

PRIVILEGES DOCUMENT

This document outlines the terms and conditions applicable to each feature of the Diamond Reserve Credit Card. You can click on any of the listed features below to directly navigate to the corresponding section within this PDF.



WELCOME BENEFITS



REWARDS



MOVIE



AIRPORT LOUNGE



RAILWAY LOUNGE



ROAD SIDE ASSISTANCE



GOLF



CFAR



INSURANCE

WELCOME BENEFIT

DIAMOND RESERVE CREDIT CARD – WELCOME BENEFIT

Offer Details:

Get ₹500 gift voucher from choice of brands like - Amazon, Bigbasket, Uber and Lifestyle on spending ₹5,000 within 30 days of card generation.

1. Login to the IDFC FIRST Mobile Banking App.
2. Navigate to reward redemption platform:
 - o Go to Credit Card >> Rewards Section >> Redeem Now,
 - OR
 - o Go to Hamburger Menu in the IDFC FIRST Mobile Banking App >> Credit Card - Rewards.
3. Login to the Redemption Portal through the link:
<https://my.idfcfirstbank.com/rewards/cclp>
 (Accessible only on mobile device with IDFC FIRST Mobile Banking App installed).

Welcome-Benefit-Claim-Process_25-04-25 V2

Terms and Conditions

A) Definitions

- **Card Member / Card Holder:** Customer holding an IDFC FIRST Bank Credit Card.
- **Card:** IDFC FIRST Bank Credit Card issued by the Bank.
- **Bank:** IDFC FIRST Bank.
- **Facility / Programme:** Programme where IDFC FIRST Bank Credit Card Members are eligible for a complimentary Welcome Gift/Voucher worth ₹500.
- **Welcome Gift / Welcome Privilege / Joining Gift / Joining Benefit:** Complimentary Voucher worth ₹500 from available brands for redemption if eligibility criteria are met.
- **Eligibility Criteria:** Transactions of ₹5,000 within 30 days from 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.
- **Programme Period:** From 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:** : Terms applicable to the card in addition to these.

B) Benefit

- 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 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.
- 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.
- 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.

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/ Period without assigning any reasons.
- 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.

REWARD POINTS

DIAMOND RESERVE CREDIT CARD – REWARDS PROGRAM

Base Reward Points

1. Earn **10 reward points** on eligible incremental spends above ₹20,000 in a monthly statement cycle.
2. Earn **3 reward points** on eligible spends up to ₹20,000 in a monthly statement cycle.
3. The following transaction categories are eligible for only **3 or 1 reward point** and are **not considered** for the calculation of 10 reward points:
 - a. **3 reward points** on Rent, Government, Wallet Load, and Education
 - b. **1 reward point** on Insurance and Utilities
4. Reward points are earned per ₹150 spent on eligible transactions.
5. **No reward points** on the following categories:
 - a. International transactions (No forex markup will be charged on these transactions)
 - b. Fuel transactions (Fuel surcharge waiver will be provided)
 - c. Transactions converted into EMI
 - d. Fees or charges and the corresponding GST
 - e. Loan on Card
 - f. Balance Transfer
 - g. Cash withdrawal transactions
 - h. Transactions valued below ₹150

Reward Points on FIRST Digital Credit Card Spends

Spends on the FIRST Digital Credit Card associated with the Diamond Reserve Credit Card earn the following reward points:

- 3 reward points per ₹150 spent on transactions valued above ₹2,000
- 1 reward point per ₹150 spent on transactions valued up to ₹2,000

Diamond Reserve Credit Card Reward Redemption Value

- 1 reward point = ₹0.25

Accelerated Reward Points on Bookings via IDFC FIRST Bank Mobile App

Get **Bonus Reward Points** (i.e., points earned over and above your regular Credit Card Reward Points on online spends) on transactions completed using your Diamond Reserve Credit Card for Flights & Hotel bookings via the **IDFC Mall section** on the IDFC FIRST Bank Mobile App, as per the following structure:

Travel Bookings	Bonus Reward Points per ₹150
Hotel	50 reward points
Flights	20 reward points

Card	Total Bonus Reward Points that can be earned in a calendar month
Diamond reserve Credit Card	8,000 reward points

Spends Category	Rewards Structure
Base Earn (for eligible transaction) (A)	<ul style="list-style-type: none"> 10 reward points/ ₹150*
Accelerated earn on Travel bookings via IDFC FIRST Bank mobile app (B)	<ul style="list-style-type: none"> Bonus 50 reward points / ₹150 (on hotels) Bonus 20 reward points/ ₹150 (on flights)
Total earn on Travel bookings via IDFC FIRST Bank Mobile App (A) + (B)	<ul style="list-style-type: none"> 60 reward points / ₹150 (on hotels) 30 reward points / ₹150 (on flights)
Reward Points/ ₹6,000 Spends on Travel bookings via IDFC FIRST Bank Mobile Ap	<ul style="list-style-type: none"> Earn 2,400 points (on hotels) Earn 1,200 points (on flights)

*Assuming you have spent ₹20,000 on eligible categories in the statement cycle and are eligible for earning 10 reward points per ₹150 on regular card purchases.

MOVIE BENEFITS

DIAMOND RESERVE CREDIT CARD – MOVIE BENEFITS

Offer Details

- Buy one ticket and get 250 off on the second ticket on District app by Zomato.
- You can use this offer to avail two free tickets during a calendar month.

Steps to Avail Offer on District Mobile App

1. Go through the regular ticketing flow for selecting the movie, cinema and show of your choice
2. To avail offer, click 'View All' offers. Select and click on 'Apply' offer on Diamond Reserve Credit Card or enter Promocode IDFCCCFW1.
3. Enter your 16 Digit credit card number and click on 'Apply Offer'.
4. An instant discount will be provided, and you will need to pay the remaining transaction amount using the same card on which you have availed the offer.
5. Your card number will auto-populate in the box.
6. To make the payment, enter remaining details like the name on the card, expiry date, and CVV.

Offer Terms and Conditions

- Use Promo code IDFCCCFW1 to book 2 movie tickets using Diamond Reserve Credit Card, and get a 100% Instant Discount for second ticket up to ₹250.
- Offer is applicable on booking of a minimum of 2 movie tickets.
- Offer will only be valid twice per user per card for every calendar month.
- Maximum discount that can be earned by a user in a month for two tickets is ₹500 in the split of up to two transactions.
- This promo code is only applicable on District app.
- The Promo code can be used to book movie tickets for any show-date.
- The offer is valid on cards with the following BIN values only: 44052350.
- Orbgen Technologies Pvt Ltd. and IDFC FIRST Bank reserve the right to disqualify any cardholder/s from the benefits of the program.
- Orbgen Technologies Pvt Ltd. and IDFC FIRST Bank reserve the absolute right to withdraw and/or alter any terms and conditions of the offer at any time.
- Cardholders shall not be entitled to compensation/benefits in any form whatsoever in lieu of the offer being availed. In case of any disputes, Orbgen Technologies Pvt Ltd. and IDFC FIRST Bank's decision will be final.

AIRPORT LOUNGE BENEFITS

DIAMOND RESERVE CREDIT CARD – AIRPORT LOUNGE BENEFITS

Offer Details

- Up to 2 complimentary visits per quarter at participating airport lounges at Indian Airports (domestic and international).
- Up to 2 complimentary visits per quarter to lounges at select Global Airport Terminals.
- This benefit will be shared between the primary cardholder and all add-on cardholders.

Spending Requirements:

1. This program is applicable only in minimum monthly spends of ₹20,000.
- Spends and cash withdrawal between the 1st and last day of a calendar month shall be considered for access in the next month.
- EMI amortization, fee, charges, and the corresponding GST will not be considered for lounge access benefit.

Fair Usage Policy

- To preserve the exclusivity and comfort of your complimentary lounge benefits, access is governed by a fair usage policy. As part of this, system-led checks may limit back-to-back usage within a short window. This ensures a seamless and elevated experience for all cardholders, without impacting genuine travel needs

Child Entry

Complimentary entry for children below two years is at the discretion of the participating lounges. Cardholders are encouraged to confirm this policy at the lounge entrance before entering.

Terms & Conditions for Indian Airport Lounge Access

This section sets out the terms and conditions governing access to participating airport lounges at domestic and international terminals located within India. The benefit is offered by IDFC FIRST Bank in partnership with EliteAssist.

1. **Eligibility and Presentation:** Present your Diamond Reserve Credit Card plus a valid same/next-day ticket or boarding pass at participating lounge entrances. The service is only available for intended cardholder and is non-transferable. The user's name on the credit card will be matched with the name on the boarding pass/air ticket to ensure access is being availed by the entitled cardholder only.
2. **Authorization and Charges:** Access to the lounges is granted upon successful authorization of the Diamond Reserve Credit Card on the electronic terminals placed at the lounges. For credit card authorization, a nominal charge of INR 2 will be deducted to verify the card's validity.
3. **Access Limitations:** This program is open only to cardholders carrying Diamond Reserve Credit Card issued in India. Each cardholder is permitted one entry per visit. Any additional guests or services will incur extra charges.
4. **Lounge Facilities:** Each lounge follows certain food offerings; customer is responsible for making prior inquiries in this respect with the lounge before entry.
5. **Lounge Facilities Maintenance:** The lounge shall make reasonable efforts to maintain a suitable environment in the lounge facilities. This includes keeping the area clean and tidy, ensuring staff are available the right to refuse entry to customers for statutory, regulatory, or airport policy reasons, including health and safety policies or fire regulations.
6. **Capacity Constraints:** Access to the lounge will be available on a first-come-first-serve basis. Access to/usage of service(s) may be subject to terms/ conditions/ restrictions imposed by the lounge and/ or governing authorities, which may change from time to time and are required to be adhered to.

7. **Lounge Operations and Access:** IDFC FIRST Bank assumes no responsibility if any particular lounge operator shuts down the lounge(s) due to reasons beyond their control. IDFC FIRST Bank or EliteServices cannot guarantee lounge access and access is subject to the operational hours of the lounge. Access may be restricted or refused under various circumstances, including when the lounge is at or near full capacity, during flight delays, when the lounge client(s) is not sober or may disturb other users or for other valid reasons at the discretion of IDFC FIRST Bank/EliteServices.
8. **Excess Lounge Access:** Lounges are available on a chargeable basis in excess of the complimentary visits or during months when lounge access has not been activated.
9. **Flight Information:** Participating airport lounges are not contractually obligated to announce flights or remind customers of their flight boarding times. Eligible customers are solely responsible for abiding by the boarding times stated on their flight tickets. The lounge will not be liable for any failure to board flights by eligible customers for any reason.
10. **Additional Services:** Eligible customers should inquire about and are responsible for paying charges for any separate services, privileges or meal/food items apart from the general free services /privileges or meal/food items offered at participating lounge.
11. **Alcoholic Beverages:** Alcoholic beverages are not part of the offer at lounges situated at domestic departure terminals.
12. **Voluntary Participation:** Cardholders are not bound to avail the offer, and any participation by the cardholder is voluntary. The terms and conditions of the lounge program are binding on the cardholder.
13. **Customer Obligations:** Customers agree to adhere to any no smoking policies in operation in any of the lounge facilities. Customers can access the lounge for up to 2 hours.
14. **Program Changes:** IDFC FIRST Bank reserves the right to modify, amend, change or revoke the program at any time without prior intimation. The list of participating lounges is subject to change from time to time.
15. **Contact Information:** For queries or assistance regarding the lounge access, customers can contact IDFC FIRST Bank at 180010888 or email at banker@idfcfirstbank.com, and EliteAssist Support Team at 18005718990 and loungeaccess@eliteassist.in
16. **Terms & Conditions:** The terms and conditions of this offer are subject to change. These terms and conditions outline the eligibility, access requirements, and limitations for cardholders wishing to enjoy airport lounge access using their FIRST Wealth Credit Card in India. Cardholders are encouraged to stay updated on any modifications to the program's terms and conditions.

Terms & Conditions for Global Airport Lounge Access:

This section covers the terms and conditions governing access to participating airport lounges at airport terminals outside India. The benefit is offered by IDFC FIRST Bank in partnership with DreamFolks.

1. **Eligibility and Presentation:** Present your DreamFolks Card along with a valid same/next-day boarding pass or air ticket at the entrance of participating lounges. Please note, certain global airport lounges require prior online booking—up to 48 hours before your visit. Such bookings can be made using Diamond Reserve Credit Card on the DreamFolks portal - <https://webaccess.dreamfolks.in/>
2. **Authorization and Charges:** Lounge access is granted upon presenting the physical DreamFolks card along with your boarding pass. If the lounge is booked through the DreamFolks portal, access will also be provided upon showing the QR code. Customer must carry the physical dreamfolks plastic to access global lounge.
3. **Access Limitations:** This program is open only to cardholders carrying Diamond Reserve Credit Card issued in India. Each cardholder is permitted one entry per visit. Any additional guests or services will incur extra charges.
4. **Lounge Facilities:** Eligible cardholders receive access to the lounge, including food and beverages, as applicable under the agreement between DreamFolks and the lounge. Cardholders are advised to check what services and facilities are covered under the lounge program.
5. **Lounge Facilities Maintenance:** The lounge shall make reasonable efforts to maintain a suitable environment in the lounge facilities. This includes keeping the area clean and tidy, ensuring staff are available the right to refuse entry to customers for statutory, regulatory, or airport policy reasons, including health and safety policies or fire regulations.
6. **Capacity Constraints:** Access to the lounge will be available on a first-come-first-serve basis. Access to/usage of service(s) may be subject to terms/ conditions/ restrictions imposed by the lounge and/ or governing authorities, which may change from time to time and are required to be adhered to.

7. **Lounge Operations and Access:** IDFC FIRST Bank or DreamFolks assumes no responsibility if any particular lounge operator shuts down the lounge(s) due to reasons beyond their control. IDFC FIRST Bank or Dream Folks cannot guarantee lounge access and access is subject to the operational hours of the lounge. Access may be restricted or refused under various circumstances, including when the lounge is at or near full capacity, during flight delays, when the lounge client(s) is not sober or may disturb other users or for other valid reasons at the discretion of IDFC FIRST Bank/Dreamfolks.
8. **Excess Lounge Access:** Lounges are available on a chargeable basis in excess of the complimentary visits or during months when lounge access has not been activated.
9. **Flight Information:** Participating airport lounges are not contractually obligated to announce flights or remind customers of their flight boarding times. Eligible customers are solely responsible for abiding by the boarding times stated on their flight tickets. The lounge will not be liable for any failure to board flights by eligible customers for any reason.
10. **Additional Services:** Eligible customers should inquire about and are responsible for paying charges for any separate services, privileges or meal/food items apart from the general free services /privileges or meal/food items offered at participating lounge.
11. **Alcoholic Beverages:** Alcoholic beverages are not part of the offer at lounges situated at domestic departure terminals.
12. **Voluntary Participation:** Cardholders are not bound to avail the offer, and any participation by the cardholder is voluntary. The terms and conditions of the lounge program are binding on the cardholder.
13. **Customer Obligations:** Customers agree to adhere to any no smoking policies in operation in any of the lounge facilities. Customers can access the lounge for up to 2 hours.
14. **Program Changes:** IDFC FIRST Bank reserves the right to modify, amend, change or revoke the program at any time without prior intimation. The list of participating lounges is subject to change from time to time.
15. **Contact Information:** For queries or assistance regarding the lounge access, customers can contact IDFC FIRST Bank at 180010888 or email at banker@idfcfirstbank.com, and DreamFolks Support Team at 18001234109 and helpdesk@dreamfolks.in
16. **Terms & Conditions:** The terms and conditions of this offer are subject to change. These terms and conditions outline the eligibility, access requirements, and limitations for cardholders wishing to enjoy airport lounge access using their Diamond Reserve Credit Card outside. Cardholders are encouraged to stay updated on any modifications to the program's terms and conditions.

RAILWAY LOUNGE BENEFITS

DIAMOND RESERVE CREDIT CARD – RAILWAY LOUNGE BENEFITS

Offer Details

- Diamond Reserve Credit Cardholders can enjoy up to 4 complimentary visits per quarter at participating railway lounges in India.
- Complimentary railway lounge access is available to both primary and add-on cardholders.
- The 4 complimentary visits each quarter are shared between them on a first-come-first-serve basis.

Spending Requirements:

- This program is applicable only in minimum monthly spends of ₹20,000.
- Spends and cash withdrawal between the 1st and last day of a calendar month shall be considered for access in the next month.
- EMI amortization, fee, charges, and the corresponding GST will not be considered for lounge access benefit.

Terms & Conditions for Railway Lounge Access:

1. Program Applicability: The program is applicable at participating railway lounges under the program and is offered to cardholders holding active IDFC FIRST Bank Credit Card. To access the participating lounges, cardholders must present their credit card and a valid train ticket at the entrance of the lounges.
2. Access and Authorization: Access to the lounges is granted upon successful authorization of the Diamond Reserve Credit Card on the electronic terminals placed at the lounges. For credit card authorization, a nominal charge of INR 2 will be deducted to verify the card's validity. Once the card is swiped successfully, it can only be used again after 24 hours from the last access.
3. Additional services: Access to the lounge is provided on a first-come-first-serve basis. Any additional services such as recliners or more will be charged separately as per operators pricing for those services.
4. Excess Lounge Access: Lounges are available on a chargeable basis in excess of the complimentary visits or during months when lounge access has not been activated.
5. Child Entry: Complimentary entry for children below two years is at the discretion of the participating lounges. Card holders are encouraged to confirm this policy at the lounge entrance before entering.
6. Additional Charges After 2 Hours: After 2 hours of lounge stay, the lounge reserves the right to charge the cardholder for respective services.
7. Guest Access: Eligible IDFC FIRST Bank cardholders can use their complimentary visit quota to bring one guest into railway lounge at no extra cost. Guests are required to present their valid train ticket and any government issued identity proof at the lounge's entrance. Failure to present these items may result in access being denied. Guest access and fees are subject to the terms and conditions of the participating lounges.
8. Complimentary Lounge Facilities: The complimentary access to the railway lounge includes the following facilities:
 - a. Two hours of lounge stay
 - b. Air-conditioned comfortable seating arrangements
 - c. One buffet meal (breakfast, lunch, or dinner as per the time of visit).
 - d. Only one buffet meal per visit will be provided to eligible cardholders.
 - e. Unlimited tea and coffee
 - f. Free Wi-Fi
 - g. Access to newspapers and magazines

9. Lounge Closure: IDFC FIRST Bank and DreamFolks assume no responsibility in case a particular lounge operator shuts down the lounge(s) for any reason beyond their control.
10. Merchantability Responsibility: IDFC FIRST Bank and DreamFolks assume no responsibility for merchantability of the services provided in the lounge. Their efforts are aimed at delivering the best possible service.
11. Program Modifications: The program can be modified, amended, changed, or revoked at any time by IDFC FIRST Bank without prior information.
12. Contact Information: For queries or assistance regarding the lounge access, customers can contact IDFC FIRST Bank at 180010888 or email at banker@idfcfirstbank.com, and DreamFolks Support Team at 18001234109 and helpdesk@dreamfolks.in.
13. Terms & Conditions: These terms and conditions outline the process and guidelines for accessing railway lounges using an IDFC FIRST Bank Credit Card with details on complimentary services and other important provisions. Cardholders are advised to keep themselves informed about any changes to these terms and conditions.

ROAD SIDE ASSISTANCE

DIAMOND RESERVE CREDIT CARD – ROADSIDE ASSISTANCE BENEFITS

Offer Details

- Complimentary Road Side Assistance (RSA) all over India up to 4 times in a year, worth ₹1399 through Global Assure for all active Diamond Reserve Credit Cardholders.

Steps to Avail

1. IDFC FIRST Bank card holder should call Toll-free Number 18005723860 to avail Emergency Road side Assistance (RSA).
2. IDFC FIRST Bank cardholder will share their full Name, Last 4 digits of card and Last 4 digits of mobile number as per Bank records.
3. Complimentary RSA service is available only for vehicles owned by the customer (vehicle must be registered in the cardholder's name).
4. Upon validation of these details, a fleet vehicle will be dispatched to the cardholder's location.
5. IDFC FIRST Bank card holder will show any own Govt ID proof / Car ID (RC Copy, PUC Certificate, Insurance Copy) to the fleet vehicle agent. RSA Service will be provided post validation and name match on Govt ID/Car ID with the name on the FIRST Bank Credit Card.
6. All the services to IDFC FIRST Bank card holder will be provided as per the below mentioned terms & conditions.
7. IDFC FIRST Bank card holder can avail up to a maximum of 4 complimentary RSA services in a year.
8. Only active cardholders are eligible for the Roadside Assistance benefit. An active card means there have been no status changes (to or from 'Normal') in the last 3–4 days.

Plan Features	Details
Towing of Vehicle on breakdown/accident	In the event Covered Vehicle suffers an immobilizing break down due to a mechanical or electrical fault or an accident which cannot be repaired on the spot, Global Assure will assist in making arrangement for the Vehicle to be towed to the nearest Authorised Service Centre, using tow trucks in the cities & corresponding covered area where available. Towing Distance - Incident to Drop 50 Kms
Alternate Battery or Jump Start	In the event Covered Vehicle is immobilized, while on trip, due to rundown battery, Global Assure will assist the Customer by organizing for a Vehicle technician to jump start the Vehicle with appropriate means. Global Assure will bear labour and conveyance costs. If the run-down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will be borne by the Customer

Plan Features	Details
Tyre Change	In the event Covered Vehicle is immobilized due to a flat tyre, Global Assure will assist the Customer by organizing for a vehicle technician to replace the flat tyre with the spare Stepney tyre of the Vehicle at the location of breakdown. Global Assure will bear labour cost and roundtrip conveyance costs of the provider. Material/spare parts if required to repair the Vehicle (including repair of flat spare Stepney tyre) will be borne by the Customer. In case the spare tyre is not available in the covered Vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for the same shall be borne by the Customer.
Breakdown support	In the event Covered Vehicle breaks down due to a minor mechanical / electrical fault / accident and immediate repair on the spot is deemed possible within the scope of services, Global Assure shall assist Customer by arranging for a vehicle technician to reach the breakdown location. Global Assure will bear labour cost and conveyance costs. Cost of Material & Spare Parts if required to repair the vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by the Customer.
Taxi Benefit	In the event Covered Vehicle suffers an immobilizing break down due to a mechanical or electrical fault or an accident which cannot be repaired on the spot, Global Assure will assist in making arrangement for the taxi. Taxi charges will be borne by the customer
Arrangement of spare keys	If the keys of the covered vehicle are locked inside the vehicle, broken, lost, or misplaced, Global Assure (upon the request of the customer) will arrange for the forwarding of another set from his/her place of residence or office by courier / in person by hand-delivery to the location of the vehicle after receiving the requisite authorizations from the Customer with regards to the person designated to hand over the same to Global Assure. The Customer may be requested to submit an identity proof at the time of delivery of the keys.
Arrangement of fuel	In the event Covered Vehicle runs out of fuel and hence is immobilized while on a trip, Global Assure will assist Customer by organizing for a Vehicle technician to supply emergency fuel (up to 5 litres on a chargeable basis) at the location of breakdown. Global Assure will bear labour and conveyance costs. The cost of the fuel will be borne by the customer.

Plan Features	Details
Extraction or Removal of vehicle	In event of vehicle being stuck in a ditch/pit/valley, Global Assure will make the arrangement to get the vehicle retrieved and towed to the nearest authorised service centre at no cost to the Customer. (Free towing to & Fro up to 50 KM)
Message relay to relatives/colleagues/emergency numbers	Global Assure will take charge of relaying urgent messages relating to the breakdown to the authorized workshop and/or service contacts. When requested, Global Assure will relay urgent messages on behalf of the Customers to a designated person of their choice.
Ambulance Referral	In the event Covered Vehicle suffers an immobilizing break down due to an accident, Global Assure will assist in making arrangement for the Ambulance. Ambulance charges will be borne by the customer
Penalty Clause	In case Global Assure is not able to service as per the agreement then Global Assure will reimburse customer cost of service ₹1000/- whichever is less.

General Exclusions:

- Any vehicle which has not been maintained regularly as per the guidelines of respective car manufacturers and thus is not in roadworthy condition.
- Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
- Any customer history where customer has twice on prior occasions misused or abused the services.
- Any event when the driver of the vehicle is found to be in any of the situations that are indicated below:
 - The state of intoxication or under the influence of drugs, toxins or narcotics not medically prescribed. For these effects, one is under the effect of alcoholic drinks when the degree of alcohol in the blood is greater than that authorized by the legislation on traffic, motor vehicle circulation, road safety, or similar ones in the country where the incident occurs.
 - Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.
- Those accidents resulting from the illegitimate removal of the Covered Vehicle.
- Those accidents or breakdowns that are produced when the Client or the authorized driver have infringed upon the regulatory ordinances as far as the requisites and number of persons transported, weight and means of things and animals that can be transported or the form of handling.
- Those happening while the vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to circulate on public roads in the country where the Covered Vehicle is found.
- Any vehicle involved in or liable to be involved in legal case prior to or post immobilization.
- Those caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported in the Covered Vehicle.
- Any public vehicle like ambulances, taxis, police vehicles and / or fire brigade vehicles and any other vehicle not used for private use are excluded of all the services coverage under these general conditions.
- Any accident or breakdown caused due to usage of the car for racing, rally and criminal activity purposes.

12. Luggage that is not sufficiently wrapped or identified, fragile luggage or perishable products, and any commercial goods carried in the Covered Vehicle.
13. Assistance to occupants of the Covered Vehicle different to those defined as beneficiaries.
14. Any animals carried in the Covered Vehicle
15. In the event of any damage during towing, the maximum liability of GLOBAL ASSURE will be of ₹5000 per incidence.
16. Events which do not render the vehicle immobilized are not covered under the program. Some examples of such events are given below:
 - i. Non-functional horn.
 - ii. Faulty gauges and meters.
 - iii. Air conditioning is not working.
 - iv. Boot cannot be opened.
 - v. Front and /or rear demisters are not working.
 - vi. Damaged door glasses.
 - vii. Broken Rear view mirror or rear windshield.
 - viii. Sunroof cannot be opened.
 - ix. Sunroof cannot be closed.
 - x. Windows cannot be opened or closed.
 - xi. Faulty Seat adjuster.
 - xii. Passenger seat belts are faulty.
 - xiii. Vehicle headlights not functional.
 - xiv. Illumination of warning lamps of any non-safety related lights/service warnings lights but vehicle not rendered immobilized.
 - xv. Electronic Vehicle security systems, if fitted as standard equipment, are faulty but do not render it immobilized or alarm is not ringing incessantly.
 - xvi. ABS light lamp glows ON.
 - xvii. Vehicle runs out of windscreen wiper fluid.
 - xviii. Front wipers are faulty.
 - xix. Rear windscreen wiper is faulty.
 - xx. Damaged or faulty fuel caps.
 - xxi. Any noises or unusual sound which does not render the vehicle immobilized.
 - xxii. Other faults in the vehicle which do not render it immobilized but need repair at the workshop.
17. The problems / situations mentioned shall not immobilize the vehicle. It is important to consider that such a program is designed for emergencies. However, as it is endeavour of GLOBAL ASSURE to provide best customer support. In any such case if GLOBAL ASSURE finds that customer's safety might be at risk or he may be in adverse situation, relevant assistance service shall be activated as a goodwill measure.
18. **Adverse weather conditions & Force Majeure:** It shall be our endeavor to support the covered vehicle promptly as per the terms of the program. However, in certain adverse weather conditions such as floods, thunderstorms, heavy rains, and other adverse conditions such as traffic congestion, political movements, civil unrest, protests etc. it may become physically impossible to provide assistance. This may affect our ability and capabilities to promptly support the vehicle though it shall be our priority to support the covered vehicle by all feasible means.
19. **Right of Refusal:** In case it is found at any stage that false information has been furnished by a Customer to enroll in the program or in case the program is misused or abused, the services may be refused by GLOBAL ASSURE to the Customer and the Customer in such cases, shall not have any right of claim against GLOBAL ASSURE or IDFC FIRST Bank

GOLF BENEFITS

DIAMOND RESERVE CREDIT CARD – RAILWAY LOUNGE BENEFITS

Offer Details

- Avail up to two (2) complimentary golf rounds or golf lessons every month for every ₹20,000 of monthly statement spends using your Diamond Reserve Credit Card.
- Avail first Complimentary Golf Round/Lesson for fresh monthly statement spends of ₹20,000.
- Avail second Complimentary Golf Round/Lesson for fresh monthly statement spends of ₹40,000 and above.

Eligible spends for Complimentary Golf Round/Golf lesson:

- All Fresh Purchase Transactions net of Refunds/reversals shall be considered as part of eligible spends.
- All Card account debits as part of Cash Withdrawals, EMI, Charges, Fees, Balance Transfer, Loan will not be part of eligible spends.
- All transactions done through FIRST Digital Card will not be part of eligible spends.

Steps to Avail the offer through our Golf Partner - Golftripz:

- Spend at least ₹20,000 in a monthly statement cycle using your Diamond Reserve Credit Card.
- Onwards the First calendar date of next month book your Golf Round/Lesson on <https://idfcfirst.truztee.com/>. Use your registered email ID with IDFC FIRST Bank and OTP sent on your email ID to log into the website. Each complimentary Golf Round/lesson benefit is valid for a period of 60 days from the day it is updated in the online account.
- You can make a Booking upon Clicking “Make a Booking” tab on the website. Choose your favourite Golf course, time slot and send your booking request. Card Validation charges of ₹2 shall be charged on the payment gateway as part of the booking request. Golftripz shall send booking request confirmation on your registered email ID
- Upon confirmation of your booking from the Golf Course, Golftripz shall send the Booking confirmation voucher on your registered email ID.
- On the booking date, show your Booking voucher/ID details to gain entry at the Golf course and enjoy your Golf round/lesson tee time

Terms & Conditions:

- This program is applicable only for the Primary Cardholders of the eligible FIRST Wealth Credit Card holder as per the benefits specified.
- Cardholders will need to sign in to the golf program account online at idfcfirst.truztee.com using the same email as registered with their IDFC FIRST Bank Credit Card account.
- The complimentary benefits(s) will be visible in the Cardholder's online account as per the eligibility criteria.
- The eligible cardholders can view the complimentary benefits(s) earned in a calendar month by the 1st of next month in their online account at idfcfirst.truztee.com.
- Each complimentary benefit is valid for a period of 60 days from the day it is updated in the online account and will need to be consumed within 60 days. The benefit expires after 60 days and cannot be extended beyond this period.
- A booking can be made as per the specified timelines by completing the booking request form and paying a Card Validation Fee of ₹2 using the Diamond Reserve Credit Card.

Booking process and rules:

- This facility / benefit from IDFC FIRST Bank is being facilitated to cardmembers through “Greenedge Enterprise Private Limited” (Truztee/Golftripz) who represents a Service provider and the bookings shall be processed through the Service provider only.
- Bookings are subject to availability.
- Bookings on weekdays & weekends are subject to minimum flight requirement.
- Bookings are valid only for the stated date & time and for the duration of the lesson/ Golf Round only.
- Client can check in with his/her name on arrival at the venue, however, in the event that the golf club requires more information, please show the confirmation details. It is mandatory to carry the booking confirmation details to the golf facility.
- Voucher needs to be given/shown during registration at the golf club to avail the service.
- Only one booking per day per cardholder can be confirmed.
- Bookings window open 14 days prior and close 3 days prior to the actual play date.
- Bookings will be processed by the golf facility between 7 to 2 days prior to the play date after which a confirmation is provided subject to availability. Booking confirmation shall be sent to the cardholder's registered email address.
- Bookings can be cancelled up to 4 days in advance to the play date (excluding the play date. For certain Golf clubs, the cancellation policy may be more stringent and will be updated time to time on the Golf booking porta

Golf course policy:

- Card member must be in possession of a valid Handicap Certificate (Maximum Handicap: 24 for Men | 36 for ladies) at the time of registration to avail the complimentary round of golf.
- Golfers are subject to golf club's rules on minimum handicap requirements, producing valid handicap certificates and any other requirements. The golf club reserves the right to reject/restrict play in the event of not fulfilling these requirements.
- Guests cannot entertain their guests/family members/friends at the golf club without explicit permission from the Golf club to do so.
- The list of Golf Clubs included in the program are subject to change without any prior notice.
- Golf Courses will not be accessible on tournament days and other holidays when it is closed for guests.
- Golf clubs will not entertain any correspondence/enquiries and/or attempts for bookings directly from the participating golfers and golf clubs will not respond directly to any such enquiries.
- Golf course terms and conditions apply and are subject to change.
- Access to the golf clubs cannot be used by the participating golfers in conjunction with any other promotional golf program or to participate in any private event, tournament or any other special golf day arrangement.
- The client will be solely liable for any violations by them of any local rules/policies of the golf clubs including behaviour on the course/property. The Service Provider will not be held liable for any such violations. The card members will be solely responsible for any damage to the golf course/property/equipment/practice areas/etc.
- Rain check policy is subject to the discretion/rules of the golf club

Inclusions and payment terms and conditions

- Only the mentioned inclusions for each golf facility viewable while making a booking is provided as part of the program.
- Any additional services are to be paid for directly at the golf facility by the Cardholder
- The Golf Rates are subject to change as golf courses periodically revise their rates. The updated rates will be communicated in case of any changes to the above stated ones.
- Guest bookings & Paid bookings can only be confirmed upon receiving the payment within the timelines mentioned in the payment due email sent to the cardholder.
- Tips & Gratuities (caddies, guide, drivers etc) are not included as a part of the program and need to be paid directly to the caddie/guide/driver.
- Weekend refers to Saturday, Sunday & Public or Bank Holidays as stated by the golf course. The rates for weekday and weekend differ.

Terms and conditions

- IDFC FIRST Bank/Greenedge Enterprises Pvt Ltd (Truztee/Golftripz) is not responsible for or liable for any action, claims, demands, losses, damages, cost, charges and expenses which the client may suffer, sustain or incur including but not limited to changes or cancellations of the services provided under this program.
- IDFC FIRST Bank/Greenedge Enterprises Pvt Ltd (Truztee/Golftripz) is not responsible for the quality of the services provided by the golf club or the golf pros.
- Other T&Cs of the golf club applies.
- IDFC FIRST Bank/Greenedge Enterprises Pvt Ltd (Truztee/Golftripz) and their partners and agents, employees, directors, officers, representatives, shareholders, host golf clubs and other suppliers of goods and services accept no liability from any and all claims for damages for death, personal injury or property damage which the golfer, his/her personal representatives, heirs, next-of-kin, assigns and insurers may have, or which may hereafter accrue, as a result of using the services provided in this program.
- IDFC FIRST Bank/Greenedge Enterprises Pvt Ltd (Truztee/Golftripz) shall not be considered liable or in default of providing the golf services if such performance is prevented by adverse conditions, which is beyond its control.
- IDFC FIRST Bank/Greenedge Enterprises Pvt Ltd (Truztee/Golftripz) role is to provide access and golf bookings to the facilities mentioned in the program. However, the Service Provider bears no direct or indirect control over the "Golf Facilities" and their internal policies, rules and service quality and hence in no way shall be held responsible for the same.
- At certain courses, it will be mandatory for visitors to accompany a club member in their flight on weekends/public holidays or on specified dates as stipulated by the golf course booking rules to get access to the golf course. Bookings without an accompanying club member will not be confirmed.
- The below golf courses require to join a club member on weekends / public holidays / during tournaments.
 - Jaypee Greens Golf & Spa Resort
 - ITC Classic Golf Resort
 - Willingdon Sports Club
 - Bombay Presidency Golf Club (Bookings are subject to availability)

Golf lesson policy:

- The golf professional assigned to the golf learning experience is based on availability and program tie ups and guests may not be able to request for specific Pros at the time of the lesson. All such requests have to be received prior to the confirmation of the booking and additional charges may apply.
- All terms & conditions of the golf club or learning facility will need to be followed.

- In general, Balls & Equipment provided during the lesson is 1 bucket of balls and 1 golf club used during the golf lesson.
- The proper dress code has to be adhered to during the golf lesson.

Golf round policy:

- The inclusions provided in the golf round will be subject to change.
- If not mentioned in "Inclusions", voucher does not include caddie fees, buggy fees, caddie tips & any other services.
- The golf clubs reserve all rights to slot in golfers to fill any vacant slots in flights without having to inform the golfers who have already made their tee time booking during weekdays or weekends.
- Golfers participating in this program shall be allowed to play with members of the club or any other Green Fee paying guests and use the benefits of this program, provided that a confirmed golf booking is held by the other players and the golf club allows clubbing of bookings. In some instances, golf club will not allow clubbing of bookings.
- All tee times should be booked in advance through Greenedge Enterprises Pvt Ltd (Truztee/Golftripz). No walk-ins or direct payment to Golf Clubs are allowed in this program.
- The minimum flight requirement on weekdays is 2 ball on a weekday and 3 ball on a weekend. In certain cases, this requirement may be different and will be communicated at the time of confirming the booking.
- Whether on weekdays or weekends (or public holidays), tee times provided for single or 2 golfers are indicative as the golf course reserves the right to hold them up for a period of time (not beyond reasonable limits) to team the golfer/s up with other golfers to optimize pace of play on the course as per the course policy or otherwise.
- This golf program is valid for golf course access only to individual golfers and is not valid for any Group Bookings.
- Golf Clubs may at any time change the inclusions for the Golf Rounds and any additional services need to be paid for directly to the Golf Club.

List of Golf Courses for Golf Rounds can be viewed here:

[IDFC First Bank Golf Rewards - Dashboard](#)

TRIP CANCELLATION COVER (CFAR)

DIAMOND RESERVE CREDIT CARD – TRIP CANCELLATION BENEFITS

What is Cancel For Any Reason (CFAR) Insurance?

- Trip Cancellation Cover or CFAR is a travel insurance that offers increased flexibility to travel plans.
- With this plan, eligible IDFC FIRST Credit Cardholders can receive reimbursement upon cancellation for bookings done on their IDFC FIRST Credit Card for the non-refundable amount for Flight/ Hotel booking during the policy period from date of policy issue till 7th May 2026.
- The coverage will include any trip cancellation for a reason not otherwise covered in the booking or any other policy.
- To be covered under the Cancel For Any Reason benefit, the customer must cancel the booking at least 24 hours before the scheduled travel date

Offer Details:

- Coverage – Trip Cancellation cover is available to both Primary & Add-On Cardholders holding the Diamond Reserve credit cards.
- They share the coverage benefits as given below:
 - › Applicable for eligible customers only
 - › Policy Period – from 8th May 2025 or Policy issuance date (whichever is higher) till 7th May 2026.
 - › Eligible Cover - ₹25,000 for Flight & Hotel booking. This cover is fungible between the two.
 - › Eligible Customers are defined as customers who have done minimum 1 transaction on their respective credit card in the calendar month preceding the start of the policy period. E.g spends in June 2025 will make you eligible for policy period 1st July 2025 till 7th May 2026.
 - › The eligible cover amount can be used across a maximum of two transactions during the policy period as defined above.

Claim Intimation and Submission Process

- Visit the Portal <https://howden.gosure.ai/web/corporate-claims>
- Customer will need to fill the relevant details on the portal including
 - › Primary Card Holder Name
 - › Booking Date
 - › Cancellation date
 - › Estimated Loss (Non-Refundable cancellation charges pertaining to the Cardholder)
 - › Nature of Loss: Hotel / Flight / Hotel + Flight
 - › Contact details: Mobile Number registered with Bank
 - › Email ID registered with bank
 - › Travel Details – From and To
- Customer will need to Upload required Documents on the Portal including;
 - › Claim Form
 - › Claim Supporting documents - Booking confirmation document for Flight/ Hotel Booking, Cancellation confirmation for Flight/ Hotel
 - › IDFC FIRST Bank Credit card statement highlighting the transaction for Hotel booking/Air ticket purchase
 - › Claim Bill – Cancellation of booking /ticket indicating cancellation charges applicable.
 - › Cancel cheque copy in name of Primary Cardholder for Refund of the amount
 - › KYC documents

- › The required documents given upon is indicative, additional documents may be asked by Insurance company at the time of claim
- › Intimation of claims can be done through email to Howden India Insurance Brokers India Pvt. Ltd to below mentioned email Ids. Submission of documents may also be forwarded to the below email id
 - » Email ID - howdenindia.idfcfirstclaims@howdengroup.com

Terms and Conditions

- Available to the Primary & Add-on Cardholder for bookings done through their IDFC FIRST Bank Credit cards. This benefit is shared between the Primary and Add-On Cardholder for maximum of 2 cancellations.
- For a travel booking to be eligible for CFAR, the booking would have to be done post policy issuance and the booking & cancellation will have to be during the policy. Communication from the Bank through SMS/EMAIL will be done confirming the activation of policy.
- Coverage will be available on cancellations done at least 24 hours prior to the travel / stay date.
- The coverage is not applicable for No Shows for Flight/Hotel stays.
- Available to the cardholder for the portion of the non-refundable amount for Hotel/Flight Booking which is not refunded by the merchant post cancellation.
- Pro-rata Refund of the cancellation charges which is applicable for the Primary cardholder's booking will be refunded back as part of the Trip Cancellation cover.
- Cover will not include refund of any discount offer/cashback/voucher (Provided by Bank or Merchant) which has been used by the cardholder as part of the booking.
- Cover is only applicable for amounts pertaining to Flight Ticket/Room Rates for Hotel Booking. Coverage not available for other charges (like re-scheduling charges paid for flight/hotel booking, Food/beverage charges, Taxi, Sightseeing, City Tour, Entertainment & Games and other such miscellaneous charges) even if they have been paid as part of the Flight/Hotel charges booking amount.
- Cover is for a maximum 2 transactions per eligible customer during the policy period covering Domestic / International flights and Domestic / International hotels.
- Cover for hotel bookings is Applicable for 4 star / 5 star hotels only.
- Not applicable for Villa, Homestay/Bed & breakfast/Guest house and other such lodging facilities.
- Claim intimation should be within 30 days from date of cancellation
- Documents submission for the respective claim to be done within 60 days of cancellation.
- Claim settlement to be processed within 30 days of submission of all required documents.
- The refundable amount would be credited in the Bank account shared by the customer at the time of claim settlement.
- At the time of raising a claim the applicable IDFC FIRST credit card should be active with no overdue amount on any credit Card issued to the Primary and Add-on Cardholder by IDFC FIRST Bank.
- Cancellation Coverages (Trip Cancellation and Interruption): Flight cancelled by Customer due to below reason are covered.
 - › Insured Person's serious injury or sudden sickness requiring minimum three days' hospitalization
 - › Insured Person's spouse or parent or child serious injury or sudden sickness requiring minimum three days' hospitalization
 - › Serious injury or sudden sickness requiring minimum three days' hospitalization of Insured person's wife or child who were booked to travel with the Insured person and who is also insured with the Insurer
 - › Due to terrorism, Natural calamities, Cyclone, flood, storm etc.
 - › Due to Any Personal Reason. The reason can be anything. There is no definition for personal reason.

INSURANCES

DIAMOND RESERVE CREDIT CARD – INSURANCE BENEFITS

Offer Details

Complimentary Insurance Coverages – Below insurance coverages are available to IDFC FIRST Bank Cardholders through their Insurance partner New India Assurance. The empaneled broker for the policy who shall also assist the cardholders/legal nominees with the Insurance claims is Marsh India Insurance Brokers India Pvt Ltd.

Terms & Conditions

- The Card Member may be offered various insurance benefits from time to time by IDFC FIRST Bank through a tie up with the Insurance Company. In all cases of claim, the Insurance Company will be solely liable for settlement of the claim and the Card Member will not hold IDFC FIRST Bank responsible in any manner whether for compensation, recovery of compensation, processing of claims or for any other reason whatsoever.
- All insurance benefits will be applicable only in case the said IDFC FIRST Bank Credit Card has been used at least once for a Purchase or ATM withdrawal transaction in the last 30 days prior to the happening of the unforeseen event.
- All insurance benefits are available on both the Primary and Add on Cards.
- Travel insurance covers international travel only and only when the ticket is purchased using the said IDFC FIRST Bank Credit Card.
- The insurance claim proceeds may be placed in escrow by the Insurance Company at the direction of IDFC FIRST Bank until satisfactory discharge of all outstanding liabilities on the Card by the Card Member.
- In the event of the Card facility being terminated, for whatever reason, all such insurance benefits shall automatically and ipso facto cease to be available from such date of cessation of membership.
- Insurance is the subject matter of solicitation. The insurer for the cover as aforesaid is New India Assurance. The policy is governed by the terms and conditions laid down by New India Assurance. IDFC FIRST Bank is not responsible for processing of claims and all claim related queries need to be taken up directly with New India Assurance. Insurance is underwritten by New India Assurance. Servicing of the policy and adjudication of claims is sole responsibility of New India Assurance and IDFC FIRST Bank can not be held liable for the same. The services mentioned are only an indication of the covers offered.
- IDFC FIRST Bank may at any time (at its sole discretion without giving any prior notice thereof) modify, suspend, withdraw or cancel these insurance benefits and there will be no binding obligation on IDFC FIRST Bank to continue these benefits

Complimentary Coverages for Diamond Reserve Credit Card	Sum Insured
Card Liability Cover - Covers for Lost Card Liability, Counterfeit, Skimming, Phishing, and Online Fraud Protection for transactions on Cardholder's IDFC FIRST Bank Credit Card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card	₹50,000
Personal Accident including - Covers accidental death or Permanent Disability due sudden, unforeseen and involuntary event caused by external, visible and violent means. Claim under this cover is payable only once irrespective of the number of cards held by the cardholder. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card	₹10,00,000
Credit Shield - Cover in respect of the debits established against the Cardholder resulting only from the use of the IDFC FIRST Bank Credit Card by the Cardholder in the event of an accidental death of the Cardholder. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card	₹50,000
Purchase Protection - Cover against Standard Fire and Allied perils and Burglary in residential premises of the cardholder as per the records of the Bank only. Cover is valid for 60 days from the date of purchase. Cover valid for purchases on IDFC FIRST Bank Credit Card only. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card	₹50,000
Travel Insurance covering Loss of Checked - In Baggage, Delay in Flight, Delay of Checked-In Baggage, Loss of Passport and documents - Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card	Loss of Checked-In Baggage - USD 500
	Delay In Flight - USD 300
	Delay of Checked-In Baggage - USD 100
	Loss of Passport and other documents - USD 300
Personal Air Accident - Covers Air accidental death arising out of Aircraft, scheduled Airlines etc. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card	₹1,00,00,000

Lost Card Liability:

- Fraudulent utilization of lost or stolen covered card including at point of sale and merchant establishments transactions are covered.
- PIN based transactions are not covered.
- Any PIN based transactions (like ATM withdrawal, Purchase, Internet and telephone etc) are covered provided the Pin is acquired under duress by unauthorized person.
- Coverage of cards forgotten by the customer in the ATM will be covered provided the card is used by unauthorized person using card no. & CVV.
- Tap & Pay cards are covered. Please note these cards do not require PIN for authentication.

Skimming/Counterfeit/Duplicate cards:

- Losses arising out of unauthorized/ fraudulent transactions on Counterfeited/skimmed card on ATM/POS/ EDC terminal/E-commerce anywhere in the world.
- Any PIN based transactions (like ATM withdrawal, Purchase, Internet and telephone etc) are covered provided the Pin is acquired under duress by unauthorized person.
- Losses arising out of duplicate or counterfeit cards as issued by the Bank created without the Card holder's knowledge.
- Counterfeit Card shall mean a Card which has been embossed or printed to pass off as a Card issued by the Bank which is subsequently altered or modified or tampered with without consent of the Bank.
- Tap & Pay cards are covered. These cards do not require PIN for authentication

Online Fraud Protection/Phishing:

- Phishing/ account takeover Fraudulent loss or damage arising due to Information obtained by Unauthorized Access to sensitive information such as Usernames, passwords and any card details by masquerading as a trustworthy entity in an electronic communication which is not owned, operated or contracted by the Insured or the Insured's Bank Card processor.
- The coverage covers all online fraudulent utilization of Credit Cards using the authorized CVV (Card Verification Value Code)/PIN issued to the Cardholder by the Bank.
- PIN verified transactions are covered provided the Pin is verified due to Online Fraud /Phishing.

GENERAL EXCLUSIONS:

- Fraudulent transactions done by person known to the cardholder
- All Losses arising from breach of 2nd level authorizations
- Claim due to deliberate breach of law
- Gross Negligence
- Any failed/ duplicate/ declined transactions by host website/ authorized bank
- Any losses arising due to server hacking or data breach

General Terms and Conditions

- Card holder should block/cancel the card as soon as practicable, but not more than 7 days from the date of notification of fraud transaction via SMS/Card statement/Email/Net Banking or by any other means.
- Police complaint copy to be waived off till amount of ₹1 Lakh, also online cyber-crime police complaint to be accepted for domestic / international transactions.

Personal Accident/Permanent Disability

- Covers accidental death or Permanent Disability due to sudden, unforeseen and involuntary event caused by external, visible and violent means. Claim under this cover is payable only once irrespective of the number of cards held by the cardholder.

- PA Death / Permanent Disability : Minimum 1 transaction in a month i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card.
- Claim under this cover is payable only once irrespective of the number of cards held by the card holder.
- In the event of Insured having multiple cards, the Personal Accident claim would be payable on one card only, with maximum benefit (highest sum insured).
- Personal Accident covers accidental death/disability due to sudden, unforeseen, unexpected, unusual and involuntary event caused by external, visible and violent means, which occurs at an identifiable time and place during the period of insurance
- Terrorism is covered.
- Death due to participation in dangerous sports activities, attempted suicide, self injury, or under influence of intoxicating liquor or drugs or any kind of natural death will not be covered

Personal Air Accident

- In the event of Air accidental death arising out of Aircraft, schedule Airlines etc. as defined under the policy the claim would be payable only if the ticket is purchased from the covered card.
- Minimum 1 transaction in a month i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card.
- Claim under this policy is payable only once irrespective of the number of cards held by the card holder.
- In the event of Insured having multiple cards, the Personal Accident claim would be payable on one card only, with maximum benefit (highest sum insured).
- Claim would be payable only if the same is intimated to the Insurance company within 60 days from the date of accidental death.
- Pilots, Armed Forces, Police, Air crew are not covered

Credit Shield:

- Cover in respect of the debits established against the Cardholder resulting only from the use of the Credit Card by the Cardholder in the event of an accidental death of the Cardholder.
- Minimum 1 transaction in a month i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

Purchase Protection:

- Cover against Standard Fire and Allied perils and Burglary in residential premises of the cardholder as per the records of the Bank only. Cover is valid for 60 days from the date of purchase. Cover valid for purchases on Bank credit cards only. Cover for residential address of the card holder in India as per the records of the Bank.
- Minimum 1 transaction in a month i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card.
- The Insurance company shall indemnify the valid cardholders for any item purchased using the Credit card anywhere in the Geographical Area when such items is in transit from the place of purchase to the residence of the card holders and when the item is contained in the residence of the cardholder when such item is lost or destroyed due to fire, burglary, theft, riot and strike, malicious damage, and by accidental external means for a period of 60 days from the date of purchase of such item.
- Cover is valid for 60 days from the date of purchase 5. Jewellery, perishable items are not covered.
- STFI, RSMD, SRCC are covered.
- Cover for residential address of the card holder as per the Bank records of the cardholder only.
- Earthquake, Terrorism are not covered.
- Mysterious disappearance is not covered

Loss of checked in Baggage:

- Compensation up to Sum Insured will be paid in the event of the Insured suffering a total loss of Baggage while on a Journey that has been checked by an International Airline for an International flight.
- Insured will be reimbursed for the expense incurred for emergency purchase of basic essential items (Clothes, toothpaste, toothbrush etc.) in the event his baggage is lost. Invoice is not required for claim.
- Valuables are not covered. Valuables shall mean photographic, audio, video, computer, telecommunication and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, furs and articles made of precious stones and Metals
- No partial loss or damage shall be compensated.
- Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

Delay of Checked in Baggage-

- Insured will be reimbursed for the expenses incurred for emergency purchase of basic essential items (Clothes, toothpaste, toothbrush etc.) in the event that he suffers a delay of Baggage of more than 12 hours from the scheduled arrival time at the destination for delivery of Baggage that has been checked by an International Airline for an International flight.
- A non-delivery certificate or PIR must be obtained immediately from the international airline which must be submitted to the company in the event of a claim hereunder.
- No Compensation Certificate from international airlines would be required to be submitted at the time of claim. Claimant should provide the invoices of basic essential items purchased during the event.
- Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

Loss of Passport and travel related documents:

- Covers for reimbursement of expenses incurred in procuring travel related documents namely Passport / Visa. All cost incurred in procuring including application fees for the lost passport including any travel documents such as Visa in event of a loss.
- Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

Delay in Flight :

- Compensation up to Sum Insured will be paid in event an international flight of an international Airline in which the Insured is travelling arrives at the destination after 12 hours from the scheduled arrival time. Proof of delay of flight must be provided by obtaining the Certificate(s) from the concerned authorities.
- Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

Exclusions:

The Insurance Company shall not be liable to make any payment for any claim under this Benefit of the Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

1. Delayed arrival of the Insured Person or Travelling Companion
2. Any delayed departure caused by a Strike or industrial action known to exist or capable of being anticipated at the time the Trip was booked
3. If the Common Carrier is taken out of service on the instruction of the Civil Aviation Authority, or any other governmental authority
4. Any flight of an international or National Airline for an international inbound flight to Republic of India
5. Any loss or damage resulting from or arising out of or in connection with terrorism or terrorist activity
6. On duty Pilots, armed forces, police, air crew are not covered

General Exclusions for all Insurance Coverages:

- Any flight of an International or National Airline for an international inbound flight to Republic of India.
- No partial loss or damage shall be compensated.
- Valuables in the baggage will not be covered.
- Any loss or damage, resulting from or arising out of or in connection with terrorism or terrorist activity.
- On duty Pilots, armed forces, police, air crew are not covered.
- Any act of terrorism is not covered.
- Death due to participation in dangerous sports activities, attempted suicide, self-injury, or under influence of intoxicating liquor or drugs, or any kind of natural death will not get covered in the policy.
- Jewelry, perishable items are not covered.
- Earthquake, Terrorism is not covered.
- Mysterious disappearance is not covered.
- Gross Negligence is not covered.
- Any claim due to deliberate breach of law would not be payable.
- Any losses arising due to bank server hacking or data breaching of bank.
- Fraudulent transactions done by person known to the cardholder

Claim intimation period:

1. Card Liability Covers (Covers for Lost Card Liability, Counterfeit/Skimming/Phishing and Online Fraud Protection) : Cardholders should report the claim within 24 hours of the incidence.
2. Personal Accident Cover: Cardholder/Nominee has to report the claim within 90 days from the date of death/Permanent disability and documents should be submitted within 60 days from the date of intimation to insurance company.
3. All other Insurance Covers Cardholders should report the claim within 30 days from the date of incident. Claim documents are to be submitted by Card holder within 60 days from the date of intimation.

Claim Process for Card Liability Cover (Covers for Lost Card Liability, Counterfeit/Skimming/Phishing and Online Fraud Protection)

- Block / Hotlist the card by calling IDFC FIRST Bank helpline no. 1800 10 888 within 24 hours of discovering unauthorized transactions.
- In case of Lost / stolen / skimming of Card, file a Police intimation / FIR within 24 hours of discovering unauthorized transactions. Requirement of FIR/Diary register (Noting) is not mandatory for Lost Card Liability/Fraud upto INR 1,00,000
- The cardholders can call IDFC FIRST Bank helpline no. 1800 10 888 or write at banker@idfcfirstbank.com to report the fraudulent transactions.
- The Bank/Insurance Company shall investigate the unauthorized transactions and inform the cardholder about the claim process and required documentation.
- The findings of the Bank or Insurance Company investigation will be final and binding on the customer.

Steps to claim for Personal Accident/Air Accident/ Credit Shield/ Purchase Protection/Travel Insurance**For Personal Accident and Air Accident:**

- In the event of loss of life of Cardholder due to the Accident, legal nominee must intimate the Bank and Marsh India.
- IDFC FIRST Bank helpline no. 1800 10 888 IDFC FIRST Bank Email Id : banker@idfcfirstbank.com
- Marsh India Email IDs : Sumetra.Ezava@marsh.com ; Hiren.Shirsat@marsh.com
- Claim Reporting Timelines: Intimation to Bank/Marsh India should be made within 90 days from the date of accident.
- Claim documents are to be submitted within 60 days from the date of intimation to Marsh India at Sumetra.Ezava@marsh.com ; Hiren.Shirsat@marsh.com

For Credit Shield, Purchase Protection and Other Travel Insurance Related Claims:

- In the event of loss Cardholder must intimate the Bank and Marsh India.
- IDFC FIRST Bank helpline no. 1800 10 888
- IDFC FIRST Bank Email Id : banker@idfcfirstbank.com Marsh India Email IDs: Sumetra.Ezava@marsh.com ; Hiren.Shirsat@marsh.com
- Claim Reporting Timelines for Cardholder: Intimation to Bank/Marsh India should be made within 30 days from the date of Incident
- Claim documents are to be submitted by Card holder within 60 days from the date of intimation to Marsh India at Sumetra.Ezava@marsh.com ; Hiren.Shirsat@marsh.com

Claim Document Submission:

Step 1	<p>Cardholder will intimate the claim via email to Marsh India Insurance Brokers India Pvt. Ltd. at below given ids</p> <p>To - Ezava, Sumetra Cc- Shirsat, Hiren</p> <p>The below details need to be included in the intimation mail.</p> <ul style="list-style-type: none"> • Card Number • Name of the Cardholder • Claim amount • Date of Incident • Type of Claim • Date and time intimation to Bank / Marsh India
Step 2	<p>Claim reference number will be shared to the Cardholder post registration of the claim. Cardholder can use claim reference number for claim tracking purpose</p>
Step 3	<p>Once claim is notified/registered; Cardholder must share the documents for Claim settlement to Marsh India Insurance Brokers/ New India Assurance within above given timelines</p>
Step 4	<p>All claim documents should be couriered to below given Address:</p> <p>Sumetra Ezava</p> <p>Marsh India Insurance Brokers Pvt. Ltd.</p> <p>11201-02, Tower 2B, One World Centre, Jupiter Mills Compound,</p> <p>Senapati Bapat Marg, Prabhadevi, Mumbai 400 013</p>
Step 5	<p>Scanned copy of original claim documents should be emailed to the below mentioned email ids.</p> <p>To - Ezava, Sumetra - Sumetra.Ezava@marsh.com</p> <p>Cc - Shirsat, Hiren - Hiren.Shirsat@marsh.com</p>
Step 6	<p>Claims will be processed within 30 working days after submission of all the documents mentioned in the Below list.</p> <p>Customers can also connect with below contact person at New India Assurance for queries on Insurance claims.</p> <p>Name - Dillip Sahoo</p> <p>Contact No.- 022 26633289</p>

CLAIM DOCUMENTATION FOR LOST CARD LIABILITY CLAIMS:

1. Claim form dully filled and signed by the claimant
2. Card copy
3. Latest account statement (for the month of loss)
4. Passport copy, if loss at international location, i.e. all pages covering departure from India Immigration stamp to return back in India Immigration along with first and last page of passport.
5. Incident report by Bank
6. Copy of Dispute letter given by the Customer to Bank.
7. Police Intimation / FIR copy for claims above ₹1 lacs

FOR PERSONAL ACCIDENT CLAIM

1. Claim form dully filled and signed by the nominee- Original
2. Destroyed card copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Copy of Death Certificate- Notarized/Attested by Gazette officer
4. Copy FIR Copy- Notarized/Attested by Gazette officer
5. Post-mortem Report or Viscera Report- Notarized/Attested by Gazette officer
6. Copy of Panchnama (Spot and/ or Inquest) -Notarised/ Attested by Gazeted officer
7. If claim amount> ₹1lakh, AML Documents - Notarised/ Attested by Gazetted Officer (Pan Card Copy, Address Proof, 2 Passport color photos of claimant)
8. Indemnity cum declaration bond on a ₹50 / 100 /- stamp paper (Legal heir certificate)- Original)
9. Consent letter from other legal heirs on a ₹50 / 100 /- stamp paper (No objection certificate by other legal heirs) – Original
10. NEFT mandate form duly filled in by the claimant and verified by bank with cancelled cheque of the nominee-Original (for direct fund transfer)

FOR AIR ACCIDENTAL CLAIM

1. Claim form dully filled and signed by the nominee- Original
2. Destroyed card copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Copy of Death Certificate- Notarized/Attested by Gazette officer
4. Copy FIR Copy- Notarized/Attested by Gazette officer
5. Post-mortem Report or Viscera Report- Notarized/Attested by Gazette officer
6. Copy of Panchnama (Spot and/ or Inquest) -Notarised/ Attested by Gazeted officer
7. If claim amount> ₹1lakh, AML Documents - Notarised/ Attested by Gazetted Officer (Pan Card Copy, Address Proof, 2 Passport colour photos of claimant)
8. Indemnity cum declaration bond on a ₹50 / 100 /- stamp paper (Legal heir certificate)- Original)
9. Consent letter from other legal heirs on a ₹50 / 100 /- stamp paper (No objection certificate by other legal heirs) – Original
10. NEFT mandate form duly filled in by the claimant and verified by bank with cancelled cheque of the nominee-Original (for direct fund transfer)
11. Air Ticket & Account statement highlighting the transaction for Air ticket purchase.
12. Certificate from Airline authority, in case of Air accident

FOR PURCHASE PROTECTION CLAIM

1. Original Claim form duly filled and signed
2. Credit Card Copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Proof of purchase (Original Bills)
4. Copy of FIR
5. Bank statement highlighting the purchase was made through IDFC FIRST Bank Credit Card

FOR CREDIT SHIELD CLAIM

1. Original Claim form duly filled and signed by Bank
2. Credit Card Copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Copy of Death Certificate
4. Bank Statement highlighting Outstanding Amount

FOR LOSS OF CHECKED IN BAGGAGE

1. Claim form duly filled in and signed by the claimant: Original
2. Card copy
3. Complete Passport copy, if loss at international location
4. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
5. Boarding pass and Journey tickets: Original
6. Property irregularity report (PIR) : Original
7. No compensation certificate from Airlines; Original Invoices for the expenses incurred for the purchase of basic essential items in view of the loss: Original

FOR DELAY IN CHECKED IN BAGGAGE

1. Claim form duly filled in and signed by the claimant: Original Card copy
2. Complete Passport copy, if loss at international location
3. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank Boarding pass and Journey tickets: Original
4. No compensation certificate from Airlines; Original Invoices for the expenses incurred for the purchase of basic essential items in view of the loss: Original
5. Declaration from Airline for the duration of delay or missed flight/ baggage

FOR LOSS OF DOCUMENTS

1. Claim form duly filled in and signed by the claimant: Original
2. Card copy
3. Complete Passport copy, if loss at international location
4. FIR Copy: Notarised/ Attested by a Gazetted officer
5. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
6. Boarding pass and Journey tickets: Original
7. Local Embassy confirmation for loss of passport

FOR DELAY IN FLIGHT

1. Claim form duly filled in and signed by the claimant: Original
2. Card copy
3. Complete Passport copy, if loss at international location
4. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
5. Boarding pass/Journey tickets: Original
6. No Compensation certificate from Airlines: Original
7. Declaration from Airline for the duration of delay in flight.

AGREED PANEL OF SURVEYORS

An Agreed Surveyor clause to form part of the policy which would imply in an event of a claim appointing any one of the surveyors from the list below:

1. Adept Surveyors, Mr. Saurabh Agarwal
2. N Kothhari & Co
3. Sudhir Tandon

***The above documentation is tentative in nature. Insurer may choose at its discretion to request more documents for settlement purposes. Customer needs to submit the required documents/revert of queries within 15 Working days to the Insurance company**