

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, and 3 months complimentary EazyDiner Prime membership.

POWER UP YOUR SPENDS. Earn up to 6 CV Points on all spends including Utility bill payments, Insurance, Fuel, Rent, and Wallet load.

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 bookings (2 claims annually).

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

	Current	Revised
Complimentary Airport Lounge and Spa Access	Complimentary airport lounge and spa access is activated on spending ₹5,000 in the previous calendar month.	Complimentary airport lounge and spa access is activated on spending ₹20,000 in the previous calendar month.
Rental surcharge (MCC 6513)	1% of transaction value	1% of transaction value subject to minimum of ₹249 per transaction
Utility spends (MCC - 4814, 4816, 4899, 4900)		
CV Points	1 CV Point per ₹200	1 CV Point per ₹200
Fair usage on Utility spends	Nil on personal use	Nil on personal use
		1% fee of transaction value on commercial usage [#]

[#]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*

Merchant Category Codes (MCCs) are defined by the network partners and are subject to change basis their discretion.

*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



Earn up to 6 CV Points on daily spends.



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