

Dear Customer,

At IDFC FIRST Bank, we've always believed in building something truly special.

When we began our journey as a new-age bank in 2015, our vision was clear: to bring world-class banking to every Indian - not just in metros, but across the length and breadth of the country. We also wanted to build a bank that puts customers first, does the right thing, and never stops improving.

Over the years, we've listened to you, learned from you, and designed offerings that we believe are among the best-in-the-industry. The Bank adheres to a "Near and Dear" test, ensuring its products are so customer-friendly that employees can confidently recommend them to their loved ones. Today, we offer a suite of financial products that stand out in the industry.

**India's Best Savings Account:** With **Zero Fee Banking on 36 commonly charged services**, our Savings Account has been recognised for its fairness, transparency, and customer value – [Click here to know more](#). We also are one of the few banks that offers a **Monthly Interest Credit, against the industry practice of quarterly interest credits**. In addition, we provide an **attractive interest rate** on Savings Account so that our customers can earn more and benefit from it.

We are committed to deliver greater value and a more rewarding banking experience, by updating our offerings to better serve customers who meet specific account requirements.

**Effective 1<sup>st</sup> Jan'26**, we are making the following changes to our Savings Account and Debit Card offerings:

**1. Changes in Schedule of Charges for Savings Account**

An Annual Debit Card Fee of ₹300 will be applicable. **This will be charged annually on the anniversary of your debit card issuance date.** For example, if your debit card was issued on 1<sup>st</sup> Jan'25, the annual fee will be charged on 1<sup>st</sup> Jan'26. You will continue to enjoy Zero Fee Banking on all other services. [Click here](#) to find detailed Schedule of Charges for all Savings Accounts.

**2. Changes in First Rewards Program effective 1st Jan'26**

- No Welcome Reward Points shall accrue on Debit Card activation and transactions
- No Reward Points accruals on all online and offline Debit Card transactions
- No Accelerated Reward Points on all Debit Card transactions
- We currently offer 250 reward points once per month, per bill payment. Going forward on successful payment, customers can earn 500 points per unique biller, once per month, for up to 3 months.

All accrued reward points earned, can be redeemed anytime through our mobile banking app. There will be no change in the redemption of accrued reward points.

**3. Exciting New Benefits and ways to Earn Reward Points**

- Exclusive Offers and Limited-Time Promotions: You'll now enjoy access to specially curated deals and time-sensitive promotions, designed to bring you more value and unique experiences.
- With our exclusive range of Debit Cards, we offer complimentary insurance cover, enhanced withdrawal and purchase limits and offers across dining, shopping and travel.

**4. Fair Usage Policy**

**To promote responsible usage of deposit products and associated services, the Bank will periodically define limits on certain transactions and services.** These measures are aimed at safeguarding the banking infrastructure, preventing misuse, and ensuring consistent service quality for all customers. Please [click here](#) to know more about the **Comprehensive Deposit Policy** available on our website.

We are sharing this information with you well in advance to ensure complete transparency and care.

Thank you for choosing to bank with us. We believe that creating a new-age, ethical, customer-friendly, and world-class bank for India is a shared journey, and we truly value your trust and partnership as we move forward together.

Ashish Singh  
Head - Retail Liabilities  
**IDFC FIRST Bank**

**Enjoy Zero Fee Banking with IDFC FIRST Bank Savings Accounts:**

| SN | Fee Types   | Other Banks   | IDFC FIRST Bank |
|----|---|---|-----------------|
| 1  | IMPS (Outwards)   | ₹2.5 to ₹15 per transaction   | Zero            |
| 2  | NEFT charges (outward at branches)                                      | ₹2 to ₹24.75 / transaction  | Zero            |
| 3  | RTGS charges (outward at branches)                                      | ₹15 to ₹45 per transaction  | Zero            |
| 4  | ATM transaction Charges at Other Bank ATMs                              | Financial transactions: ₹23 per transaction, beyond free limits                     | Zero            |
| 5  | ATM transaction Charges at IDFC FIRST Bank ATM                          | Financial transaction: ₹23 per transaction, beyond free limits; Non-financial: free | Zero            |
| 6  | Debit Card Issuance Charges   | ₹200 to ₹300 for first time issuance  | Zero            |
| 7  | Cheque Book re-issuance Charges   | ₹2 to ₹4 per cheque leaf, beyond free limits  | Zero            |
| 8  | Debit Card Replacement / Re-issuance charges                            | Up to ₹200  | Zero            |
| 9  | SMS Alert   | 15 paisa to 50 paisa / SMS  | Zero            |
| 10 | Cash Deposit at ATM   | ~ ₹150  | Zero            |
| 11 | Cash Deposit & Withdrawal at Branches (by number)                       | Minimum ₹150 / transaction, beyond free limits                                      | Zero            |
| 12 | Cash Deposit & Withdrawal at Branches (by value)                        | Minimum ₹150 / transaction, beyond free limits                                      | Zero            |
| 13 | Third Party Cash Deposit and Withdrawal Charges at branches             | Minimum ₹150 / transaction, beyond free limits                                      | Zero            |
| 14 | Stop Payment of Cheque charges  | ₹50 to ₹200/instance  | Zero            |
| 15 | Cheque Return - Deposited   | ₹50 to ₹100   | Zero            |
| 16 | Cheque Return - Issued  | ₹50 to ₹550   | Zero            |
| 17 | Demand Draft / Pay Order Issuance at Branches                           | ₹50 to ₹15,000 per DD / PO depending on the value of the DD / PO                    | Zero            |
| 18 | Demand Draft / Pay Order Cancellation / Revalidation at Branches        | ₹45 to ₹100 instance per DD / PO depending on the value of the DD / PO              | Zero            |
| 19 | Duplicate Statement Issuance charges                                    | ₹30 to ₹100 / instance  | Zero            |
| 20 | Duplicate Passbook Issuance charges                                     | Up to ₹100 / instance   | Zero            |
| 21 | Decline charges for Insufficient Balance at ATM                         | Up to ₹25 / transaction   | Zero            |
| 22 | Doorstep banking – Cheque & Document Pick Up – Adhoc Request            | Up to ₹100  | Zero            |
| 23 | Balance Certificate Issuance charges                                    | ₹50 to ₹100 / certificate   | Zero            |
| 24 | Interest Certificate Issuance charges                                   | ₹50 to ₹100 / certificate   | Zero            |
| 25 | Account Closure charges   | Up to ₹500 / Account  | Zero            |
| 26 | International ATM / POS Transaction charges                             | Cash withdrawal: ₹125 to ₹150 per transaction, Balance enquiry: ₹25 per transaction | Zero            |
| 27 | Standing Instruction Set up charges                                     | Up to ₹50   | Zero            |
| 28 | Standing Instruction Failure charges                                    | ₹200 to ₹250  | Zero            |
| 29 | ECS Return charges  | ₹450 to ₹550 per instance   | Zero            |
| 30 | Photo Attestation charges   | ₹50 to ₹100 / request   | Zero            |
| 31 | Signature Attestation charges   | ₹50 to ₹100 / request   | Zero            |
| 32 | Charges for Retrieval of Old Transactional Records                      | Up to ₹100 / record   | Zero            |
| 33 | Charges for any deliverable returned by courier due to negative reasons | Up to ₹50 / instance  | Zero            |
| 34 | Address Confirmation charges  | Up to ₹50 / request   | Zero            |
| 35 | I-PIN Regeneration charges  | Up to ₹50   | Zero            |
| 36 | Debit Card PIN Regeneration charges                                     | Up to ₹50   | Zero            |