (known as 'referrer') can refer their family & friends for FIRST SWYP Credit Card. The referrers can earn multiple benefits depending upon the number of successful referrals of FIRST SWYP Credit Card that they are able to achieve. Refer to below table for benefits card holder could get by successfully referring FIRST SWYP Credit Card to their friends & family:

### Referral Benefit Structure:

No. of Successful Referrals*	Annual Referral Benefits worth ₹11,299
1	Annual Subscription Fee Waived off
3	Get a bonus credit of 4000 Reward Points
5	Waiver of EMI Flat Fees up to ₹1,500
7	Movie ticket Voucher worth ₹2,000
9	Get a flat cash back of ₹2,500
10	Get 4 complimentary domestic airport lounge access

### **Please Note:**

- These benefits are subject to change from time to time at the discretion of the bank without any prior notice
- **\*Successful Referrals:** A successfully issued and active FIRST SWYP Credit Card. [Click here](#) to know more about referral benefits

## Fuel Surcharge Waiver

### Fuel Surcharge Waiver

Customer will get fuel surcharge waiver of 1% at all fuel stations across India, up to ₹200/month. Applicable only on transaction values between ₹200 & ₹5,000.

### Terms and Conditions

- Fuel Surcharge Waiver will be capped at 1% of the eligible fuel transaction amounts
- Each transaction made between ₹200 & ₹5,000 is eligible for fuel surcharge waiver, for other transactions surcharge of 1% on the amount will be applicable
- Fuel surcharge waiver will be restricted to maximum of ₹200/month on FIRST SWYP Credit Card
- The Fuel transaction surcharge is levied by the acquirer (merchant's bank providing terminal / payment gateway)
- GST on Fuel surcharge will not be reversed. The value on charge slip will differ from the Credit Card statement since the Surcharge Et GST is levied by acquiring bank post the transaction
- The 1% surcharge waiver (excluding GST) for eligible transactions would reflect separately in the monthly Credit Card statement

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## Railway Lounge Benefit

### Benefit Details:

Enjoy 4 complimentary railway lounge access in a calendar quarter to participating lounges in India.

### How to Avail:

- Cardholder must present their valid, unexpired eligible card and Valid train travel ticket at the entrance to the participating lounges to avail the benefit
- The card shall be swiped on the DreamFolks POS terminal. ₹2 will be charged from the Cardholder's account to validate the card for complimentary lounge access

### Offer Terms and Conditions:

1. The program is applicable at select Railway Lounges in India, via DreamFolks to cardholders holding an active IDFC FIRST Bank Credit Card. As a standard process, all usage of the Participating Railway Lounges under the Program is conditional upon presentation of credit Card and a valid Train ticket, at the entrance of the Participating Lounges
2. Complimentary Railway lounge access is available to both Primary and add on cardholders. The 4 complimentary visits every quarter are shared between them on first-come-first-serve basis
3. Access at the lounge would be given upon successful authorization of the credit card on the DreamFolks electronic terminals placed at the lounges. ₹2 will be charged on the card to check the validity of the card. Once a valid card is swiped successfully to gain lounge access, then the same can only be used again post 24 hours from the last access
4. The complimentary access to railway lounge will include the below facilities:
  - Two Hours of lounge stay
  - A/C comfortable sitting arrangements
  - 1 Buffet meal - Breakfast, Lunch or Dinner as per the time of visit. Only one Buffet meal as per the time of visit will be provisioned to Eligible card holders.
  - Unlimited tea & coffee
  - Free Wi-Fi
  - Newspaper and MagazineAny additional service such as recliners or more shall be chargeable separate as per the operator price for that service.
5. IDFC FIRST Bank or DreamFolks assumes no responsibility of the merchantability of the services as it is an endeavour only to deliver the best possible
6. IDFC FIRST Bank or DreamFolks assumes no responsibility in case a particular lounge operator shuts down the lounge(s) for any reason beyond the purview of IDFC FIRST Bank or DreamFolks
7. The access to the lounge will be available on first-come-first-serve basis
8. The program can be modified, amended, changed, or revoked anytime by IDFC FIRST Bank without prior intimation
9. Post 2 hours, the lounge reserves the right to ask for respective charges from the Cardholder
10. In case the Cardholder has already used his permissible limits or if Cardholder is not eligible for complimentary visit, Cardholder will be liable to pay all applicable charges to the lounge

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11. Eligible IDFC FIRST Bank Cardholder may use its complimentary visit quota to bring one guest into the Railway Lounge at no extra charges. Guest will need to present their valid train ticket and any Government issued Identity proof at the entrance of the Participating Lounges. Failure to present these items may result in access being denied. Guest access and fees shall be subject to terms and conditions of participating lounges
12. Children below 2 years can enjoy the complimentary lounge access at lounge operators' discretion. However, any services or food and beverages consumed, the lounge operator reserves the right to ask for respective charges from the Cardholder
13. For queries or any assistance pertaining to the lounge access, customer can contact DreamFolks @ 18001234109 or write at helpdesk@dreamfolks.in

### **Eligible List of Lounges**

#	Outlet Name	Railway Station	City	Platform Number
1	Irctc Executive Lounge	Agra Cantonment Railway Station	Agra	Platform 1
2	Irctc Executive Lounge	Kalupur Railway Station	Ahmedabad	Platform 1
3	Executive Lounge	Chennai Central Railway Station	Chennai	Platform 6
4	Irctc Lounge	Old Delhi Railway Station	Delhi	Platform 5
5	Irctc Executive Lounge	Jaipur Railway Station	Jaipur	Platform 1
6	Irctc Executive Lounge	Sealdah Railway Station	Kolkata	Platform 8
7	Irctc Executive Lounge	Madurai Railway Station	Madurai	Platform 1
8	Irctc Executive Lounge	New Delhi Railway Station	New Delhi	Platform 16
9	Irctc Executive Lounge	New Delhi Railway Station	New Delhi	Platform 1
10	Irctc Executive Lounge	Varanasi Cantt Railway Station	Varanasi	Platform 1

**[Click here](#)** to refer to the complete updated list of lounges.

## Road Side Assistance Benefit

### **Benefit Details:**

Complimentary Road Side Assistance (RSA) all over India, up to 4 times in a year **worth ₹1,399, on your FIRST SWYP Credit Card through Global Assure.**

### **How to Avail:**

1. IDFC FIRST Bank card holder should call Toll-free Number 1800 572 3860 to avail Emergency Road side Assistance (RSA)
2. IDFC FIRST Bank card holder will share their Full Name, last four digits as on card to Global Assure to claim RSA services. Upon validation of above details, a fleet vehicle will be sent to the cardholder location
3. IDFC FIRST Bank card holder will show any own Govt ID proof / Car ID (RC Copy, PUC Certificate, Insurance Copy) to the fleet vehicle agent. RSA Service will be provided post validation and name match on Govt ID/Car ID with the name on the IDFC FIRST Bank credit card
4. All the services to IDFC FIRST Bank card holder will be provided as per the below mentioned terms & conditions
5. IDFC FIRST Bank card holder can avail up to a maximum of 4 complimentary RSA services in a year

### **Terms & Conditions:**

Plan Features	Details
Towing of Vehicle on breakdown/accident	In the event Covered Vehicle suffers an immobilizing break down due to a mechanical or electrical fault or an accident which cannot be repaired on the spot, Global Assure will assist in making arrangement for the Vehicle to be towed to the nearest Authorised Service Centre, using tow trucks in the cities & corresponding covered area where available. Towing Distance - Incident to Drop 50 Kms.
Alternate Battery or Jump Start	In the event Covered Vehicle is immobilized, while on trip, due to rundown battery, Global Assure will assist the Customer by organizing for a Vehicle technician to jump start the Vehicle with appropriate means. Global Assure will bear labour and conveyance costs. If the run-down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will be borne by the Customer.
Tyre Change	In the event Covered Vehicle is immobilized due to a flat tyre, Global Assure will assist the Customer by organizing for a vehicle technician to replace the flat tyre with the 2 spare Stepney tyre of the Vehicle at the location of Railway breakdown, Global Assure will bear labour cost and round-trip conveyance costs of the provider. Material/spare parts if required to repair the Vehicle (including repair of flat spare Stepney tyre) will be borne by the Customer. In case the spare tyre is not available in the covered Vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for the same shall be borne by the Customer.
Breakdown support	In the event Covered Vehicle breaks down due to a minor mechanical / electrical fault / accident and immediate repair on the spot is deemed possible within the scope of services, Global Assure shall assist Customer by arranging for a vehicle technician to reach the breakdown location. Global Assure will bear labour cost and conveyance costs. Cost of Material & Spare Parts if required to repair the vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by the Customer.

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Plan Features	Details
Taxi Benefit	In the event Covered Vehicle suffers an immobilizing break down due to a mechanical or electrical fault or an accident which cannot be repaired on the spot, Global Assure will assist in making arrangement for the taxi. Taxi charges will be borne by the customer.
Arrangement of spare keys	If the keys of the covered vehicle are locked inside the vehicle, broken, lost, or misplaced, Global Assure (upon the request of the customer) will arrange for the forwarding of another set from his/her place of residence or office by courier / in person by hand-delivery to the location of the vehicle after receiving the requisite authorizations from the Customer with regards to the person designated to hand over the same to Global Assure. The Customer may be requested to submit an identity proof at the time of delivery of the keys.
Arrangement of fuel	In the event Covered Vehicle runs out of fuel and hence is immobilized while on a trip, Global Assure will assist Customer by organizing for a Vehicle technician to supply emergency fuel (up to 5 litres on a chargeable basis) at the location of breakdown. Global Assure will bear labour and conveyance costs. The cost of the fuel will be borne by the customer.
Extraction or Removal of vehicle	In event of vehicle being stuck in a ditch/pit/valley, Global Assure will make the arrangement to get the vehicle retrieved and towed to the nearest authorised service centre at no cost to the Customer. (Free towing To & Fro up to 50 KM)
Message relay to relatives/colleagues/ emergency numbers	Global Assure will take charge of relaying urgent messages relating to the breakdown to the authorized workshop and/or service contacts. When requested, Global Assure will relay urgent messages on behalf of the Customers to a designated person of their choice.
Ambulance Referral	In the event Covered Vehicle suffers an immobilizing break down due to an accident, Global Assure will assist in making arrangement for the Ambulance. Ambulance charges will be borne by the customer.
Penalty Clause	In case Global Assure is not able to service as per the agreement then Global Assure will reimburse customer cost of service or ₹1,000/- whichever is less.

**General Exclusions:**

1. Any vehicle which has not been maintained regularly as per the guidelines of respective car manufacturers and thus is not in roadworthy condition
2. Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence
3. Any customer history where customer has twice on prior occasions misused or abused the services
4. Any event when the driver of the vehicle is found to be in any of the situations that are indicated below:
  - i. The state of intoxication or under the influence of drugs, toxins or narcotics not medically prescribed. For these effects, one is under the effect of alcoholic drinks when the degree of alcohol in the blood is greater than that authorized by the legislation on traffic, motor vehicle circulation, road safety, or similar ones in the country where the incident occurs
  - ii. Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them
5. Those accidents resulting from the illegitimate removal of the Covered Vehicle
6. Those accidents or breakdowns that are produced when the Client or the authorized driver have infringed upon the regulatory ordinances as far as the requisites and number of persons transported, weight and means of things and animals that can be transported or the form of handling
7. Those happening while the vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to circulate on public roads in the country where the Covered Vehicle is found

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8. Any vehicle involved in or liable to be involved in legal case prior to or post immobilization
9. Those caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported in the Covered Vehicle
10. Any public vehicle like ambulances, taxis, police vehicles and / or fire brigade vehicles and any other vehicle not used for private use are excluded of all the services coverage under these general conditions
11. Any accident or breakdown caused due to usage of the car for racing, rally and criminal activity purposes
12. Luggage that is not sufficiently wrapped or identified, fragile luggage or perishable products, and any commercial goods carried in the Covered Vehicle
13. Assistance to occupants of the Covered Vehicle different to those defined as beneficiaries.
14. Any animals carried in the Covered Vehicle
15. In event of any damage during towing, the maximum liability of GLOBAL ASSURE is of ₹5000 per incidence
16. Events which do not render the vehicle immobilized are not covered under the program. Some examples of such events are given below:
  - Non-functional horn
  - Faulty gauges and meters
  - Air conditioning is not working
  - Boot cannot be opened
  - Front and /or rear demisters are not working
  - Damaged door glasses
  - Broken Rear view mirror or rear windshield
  - Sunroof cannot be opened
  - Sunroof cannot be closed
  - Windows cannot be opened or closed
  - Faulty Seat adjuster
  - Passenger seat belts are faulty
  - Vehicle headlights not functional
  - Illumination of warning lamps of any non-safety related lights/service warnings lights but vehicle not rendered immobilized
  - Electronic Vehicle security systems, if fitted as standard equipment, are faulty but do not render it immobilized or alarm is not ringing incessantly
  - ABS light lamp glows ON
  - Vehicle runs out of windscreen wiper fluid
  - Front wipers are faulty
  - Rear windscreen wiper is faulty
  - Damaged or faulty fuel caps
  - Any noises or unusual sound which does not render the vehicle immobilized
  - Other faults in the vehicle which do not render it immobilized but need repair at the workshop
17. The problems / situations mentioned shall not immobilize the vehicle. It is important to consider that such a program is designed for emergencies. However, as it is endeavour of GLOBAL ASSURE to provide best customer support. In any such case if GLOBAL ASSURE finds that customer's safety might be at risk or he may be in adverse situation, relevant assistance service shall be activated as a goodwill measure

#### **Adverse weather conditions & Force Majeure:**

It shall be our endeavour to support the covered vehicle promptly as per the terms of the program. However, in certain adverse weather conditions such as floods, thunderstorms, heavy rains, and other adverse conditions such as traffic congestion, political movements, civil unrest, protests etc. it may become physically impossible to provide assistance. This may affect our ability and capabilities to promptly support the vehicle though it shall be our priority to support the covered vehicle by all feasible means.

#### **Right of Refusal:**

In case it is found at any stage that false information has been furnished by a customer to enroll in the program or in case the program is misused or abused, the services may be refused by GLOBAL ASSURE to the Customer and the Customer in such cases, shall not have any right of claim against GLOBAL ASSURE or IDFC FIRST Bank.

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## Insurance Benefit

Complimentary Insurance Coverages – Below insurance coverages are available to IDFC FIRST Bank Cardholders through their Insurance partner National Insurance Company Limited. The empaneled broker for the policy who shall also assist the cardholders/legal nominees with the Insurance claims is Marsh India Insurance Brokers India Pvt Ltd.

<b>Complimentary Coverages</b>	<b>Sum Insured - FIRST SWYP Credit Card</b>
<p><b>Card Liability Cover</b> - Covers for Lost Card Liability, Counterfeit/Skimming/Phishing and Online Fraud Protection for transactions on Cardholder's IDFC FIRST Bank Credit Card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card</p>	₹25,000
<p><b>Personal Accident including</b> - Covers accidental death or Permanent Disability 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. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card</p>	₹2,00,000
<p><b>Credit Shield</b> - Cover in respect of the debits established against the Cardholder resulting only from the use of the IDFC FIRST Bank Credit Card by the Cardholder in the event of an accidental death of the Cardholder. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card</p>	₹50,000
<p><b>Purchase Protection</b> - 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 IDFC FIRST Bank Credit Card only. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card</p>	₹25,000

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## **Zero Card Liability Cover (Lost Card Liability, Counterfeit/Skimming/Phishing and Online Fraud Protection)**

### **Lost Card Liability**

- Fraudulent utilization of lost or stolen covered card including at point of sale and merchant establishments transactions are covered.
- PIN based transactions are not covered.
- Any PIN based transactions (like ATM withdrawal, Purchase, Internet and telephone etc) are covered provided the Pin is acquired under duress by unauthorized person
- Coverage of cards forgotten by the customer in the ATM will be covered provided the card is used by unauthorized person using card no. & CVV

### **Counterfeit/Skimming:**

- Losses arising out of unauthorized/ fraudulent transactions on Counterfeited/skimmed card on ATM/POS/ EDC terminal
- Any PIN based transactions (like ATM withdrawal, Purchase, Internet and telephone etc) are covered provided the Pin is acquired under duress by unauthorized person
- Losses arising out of duplicate or counterfeit cards as issued by the Bank created without the Card holder's knowledge.
- Counterfeit Card shall mean a Card which has been embossed or printed to pass off as a Card issued by the Bank which is subsequently altered or modified or tampered with without consent of the Bank.

### **Online Fraud Protection/Phishing**

- Phishing/ account takeover Fraudulent loss or damage arising due to Information obtained by Unauthorized Access to sensitive information such as Usernames, passwords and any card details by masquerading as a trustworthy entity in an electronic communication which is not owned, operated or contracted by the Insured or the Insured's Bank Card processor.
- The coverage covers all online fraudulent utilization of Credit Cards using the authorized CVV (Card Verification Value Code)/PIN issued to the Cardholder by the Bank.
- Phishing attacks - Any fraudulent usage/ unauthorized withdrawals arising due to information obtained by unauthorized access to sensitive information such as username, password, OTP by masquerading as a trustworthy entity in a voice communication.

### **GENERAL EXCLUSIONS:**

- Fraudulent transactions done by person known to the cardholder.
- All Losses arising from breach of 2nd level authorizations
- Claim due to deliberate breach of law
- Gross Negligence
- Any failed/ duplicate/ declined transactions by host website/ authorized bank
- Any losses arising due to server hacking or data breach

### **General Terms and Conditions**

- Card holder 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

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### 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. Requirement of FIR/Diary register (Noting) is not mandatory for Lost Card Liability/Fraud upto INR 1,00,000
- The cardholders can call IDFC FIRST Bank helpline no. **18605001111** or **write at [creditcard@idfcfirstbank.com](mailto:creditcard@idfcfirstbank.com) to report the fraudulent transactions.**
- The Bank/Insurance Company shall investigate the unauthorized transactions and inform the card holder 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 Cover

**Personal Accident (PA)** - Covers accidental death or Permanent Disability due to 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.

- PA Death / Permanent Disability : Minimum 1 transaction in a month i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card
- Claim under this cover is payable only once irrespective of the number of cards held by the card holder
- In the event of Insured having multiple cards, the Personal Accident claim would be payable on one card only, with maximum benefit (highest sum insured)
- Personal Accident covers accidental death/disability due to sudden, unforeseen, unexpected, unusual and involuntary event caused by external, visible and violent means, which occurs at an identifiable time and place during the period of insurance.
- Terrorism is covered
- Death due to participation in dangerous sports activities, attempted suicide, self injury, or under influence of intoxicating liquor or drugs or any kind of natural death will not be covered

### Personal Air Accident

1. In the event of Air accidental death arising out of Aircraft, schedule Airlines etc. as defined under the policy the claim would be payable only if the ticket is purchased from the covered card.
2. Minimum 1 transaction in a month i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card
3. Claim under this policy is payable only once irrespective of the number of cards held by the card holder
4. In the event of Insured having multiple cards, the Personal Accident claim would be payable on one card only, with maximum benefit (highest sum insured)
5. Claim would be payable only if the same is intimated to the Insurance company within 60 days from the date of accidental death
6. Pilots, Armed Forces, Police, Air crew are not covered

### Credit Shield:

1. 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.
2. Minimum 1 transaction in a month i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

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### **Purchase Protection:**

1. 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
2. Minimum 1 transaction in a month i.e Cardholder should have done at least 1 Purchase/ATM With drawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card
3. The Insurance company shall indemnify the valid cardholders for any item purchased using the Credit card anywhere in the Geographical Area when such items is in transit from the place of purchase to the residence of the card holders and when the item is contained in the residence of the cardholder when such item is lost or destroyed due to fire, burglary, theft, riot and strike, malicious damage, and by accidental external means for a period of 60 days from the date of purchase of such item
4. Cover is valid for 60 days from the date of purchase
5. Jewellery, perishable items are not covered
6. STFI, RSMD, SRCC are covered
7. Cover for residential address of the card holder as per the Bank records of the cardholder only
8. Earthquake, Terrorism are not covered
9. Mysterious disappearance is not covered

### **TRAVEL INSURANCE**

#### **Loss of checked in Baggage:**

1. Compensation up to Sum Insured will be paid in the event of the Insured suffering a total loss of Baggage while on a Journey that has been checked by an International Airline for an International flight.
2. Insured will be reimbursed for the expense incurred for emergency purchase of basic essential items (Clothes, toothpaste, toothbrush etc.) in the event his baggage is lost. Invoice is not required for claim
3. Valuables are not covered. Valuables shall mean photographic, audio, video, computer, telecommunication and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, furs and articles made of precious stones and Metals
4. No partial loss or damage shall be compensated
5. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

#### **Delay of Checked in Baggage:**

1. Insured will be reimbursed for the expenses incurred for emergency purchase of basic essential items (Clothes, toothpaste, toothbrush etc.) in the event that he suffers a delay of Baggage of more than 12 hours from the scheduled arrival time at the destination for delivery of Baggage that has been checked by an International Airline for an International flight.
2. A non-delivery certificate or PIR must be obtained immediately from the international airline which must be submitted to the company in the event of a claim hereunder
3. No Compensation Certificate from international airlines would be required to be submitted at the time of claim. Claimant should provide the invoices of basic essential items purchased during the event.
4. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

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**Loss of Passport and travel related documents:**

1. Covers for reimbursement of expenses incurred in procuring travel related documents namely Passport / Visa. All cost incurred in procuring including application fees for the lost passport including any travel documents such as Visa in event of a loss.
2. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

**Exclusions:**

1. Any flight of an international or National Airline for an international inbound flight to Republic of India
2. Any loss or damage resulting from or arising out of or in connection with terrorism or terrorist activity
3. On duty Pilots, armed forces, police, air crew are not covered

**Delay in Flight:**

1. Compensation up to Sum Insured will be paid in event an international flight of an international Airline in which the Insured is travelling arrives at the destination after 12 hours from the scheduled arrival time. Proof of delay of flight must be provided by obtaining the Certificate(s) from the concerned authorities.
2. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

**Exclusions:**

The Insurance Company shall not be liable to make any payment for any claim under this Benefit of the Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

1. Delayed arrival of the Insured Person or Travelling Companion
2. Any delayed departure caused by a Strike or industrial action known to exist or capable of being anticipated at the time the Trip was booked.
3. If the Common Carrier is taken out of service on the instruction of the Civil Aviation Authority, or any other governmental authority

**Fidelity for Corporate Cards:**

1. Cover is valid only on credit card variant - corporate cards
2. Insured: Corporate entities to whom IDFC FIRST Bank has issued the corporate cards.
3. Cover: The Fidelity cover is extended to the Corporate entities holding the Corporate Credit Card and will reimburse them in case there is any fraudulent/ unauthorized transaction done on the Corporate card(s) by any employee(s) of the respective Corporate entities to whom the card is issued, without the knowledge of the card holder.

**General EXCLUSIONS for all Insurance Coverages:**

- Any flight of an International or National Airline for an international inbound flight to Republic of India.
- No partial loss or damage shall be compensated.
- Valuables in the baggage will not be covered.
- Any loss or damage, resulting from or arising out of or in connection with terrorism or terrorist activity.
- On duty Pilots, armed forces, police, air crew are not covered.
- Any act of terrorism is not covered.

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- Death due to participation in dangerous sports activities, attempted suicide, self-injury, or under influence of intoxicating liquor or drugs, or any kind of natural death will not get covered in the policy.
- Jewelry, perishable items are not covered.
- Earthquake, Terrorism is not covered.
- Mysterious disappearance is not covered.
- Gross Negligence is not covered
- Any claim due to deliberate breach of law would not be payable
- Any losses arising due to bank server hacking or data breaching of bank
- Fraudulent transactions done by person known to the cardholder

## **TERMS AND CONDITIONS**

### **Claim intimation period:**

1. Card Liability Covers (Covers for Lost Card Liability, Counterfeit/Skimming/Phishing/ Vishing and Online Fraud Protection) : Cardholders should report the claim within 24 hours of the incidence
2. Personal Accident Cover: Cardholder/Nominee has to report the claim within 90 days from the date of death/Permanent disability and documents should be submitted within 60 days from the date of intimation to insurance company.
3. All other Insurance Covers Cardholders should report the claim within 30 days from the date of incident. Claim documents are to be submitted by Card holder within 60 days from the date of intimation.

Travel insurance and Air Accident Insurance will be applicable only if the ticket is purchased using IDFC FIRST Bank Credit Card.

For All Insurance Coverages, there would be active condition applicable for the covered Card in the policy. There should be atleast 1 transaction i.e Purchase/POS/ATM in last 30 days using the IDFC FIRST Bank Credit Card.

Deductible on Travel Insurance: Flight Delay- 12 Hours  
Delay of Checked-In Baggage- 12 Hours

### **Insurance Claim Process for Personal Accident/ Credit Shield/ Purchase Protection**

**For Personal Accident and Air Accident:** In the event of loss of life of Cardholder due to the Accident, legal nominee must intimate the Bank and Marsh India.

**Claim Reporting Timelines:** Intimation to Bank/Marsh India should be made within 90 days from the date of accident.

Claim documents are to be submitted within 60 days from the date of intimation to the Marsh India/ National Insurance Company

### **For Credit Shield, Purchase Protection and Other Travel Insurance Related Claims:**

In the event of loss Cardholder must intimate the Bank and Marsh India.

**Claim Reporting Timelines for Cardholder:** Intimation to Bank/Marsh India should be made within 30 days from the date of Incident.

Claim documents are to be submitted by Card holder within 60 days from the date of intimation to Marsh India/ National Insurance Company.

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**Step 1:** Cardholder will intimate the claim via email to Marsh India Insurance Brokers India Pvt. Ltd. at given ids

To - Ezava, Sumetra <Sumetra.Ezava@marsh.com>

Cc- Shirsat, Hiren <Hiren.Shirsat@marsh.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 claim is notified/registered; Cardholder must share the documents for Claim settlement to Marsh India Insurance Brokers/ National Insurance Company within above given timelines

**Step 4:** All claim documents should be couriered to below given Address:

Sumetra Ezava

Marsh India Insurance Brokers Pvt. Ltd.

1201-02, Tower 2B, One World Centre, Jupiter Mills Compound, Senapati Bapat Marg,  
Prabhadevi, Mumbai - 400 013 .

**Step 5:** Scanned copy of original claim documents should be emailed to the below mentioned email ids.

To - Ezava, Sumetra - Sumetra.Ezava@marsh.com

Cc - Shirsat, Hiren - Hiren.Shirsat@marsh.com

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

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**CLAIM DOCUMENTATION****FOR LOST CARD LIABILITY CLAIMS:**

1. Claim form dully filled and signed by the claimant
2. Card copy
3. Latest account statement (for the month of loss)
4. Passport copy, if loss at international location, i.e. all pages covering departure from India Immigration stamp to return back in India Immigration along with first and last page of passport.
5. Incident report by Bank
6. Copy of Dispute letter given by the Customer to Bank.
7. Police Intimation / FIR copy for claims above INR 1 lacs

**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 Gazeted 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 Rs.50 / 100 /- stamp paper (Legal heir certificate)- Original
9. Consent letter from other legal heirs on a Rs.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 AIR ACCIDENTAL 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 Gazeted officer
7. If claim amount> 1lakh, AML Documents - Notarised/ Attested by Gazetted Officer (Pan Card Copy, Address Proof, 2 Passport colour photos of claimant)
8. Indemnity cum declaration bond on a Rs.50 / 100 /- stamp paper (Legal heir certificate)- Original
9. Consent letter from other legal heirs on a Rs.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)
11. Air Ticket & Account statement highlighting the transaction for Air ticket purchase.
12. Certificate from Airline authority, in case of Air accident

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**FOR PURCHASE PROTECTION CLAIM**

1. Original Claim form duly filled and signed
2. Credit Card Copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Proof of purchase (Original Bills)
4. Copy of FIR
5. 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)
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

**FOR DELAY IN CHECKED IN BAGGAGE**

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

**FOR LOSS OF DOCUMENTS**

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. FIR Copy: Notarised/ Attested by a Gazetted officer
5. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
6. Boarding pass and Journey tickets: Original
7. Local Embassy confirmation for loss of passport

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**FOR DELAY IN FLIGHT**

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/Journey tickets: Original
6. No Compensation certificate from Airlines: Original
7. Declaration from Airline for the duration of delay in flight.

**AGREED PANEL OF SURVEYORS**

An Agreed Surveyor clause to form part of the policy which would imply in an event of a claim appointing any one of the surveyors from the list below:

1. Adept Surveyors, Mr. Saurabh Agarwal
2. N Kothhari & Co
3. Sudhir Tandon

**\*The above documentation is tentative in nature. Insurer may choose at its discretion to request more documents for settlement purposes.**

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