

## Important update regarding your FIRST Power+ Credit Card

Dear Cardmember,

As a bank that always puts YOU FIRST, we created the super rewarding **FIRST Power+ Credit Card**, which is loaded with powerful features.

**MORE SPENDS, MORE REWARDS.** Now get Reward Points on HPCL Fuel spends up to ₹12,000 per statement cycle (previously ₹10,000).

**AS GOOD AS CASH.** Your Reward Points are as good as cash. So, accumulate and redeem them anytime online!

**EMIFY IS HERE.** You can EMify your Credit Card transactions and balances at low interest rates.

**ONLY OVER HERE.** Get unparalleled convenience with up to 48 days of interest-free ATM cash withdrawals only with this Credit Card!

Please take a moment to review the changes applicable with effect from **1<sup>st</sup> May 2024**:

	Current	Revised
<b>Fuel Reward Points</b>	24X Reward Points on HPCL Fuel up to 1,600 Reward Points (= ₹400) in a statement cycle	30X Reward Points on HPCL Fuel up to 2,400 Reward Points (= ₹600) in a statement cycle
<b>Fuel Surcharge waiver</b>	1% surcharge waiver on all fuel transactions	Not Applicable (Equivalent Reward Points included in the Fuel Rewards category)
<b>UPI Reward Points</b>	UPI transactions earn Reward Points basis the defined category of spends like Fuel, IDFC FASTag Recharge, Grocery and Utility OR Base Rewards [Excluding non-HPCL Fuel, Insurance, EMI]	UPI transactions will earn 3X Reward Points across all categories. [Excluding Fuel, Insurance, EMI]
	Capping: As per the respective category	Capping: No cappings
<b>Domestic Lounge</b>	Complimentary Domestic Airport Lounge access, once every quarter, on minimum monthly spends of ₹5,000	Complimentary Domestic Airport Lounge access, once every quarter, on minimum monthly spends of ₹20,000
<b>Rental surcharge (MCC 6513)</b>	1% of transaction value	1% of transaction value subject to minimum of ₹249 per transaction
<b>Fair usage on Utility spends</b>	Nil on personal use	Nil on personal use
		1% fee of transaction value on commercial usage <sup>#</sup>

<sup>#</sup>Commercial use is defined as aggregate Utility spends > ₹20,000 in a billing cycle.

- **Illustration 1:** Utility spends of ₹10,000 in a statement cycle will not attract a surcharge as it is below the threshold.
- **Illustration 2:** Utility spends of ₹30,000 in a statement cycle will attract a surcharge of ₹300 (1% surcharge) + taxes\*

\*Goods & Service Tax (GST) at 18% (or as notified by the Government of India) is applicable on all fees, interest and charges.

**Please Note:** As per clause 3.13 of the Card Member Agreement, The Cardmember agrees that he/she will not use the Card as payment for any illegal/unlawful purchase/purposes. The Card may be used only for bona fide personal purchase of goods and/or services. The Cardmember shall not use the Card to purchase anything to resell for commercial or business purposes, to derive any financial gains.

[Click here to view updated MITC](#)

We want to assure you that these changes have been made to ensure that we continue to offer you the best possible service and benefits.

### A Credit Card loaded with benefits!



Grab offers and discounts on your favourite brands every day of the week!



transactions and balances at low interest rates



Enjoy Reward Points that are as good as cash, redeemable anywhere online



Easily repay other bank's outstanding dues and convert them to EMIs\*

[Refer the website for more details](#)

\*Do check mobile app for offer eligibility.

Always You First,  
Team IDFC FIRST Bank