

## Important update regarding your Club Vistara IDFC FIRST Credit Card

Dear Cardmember,

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

**Fee Payment Benefits:** Club Vistara Silver Membership, 1 complimentary Premium Economy Ticket Voucher, 1 One Class Upgrade Voucher, 3 months complimentary EazyDiner Prime membership

**Power Up Your Spends:** Earn up to 6 CV Points on all purchases

**Spend Milestone Benefits:** Unlock up to 5 Premium Economy Ticket Vouchers every anniversary year

**Trip Cancellation Cover:** Get trip cancellation cover up to ₹ 10,000 on flight and hotel booking (2 claims annually)

As mentioned in our previous communication dated April 1, 2024

Kindly note, some of the features and terms of your Club Vistara IDFC FIRST Credit Card will undergo changes with effect from **1<sup>st</sup> May 2024:**

1. **Complimentary visits to airport lounge and spa**

- Spend minimum Rs. 20,000 in a calendar month to activate lounge & spa benefits for next calendar month

2. **Rent and Property Management Fee<sup>^</sup>**

- 1% of transaction value will remain the same
- It will be subject to a minimum of Rs. 249 per transaction

3. **Fair usage on Utility Spends<sup>^</sup>**

- 1 CV Point on Utility spends will remain the same
- 1% of transaction value will be levied as Utility fee on commercial usage
- Commercial usage is defined as aggregate Utility spends > Rs.20,000 in a billing cycle
  - Illustration 1: Utility spends of Rs. 10,000 in a statement cycle will not attract a fee as it is below the threshold
  - Illustration 2: Utility spends of Rs. 30,000 in a statement cycle will attract a fee of Rs. 300 (1% fee) + taxes\*

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

<sup>^</sup> Rent & Property Management (MCC 6513) Utility (MCC 4814, 4816, 4899, 4900)

Please note:

- Merchant Category Codes (MCCs) are defined by the network partners and are subject to change basis their discretion
- 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 know more](#)

[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!



**EMIfy** transactions and balances at low interest rates



Earn CV Points on Monthly Spends



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

Always You First,  
**IDFC FIRST Bank**

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