

## Important update regarding your lifetime free FIRST WOW! Credit Card

Dear Cardmember,

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

**OFFERS AND DISCOUNTS.** You get great offers and discounts on your favourite merchants, every day of the week.

**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>Rental surcharge (MCC 6513)</b>	1% of transaction value	1% of transaction value subject to minimum of ₹249 per transaction
<b>Utility Spends (MCC - 4814, 4816, 4899, 4900)</b>		
<b>Reward Points</b>	1X Reward Points on Utility spends (MCC 4900)	1X Reward Points on Utility spends (MCC - 4814, 4816, 4899, 4900)
<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<sup>\*</sup>

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

<sup>\*</sup>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 lifetime free 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<sup>\*</sup>

[Refer the website for more details](#)

<sup>\*</sup>Do check mobile app for offer eligibility.

Always You First,  
**Team IDFC FIRST Bank**