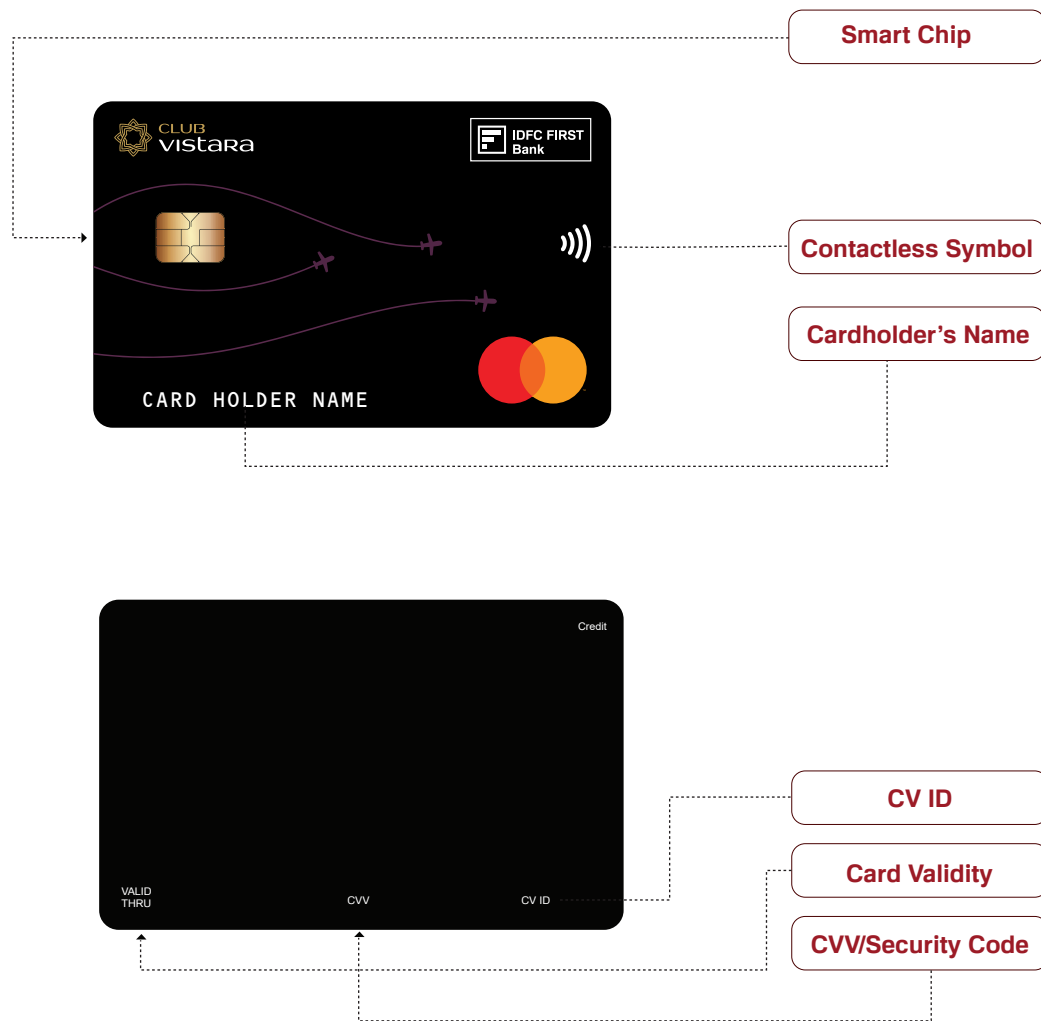


# CREDIT CARD BASICS

Congratulations on receiving your Club Vistara IDFC FIRST Credit Card. Before you begin, let us take you through some basics, so that you get the best out of your Credit Card. We request you to go through your welcome kit in detail to get a better understanding of your Card.

Below are sample images of how your card & its components will look like. These are purely representational.



### ■ Your Card Number

Your 16 Digit card number is printed on the back of your credit card.

### ■ Your Security Code or Card Verification Value (CVV)

3 digit code printed on the back of your credit card, required for online payments.

### ■ Expiration Date

Month till your card is valid. Required for online & over the phone purchases.

### ■ Credit Card PIN

When using your card at offline merchants, you'll need to use your PIN on the merchant's card machine. Read the welcome kit to know easy ways of generating the PIN for your IDFC FIRST Bank Credit Card.

### ■ CV ID


Your 9 digit Club Vistara ID is printed on back of the card.




This indicates that your card comes with the option of contactless spend. Simply wave or tap without entering the Pin for amount under ₹5000

Remember, never share your credit card details with anyone


# YOUR CREDIT CARD STATEMENT



**Credit Card Statement**  
Statement Date 01/012/2022 to 31/06/2023



ALWAYS YOU FIRST



**Aloysius Rodrigues**  
Address line 1,  
Address 3, Address 4,  
Address 3, Address 4,  
Address 3, Address 4,  
Club Vistara ID Number  
XXXXXXXXXXXX

### Statement Summary

Total Amount Due ₹XXXXXXXX	Opening Balance ₹XXXXXXXX	+ Purchases ₹XXXXXXXX	+ Other Debits ₹ 0.00	- Payments ₹ XXXXXXXX	- Other Credits ₹ 0.00	= Total Amount Due ₹ XXXXXXXX
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Minimum Amount Due  
₹XXXXXXXX

[Pay Now](#) [Simply EMIfy](#)

Payment Due Date 12/09/2023	Credit Limit ₹ XXXXXXX	Available Credit Limit ₹XXXXXXXX	Cash Limit ₹XXXXXXXX
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Late payment fee would be levied if Minimum Account Due is not paid by the due date. Interest will be charged on the amount due after the payment due date







### Club Vistara Points : Summary

CV Points transferred till last month XXXXXXX	CV Points earned this month XXXXXXX	Total CV Points earned till date XXXXXXXX
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Spend  
₹XXXXXXXX  
to reach your next ticket milestone

[Redeem your CV Points](#)

At every spend milestone, unlock one complimentary **Premium Economy Ticket Voucher**

 ₹1,50,000	 ₹3,00,000	 ₹4,50,000	 ₹9,00,000	 ₹12,00,000	
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## PAYMENT DUE DATE

Date by which you'll need to pay your dues.

## TOTAL AMOUNT DUE

Total amount to be paid by due date to avoid any additional charges.

## MINIMUM AMOUNT DUE

Amount to be paid to avoid any late payment charges. Interest will be due on the unpaid amount.

Easy avenues to pay your credit card dues

## Your Club Vistara IDFC FIRST Credit Card brings best of lifestyle privileges:


- 6 Complimentary Premium Economy Class Flight Tickets
- Up to 6 CV Points on all Spends
- Airport Lounge Access
- Complimentary Golf Rounds

For details on all benefits - please visit our website

As soon as your statement is generated, it will be shared with you on your registered email id. The statement will have details of all your credit & debit transactions during the billing cycle, your reward points summary as well as details on your due date, total amount due & minimum amount due applicable to the billing cycle. You can also access your Credit Card statement through our Credit Card app.


# Your Credit Card Controls


As per regulatory guidelines Online, Contactless and International transactions are disabled at the time of delivery.

 Call 1800 10 888 from your registered mobile number.

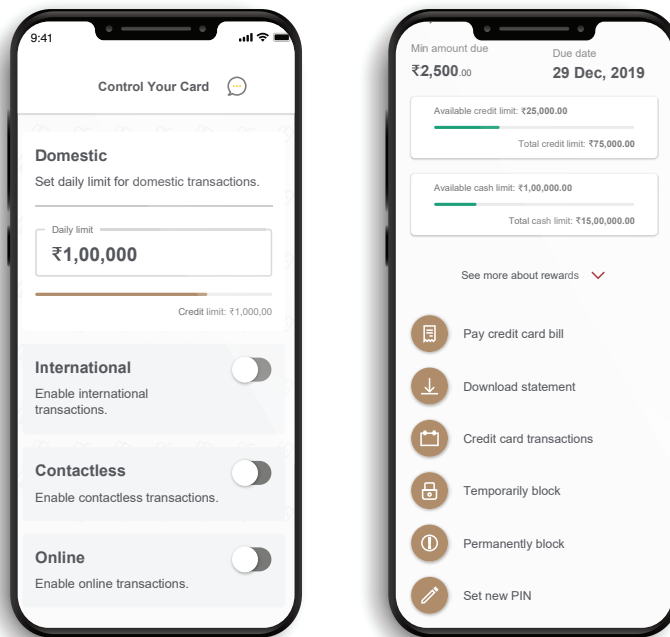
**Press 3 to enable these and Press 1 to Generate Credit Card PIN for POS and ATM Transactions.**

 **To Enable these on the Mobile App, follow the below steps:**

 **Login to the Mobile App >**  
Swipe left to your Credit Card

 **To Enable Transactions – Click on Card Controls > Set preferences > Save changes**

 **To Generate PIN – Click on Set PIN > Save**



## CONTACTLESS

A contactless card is a faster way to pay with your credit card for purchases under ₹5000/- at participating stores. Instead of dipping (or swiping) your card on the merchant terminal, simply wave or tap your card on the contactless enabled terminal and pay without entering your PIN.

## INTERNATIONAL

This feature allows you to transact on overseas merchants as well as E-commerce transactions on all global websites. International transactions will carry a forex markup charge.

## ONLINE

This needs to be activated for you to transact on any online website for e.g E-commerce, booking movie tickets online or any payment wallet transactions.

### Transaction alerts

On every transaction, you will receive an alert from the bank confirming your spend as well as showing your available balance. Available balance is the difference between your credit limits and your aggregate spend

### Card statements

Your credit card statement will be sent to your registered email ID and Mobile number registered with the Bank upon statement generation

### Website

Detail on how to pay your credit Card bill, reward redemption, product guides would also be available on the IDFC FIRST Bank website

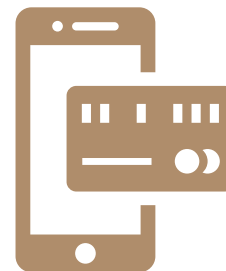
# HOW TO PAY YOUR CREDIT CARD DUES

## **IDFC FIRST Bank Internet Banking:**

Login at <https://my.idfcfirstbank.com/login>

Go to Credit Card > Pay Bill

To register an auto debit instruction on your IDFC FIRST Bank account, follow above mentioned steps and enable 'Auto pay future bills'  
You can also login to our mobile app and follow the above instructions.



## **UPI**

For instant payment through UPI, open UPI enabled banking app / BHIM app

Go to UPI section in your app

Go to send money

Enter '<your 16 digit card number>.cc@idfcbank' as UPI ID

## **Net Banking or Debit Card Payments**

Pay your Credit Card bill from the bank account of your choice through Net Banking or using your debit card details

Bill desk link - <https://pgi.billdesk.com/pgidsk/pgmerc/idfccard/IDFCCARD.jsp>

## **IMPS/NEFT Payments**

Make instant payments via IMPS/NEFT using the below mentioned Payee/Beneficiary details –

Payee Name: Name as on your IDFC FIRST Bank Credit Card

Payee Account Number: Your 16-digit IDFC FIRST Bank Credit Card number

Bank Name: IDFC FIRST Bank

IFSC Code: IDFB0010225

## **Other payment options**

Cash Deposit – Visit the nearest IDFC FIRST Bank branch to pay your bill by depositing cash into your Credit Card account with your name and account number

Find your nearest branch here

Cheque - Drop a cheque drawn in favour of 16 - digit IDFC FIRST Bank Credit Card number i.e.

“IDFC FIRST Bank Credit Card XXXXXXXXXXXXXXXXXXXX” at an IDFC FIRST Bank branch/ATM near you

Now that you have gone through how to use your credit card, happy spending!