

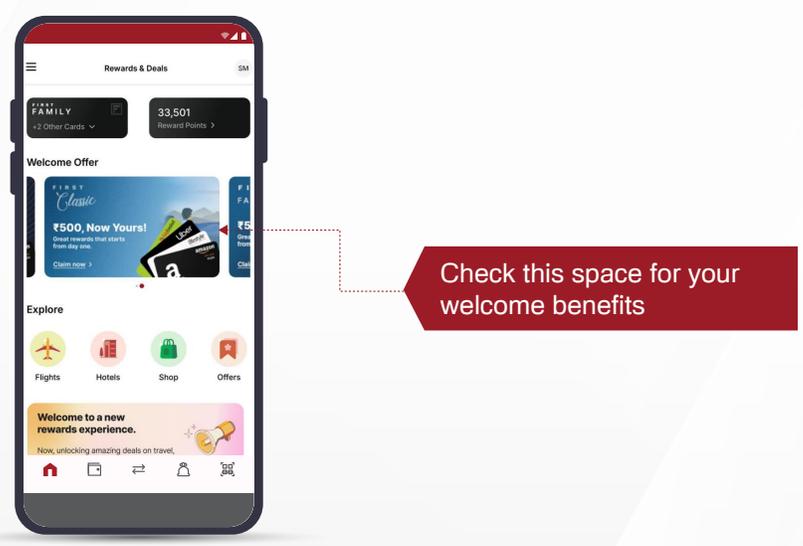
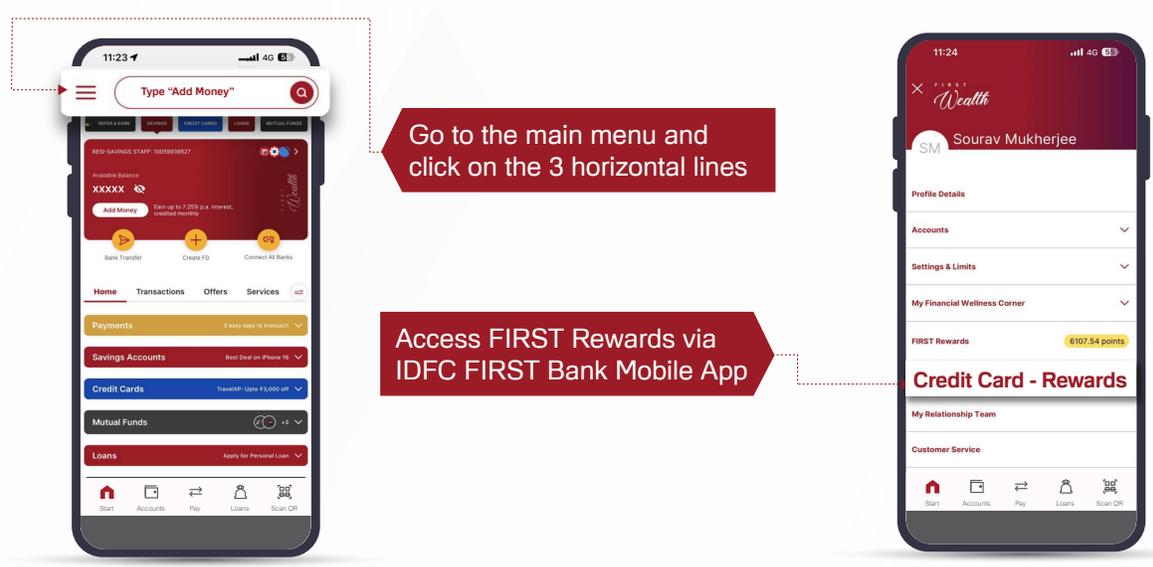
IDFC FIRST Bank Credit Cards Welcome Gift Voucher

Steps to claim the ₹500 Welcome Gift voucher upon receiving an intimation of eligibility

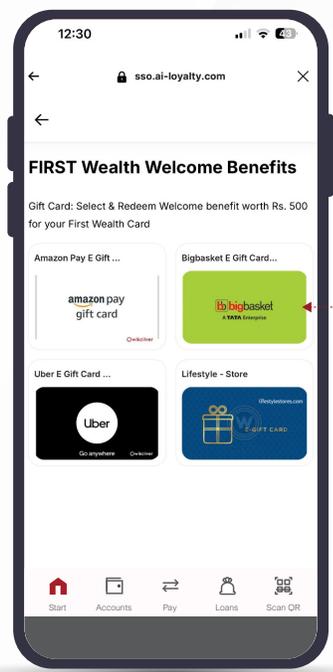
- 1 Login to the IDFC FIRST Mobile Banking App
- 2 Navigate to reward redemption platform:
 - a. Go to Credit Card >> Rewards Section >> Redeem Now

OR

 - b. Go to Hamburger (☰) in the IDFC FIRST Mobile Banking App >> Credit Card -Rewards

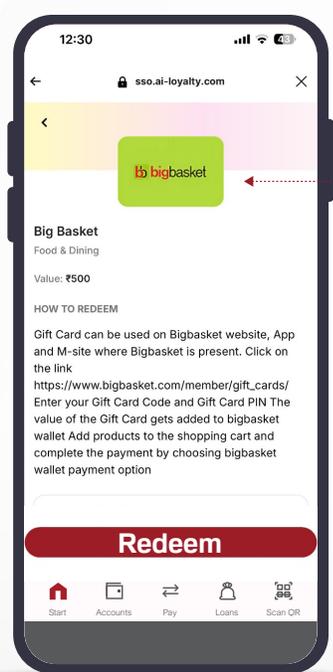


c. Select the brand of your choice for redemption out of following options:



Watch this space for welcome benefits

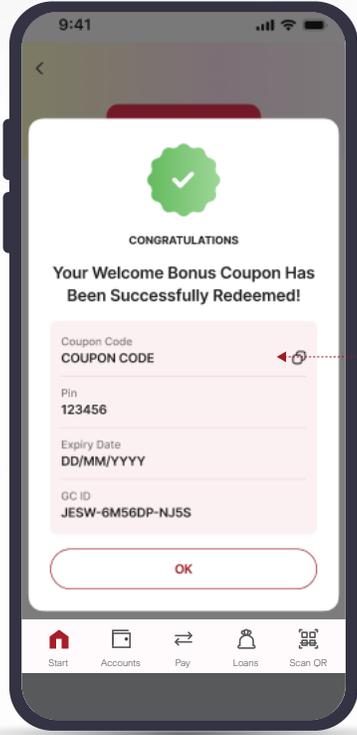
d. Confirm your selection once again:



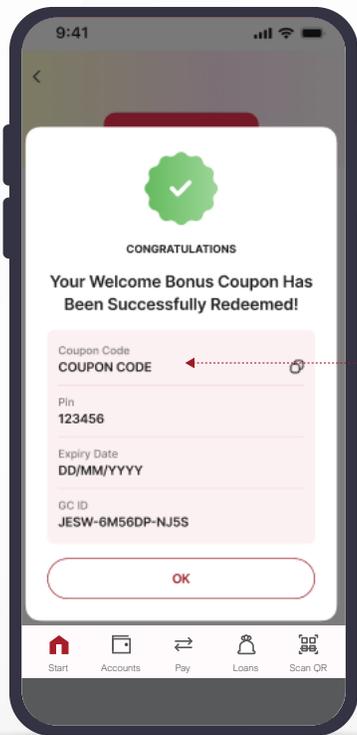
Watch this page for voucher details

Click on 'Redeem' to claim the voucher code / 'Redeem' to unlock your code

e. Check the screens below for Voucher details:

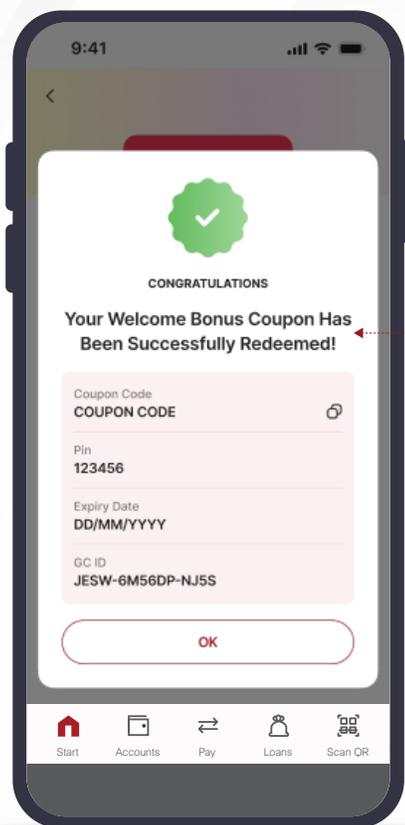


Check this page for voucher code/
The voucher code will appear here



Copy the given voucher code

f. Your welcome Voucher has been successfully redeemed:



Your welcome voucher has been successfully redeemed

OR

3

Login to the Redemption Portal through below link:

<https://my.idfcfirstbank.com/rewards/ccip>

(Accessible only on mobile device with IDFC FIRST Mobile Banking App installed)

Terms and Conditions:

Definitions:

For the purpose of these terms and conditions ("Terms and Conditions"):

"Card Member" or "Card Holder" shall mean a customer to whom the credit card facility has been granted by virtue of such customer holding the IDFC FIRST Bank Credit Card.

"Card" shall mean the IDFC FIRST Bank Credit card, which has been issued by IDFC FIRST Bank.

"Bank" shall mean IDFC FIRST Bank

"Facility" or "Programme" shall mean the Programme where IDFC FIRST Bank Credit Card Members are eligible to get a complimentary Welcome Gift/Voucher worth ₹500

"Welcome Gift "or " Welcome Benefit" or "Welcome Privilege" or "Joining Gift" or "Joining Benefit" shall all mean a complimentary Voucher worth ₹500 from the available brands for redemption in cases where eligibility criterion is met during the Benefit Period.

For all cards issued on or after 9th October'2023 -

"Eligibility Criteria" for availing the Welcome Gift of a complimentary Gift Voucher worth ₹500 is doing transactions of ₹5,000 within 30 days from the card/card account set-up date whichever is earlier. Only billed transactions shall be eligible for calculation of the eligibility criteria. Refund transactions if any shall be deducted from the total transactions amount.

For all cards issued before 9th October'2023 -

"Eligibility Criteria" for availing the Welcome Gift of a complimentary Gift Voucher worth ₹500 is doing transactions of ₹15,000 within 90 days from the card/card account set-up date whichever is earlier. Only billed transactions shall be eligible for calculation of the eligibility criteria. Refund transactions if any shall be deducted from the total transaction amount.

"Programme Period" shall mean the period commencing from the set-up of the IDFC First Bank credit card and valid for such period till which the facility is terminated by IDFC First Bank.

"Exclusions" shall mean all the cases/situations/scenarios which shall be deemed ineligible for the "Welcome Gift"

"Primary Terms and Conditions" shall mean the terms and conditions applicable to the card in addition to these Terms and Conditions.

B) Benefit/Offer

The Benefit/Offer is valid for all Card Members who meet the Eligibility Criteria and in accordance with the Primary Terms and Conditions.

Any cancellations or foreclosures on the facility before the dispatch of the Welcome Gift will amount to cancellation of the Welcome Gift Voucher to the Card Member.

A Card Member will be entitled to only one Welcome Gift Offer linked to the card billing account during the Programme Period, irrespective of the number of cards linked to the same card billing account.

The brand options given for welcome benefit redemption can change at any time purely at Bank's discretion without any prior notice.

Welcome Gift Offer is non-transferable, non-binding and non-encashable.

Bank shall not entertain any exchange or replacement related requests for the Welcome Gift items on any grounds/reasons whatsoever.

No substitutions or exchange of the Welcome Gift, other than what is detailed in the communication sent to the Card Member shall be allowed. However, Bank reserves the right to substitute and/or change the Gift or any of them on account of non-availability of Gift, without any intimation or notice, written or otherwise to the Card Member.

All visuals of the Welcome Gift in the communication sent to the Card Member are indicative only.

The Welcome Gift shall be available to the Primary Card Members only.

Replacement Cards or Re-issued Cards shall be excluded from receiving any Welcome Gift.

For cards issued on or after 9th October'2023 -

In-case a customer replaces a card within 30 days, cumulative spends of first card issued and the replaced/re-issued card linked to the same card's billing account will be considered up to 30 days and only one welcome voucher will be issued if eligible.

For cards issued before 9th October'2023 -

In-case a customer replaces a card within 90 days, cumulative spends of first card issued and the replaced/re-issued card linked to the same card's billing account will be considered up to 90 days and only one welcome voucher will be issued if eligible.

C) Terms regarding the Gift Offer and redemption process

The Gift voucher chosen with the brand partner cannot be further exchanged for other brand once chosen.

Gift Voucher needs to be redeemed at merchant on or before expiry date if any. The complete list of the brand partners at which the Gift voucher can be redeemed available on the Bank reward redemption website

No substitutions or exchange of the Welcome Gift, other than what is detailed in the communication sent to the Card Member shall be allowed.

The Card Member may however, at the time of redemption of the Gift voucher, choose the brand partner of Gift Voucher worth ₹500.

The Gift voucher may be redeemed by the Card Member only once and redemption or use of the Gift voucher against photocopy of Gift voucher shall not be valid/permitted.

An intimation email will be sent to the Card Member's registered email id within 15 working days of card member meeting the eligibility criteria.

Bank shall not be responsible for any goods ordered with the brand partner using the welcome gift voucher.

No request for exchange or replacement of the Welcome Gift will be entertained by the Bank on any grounds whatsoever.

Bank will, under no circumstances, arrange for a duplicate voucher in cases where the card member does not receive the voucher for invalid details like mobile number, email id, address etc. of the card member available with the bank. It shall be the responsibility of the card member to verify the details updated with the bank are updated

Bank reserves the right to modify/change all or any of the terms applicable to the Benefit/Offer Period without assigning any reasons or without any prior intimation whatsoever.

Bank also reserves the right to discontinue the Benefit/Offer without assigning any reasons or without any prior intimation whatsoever.

In cases where it is noticed that the card member is maliciously using the Welcome benefit process to avail more than one voucher or any other means which may cause loss to the Bank or its brand partner Bank shall reserve the right to take appropriate actions against such card member.