

Karma Points

Terms and conditions

About Karma Points:

- Karma Points get accumulated on monthly spends above ₹30,000 for every statement cycle.
- Customers earn 1 Karma Point per ₹100 on spends above ₹30,000 for every statement cycle.
- 1 Karma point = ₹0.25
- Karma points are not accrued on transactions such as Fuel, EMI, Insurance transactions, Cash withdrawals, rental and property transactions.
- When Karma points pool crosses 20,000 (₹5000 in value), the entire Karma points are available to be donated to the chosen Charity.
- If applicable, customers will receive a tax certificate against the donation amount. This will be sent via e-mail to the customer.
- Charity donations can be routed to any of the NGOs from the list below. This NGOs list can change any time without any prior notice to the cardholders.

1. CRY Foundation
2. Action for Autism
3. Nanhi Kali
4. Action Aid Association
5. Pratham Education
6. Apnalaya
7. Sankalp Taru Foundation
8. Smile Foundation
9. Cuddles Foundation
10. SOS Childrens Village of India
11. EKAM Foundation
12. Teach for India
13. Goonj
14. The Akshaya Patra Foundation
15. Help Age India
16. UDAAN India Foundation
17. Make a difference
18. WWF India

BIRTHDAY DONATION FEATURE

1. In the form of Karma Points, 10% of the spends done by the Cardholder on FIRST Private Credit Card will be added to the Karma points pool.
2. Donation for the Birthday will be capped at ₹25,000 per year.
3. Spends done on Fuel, EMI, Insurance, Rental, transactions and Cash Withdrawals will not be considered for Birthday donation.