

# Important Updates on your **First SWYP Credit Card!**

Dear Customer,

Hope you are enjoying using your **FIRST SWYP Credit Card!** Guess what? We are adding more benefits for you to make your SWYP journey even more exciting.

**1** As per the communication sent on 1<sup>st</sup> of April 2024, reiterating the below changes\* that will be effective from **1<sup>st</sup> May 2024:**

- Rental surcharge of 1% + GST, levied on **rental transactions**, will be subject to a minimum of **₹249** per transaction
- Utility transaction spends of value  $\geq$ ₹20,000 in a statement month, will attract a surcharge of **1% + GST**

**2** 

**Here's something that'll make you soar!**

We are giving you an additional sweetener with complimentary discount coupons from EaseMyTrip.

OFFER:

Discount coupons worth **₹2,100\*** from EaseMyTrip across your flight and hotel bookings

Domestic Flights

**₹700 off** on minimum booking amount of **₹7,000** for round trip domestic flights (₹500 off on one way flight booking of ₹5,000 or above)

or

Domestic Hotels

**₹700 off** on minimum booking amount of **₹4,000** for hotels

Validity: Code can be used once per month on either flights or hotels from April to June '24

**Promo Code: JOFFSWYP**

\*T&C Apply

**3** 

**Say hello to a sweet deal with SUGAR Cosmetics.**

Stack up on your fav products in all hues and shades with products from **our new feature partner: SUGAR Cosmetics!**

OFFER:

**20%** instant discount up to **₹270** on a minimum order of ₹1,250

Validity: Once a month online and once a month offline, every month

**Promo Code: IDFCSWYP**

\*T&C Apply

**4** 

**UPI spends on your card gets even more rewarding!**

UPI Rewards on your **FIRST SWYP Credit Card** have gotten richer.

Revised Rewards Structure on UPI Spends:

**Earn 100 Reward Points** on **EVERY ₹5,000** UPI spends in a statement month\*

Here's how!

- For ₹5,000 UPI spends in a statement cycle, earn **100 Reward Points**
- For ₹10,000 UPI spends in a statement cycle, earn **200 Reward Points** and so on.

UPI Rewards are applicable on **FIRST Digital RuPay Credit Cards** activated on your **FIRST SWYP Credit Card**. If not activated, activate now with an additional annual fee of ₹199+ GST and get cash back worth ₹200 on your first 4 UPI transactions.

\*T&C Apply


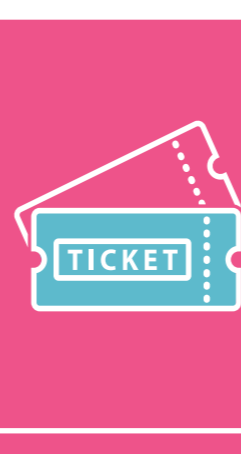


**5** **Wait... There's more!**  
Your card is getting cash-ready.

Cash withdrawals, with a cash limit of 10% of your **FIRST SWYP Credit limit**, are getting enabled on your card by 30<sup>th</sup> April '24. Withdraw cash interest-free on your **FIRST SWYP Credit Card** from any ATM with just a nominal fee of ₹199 per withdrawal.

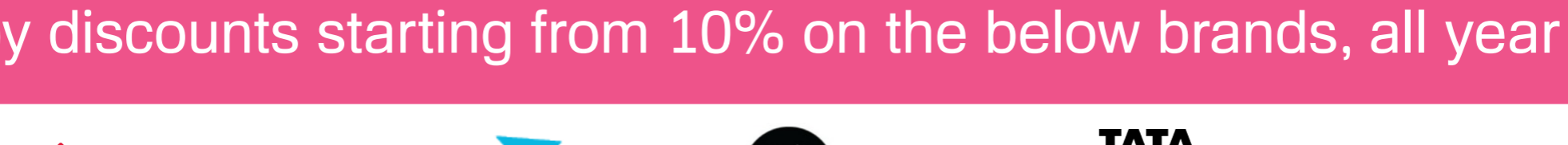
**\*Click here for more details**

**Click here for MITC**

**Here's a reminder of some more amazing privileges on your Credit Card!**

 Earn up to 1,400 Reward Points on monthly milestone spends	 Get 25% off up to ₹100 on movie tickets
 Enjoy joining fee waiver, cash back, movie ticket vouchers and much more on successful referrals	 Convert your transactions into easy EMIs at a flat monthly EMI conversion fee and no other charges

Enjoy discounts starting from 10% on the below brands, all year long!



\*T&C Apply

\*Please refer to the **FIRST SWYP** Webpage for more details

\*Cash and Fuel transactions are excluded from the UPI Rewards Program

\*UPI Rewards are excluded from **FIRST SWYP** Monthly Milestone Reward Program

