

Important update regarding your lifetime free FIRST Wealth Credit Card

Dear Cardmember,

As a bank that always puts YOU FIRST, we created the super rewarding lifetime free **FIRST Wealth 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 EMIify 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!

As mentioned in our previous communication dated April 1, 2024

Kindly note, some of the features and terms of your FIRST Wealth Credit Card will undergo changes with effect from **1st May 2024**:

1. Reward Points

- Unlock 10X Reward Points faster in a statement cycle on both online & offline spends above Rs. 20,000
- Reward points on online spends up to Rs. 20,000 in a statement cycle will be revised to 3X
- Reward points on Education, Wallet load and Government services^ transactions will be revised to 3X. These transactions will no longer be part of 10X threshold calculation
- 3X = 3 Reward Points per Rs. 150 spent

2. Buy one Get one movie offer

- Will be revised up to Rs. 250 off twice per month

3. Complimentary visits to Airport Spas and Lounge

- Total number of visits will continue to be 4 per quarter
- Domestic airport lounges & spas visits will be capped to 2 per quarter
- International airport lounges visits will be capped to 2 per quarter
- Spend minimum Rs. 20,000 in a calendar month to activate lounge & spa benefits for next calendar month

4. Rent and Property Management Fee^

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

5. Fair usage on Utility Spends^

- 1X Reward Points 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
- o Illustration 1: Utility spends of Rs. 10,000 in a statement cycle will not attract a fee as it is below the threshold
- o 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.

^ Education (MCC 8211, 8220, 8241, 8244, 8249, 8299), Wallet Load (MCC 6540), Government services (MCC 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9950), 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.

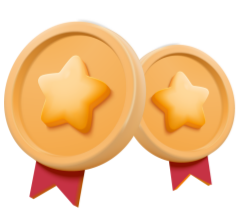
A lifetime free Credit Card loaded with benefits!



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



EMIfy transactions and balances at low interest rates



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



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

Always You First,
IDFC FIRST Bank

©2020 IDFC FIRST Bank. All rights reserved.
Read about our T&Cs and Privacy policy.

Download the FIRST App



 1800 10 888

 idfcfirstbank.com