

Terms & Conditions for Club Vistara benefits on the Club Vistara IDFC FIRST Credit Card

Club Vistara has merged with Air India's Flying Returns to become Maharaja Club. All your CV Points, Tier Points, and Vouchers are transferred to your linked Maharaja Club account. All CV Points earned on this card now get accrued as Maharaja Points in a 1:1 ratio.

Joining Fee & Annual Fee Payment Benefits	<ul style="list-style-type: none"> ● Get 1 Complimentary Premium Economy Ticket Voucher ● Get 1 One-Class Upgrade Voucher ● Get direct entry to Club Vistara now Maharaja Club Silver Membership
2000 Bonus Maharaja Points	<p>Earn up to 6000 Maharaja Points by spending minimum ₹30,000 every month for 3 applicable billing cycles*</p> <p>Applicable Billing Cycles*: Billing statement for month 2, 3 and 4 from date of joining</p> <ul style="list-style-type: none"> ● 2nd Billing Cycle - Spend 30K and earn 2000 Maharaja Points ● 3rd Billing Cycle - Spend 30K and earn 2000 Maharaja Points ● 4th Billing Cycle - Spend 30K and earn 2000 Maharaja Points
Maharaja Point Program	<ul style="list-style-type: none"> ● Earn 6 Maharaja Points on spends up to ₹1 Lakh in each statement cycle ● Earn 4 Maharaja Points on spends above ₹1 Lakh in each statement cycle ● Earn 10 Maharaja Points on all dining spends on your Birthday ● Earn 1 Maharaja Points on every spend done on Fuel, Insurance, Utility, Rent & Wallet Load ● Maharaja Points are not applicable on EMI Transaction, Balance Transfer & Cash Withdrawals. ● Maharaja Points earn rate is calculated per ₹200
Annual Spend Milestones	<p>Each anniversary year, unlock up to 5 complimentary Premium Economy Ticket Vouchers.</p> <p>Anniversary year is calculated as the 12-month period from the card generation date.</p> <ul style="list-style-type: none"> ● ₹ 1,50,000 - 1st ticket voucher ● ₹ 3,00,000 - 2nd ticket voucher ● ₹ 4,50,000 - 3rd ticket voucher ● ₹ 9,00,000 - 4th ticket voucher ● ₹ 12,00,000 - 5th ticket voucher

- Each Premium Economy Ticket Voucher and one-class upgrade voucher will accrue applicable taxes and surcharges.
- The joining and annual benefits will be posted to cardholder's Club Vistara account within 5 working days of realisation of fee payment.
- Joining and Annual benefits will be accorded on fee payment.
- 2000 Bonus Maharaja Points for this Credit Card are valid only for the first card membership year.

- 2000 Bonus Maharaja Points, if eligible, will be credited to the cardholder’s Club Vistara account within 5 working days from the statement generation date.
- 2000 Bonus Maharaja Points will be over and above the basic Maharaja points program.
- Illustration for the calculation of 2000 Bonus Maharaja points;

	Statement 1	Statement 2	Statement 3	Statement 4
Card generated	11 July			
Statement date	17 July	17 Aug	17 Sep	17 Oct
No. of days		30 days	30 days	30 days
Spend threshold	Spends will NOT to be considered for Bonus Maharaja Points	INR 30,000/-	INR 30,000/-	INR 30,000/-
Bonus		2000 Maharaja Points	2000 Maharaja Points	2000 Maharaja Points

- Maharaja Points earn rate is calculated per ₹200.
- Any transaction amount less than ₹200 will not be considered for Maharaja Points calculation and milestone calculation for 2000 Bonus Maharaja Points.
- Maharaja Points calculation for the Maharaja Points program will be done every billing cycle.
- Maharaja Points will be issued to cardholder’s Maharaja Club account every billing cycle, within 5 working days from the statement generation date.
- Any fee or financial charge levied by the Bank is not considered as an eligible transaction for the calculation of Maharaja Points, 2000 Bonus Maharaja Points and spends milestone calculation for ticket vouchers.
- Spends done on customers Add-on credit card will be considered for the threshold calculation of 2000 Bonus
- Maharaja Points if the Add-on card is also in its 2nd, 3rd, 4th billing cycle.
- EMI conversions, Balance transfers and Cash withdrawals are excluded in Maharaja Points and spend milestone calculation for ticket vouchers.
- Birthday spends are excluded for regular Maharaja Points and 2000 Bonus Maharaja Points.
- Any reversal, refund of transaction on and conversion of transaction to EMI will lead to reversal of Maharaja Points for that particular transaction.
- For the spends done on Add on card, Maharaja Points will be accorded to the primary card holder’s account only.
- The complimentary Premium Economy Ticket Vouchers on crossing annual spends milestones will be issued to cardholder’s Maharaja Club account every billing cycle on calculation of net spends, within 5 working days from statement generation date.
- Utilisation of complimentary Premium Economy Ticket Vouchers provided on Club Vistara IDFC FIRST Credit Card will be basis availability and will come under the purview of our partner TSAL and not the Bank.
- These terms and conditions are in addition to and not in derogation to the terms and conditions as applicable to Maharaja Club members, specified on partner website www.airindia.com, which terms and conditions shall also be applicable in addition to this benefit.
- The decision of Air India and IDFC FIRST Bank with respect to the benefit will be final and binding on all the Cardholders availing this benefit.
- Air India and IDFC FIRST Bank reserves the rights to change, amend, withdraw and/or alter any of the terms and conditions of this benefit at any time without prior notice.

- This benefit shall be governed by the laws of India. Any dispute arising out of or in connection with this benefit shall be subject to the exclusive jurisdiction of the courts of Delhi.
- By availing this benefit, the Cardholder shall be deemed to have accepted all the aforesaid terms and conditions.