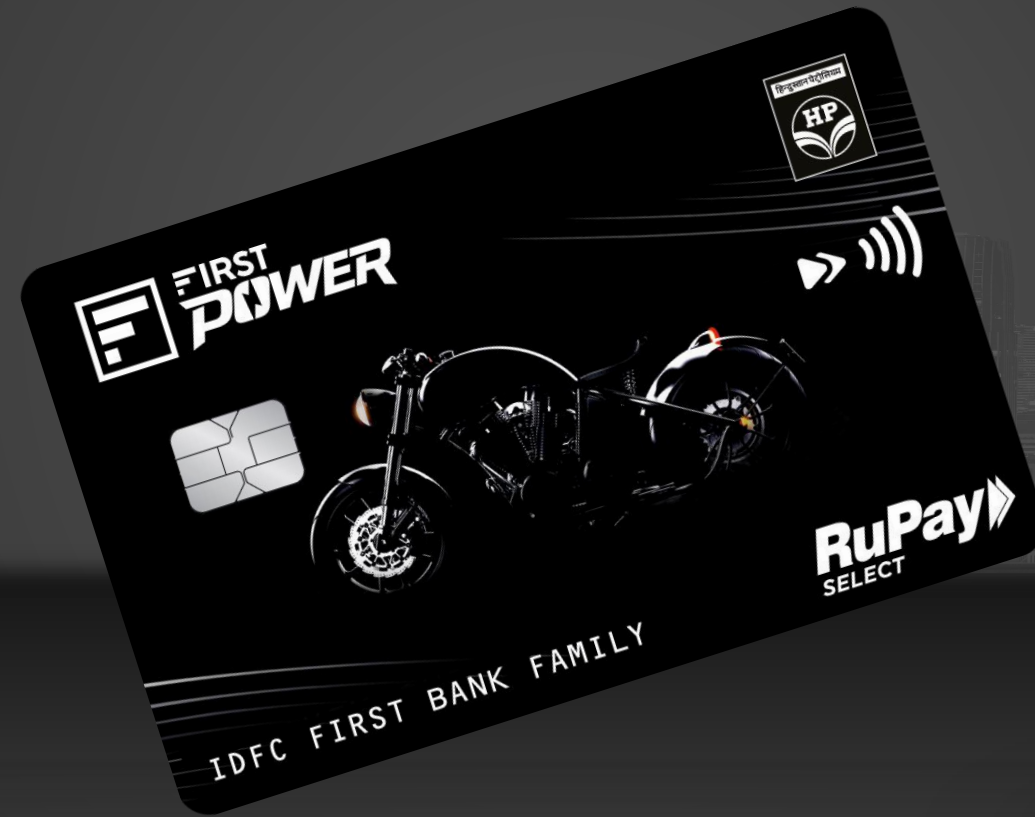


Get Ready For A Powerful Ride!



THE OPEN ROAD BECKONS,

Especially when
you are fueled by

FIRST POWER



Designed keeping your
***MOBILITY, UTILITY
& LIFESTYLE***
needs in mind

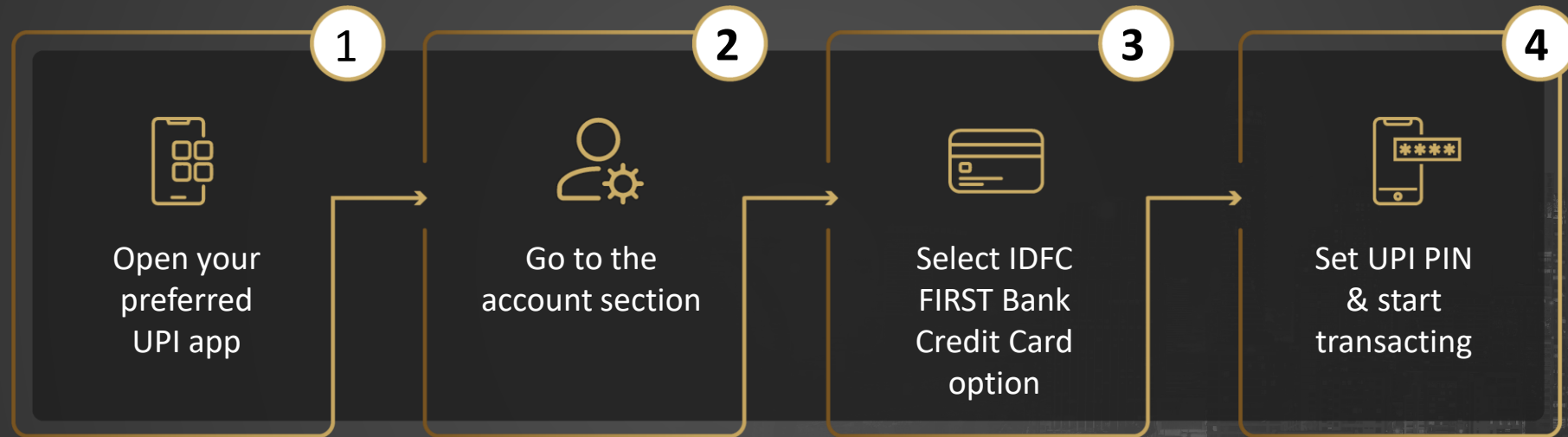


This power-packed card
keeps up with you

***THROUGHOUT
YOUR FAST-
PACED LIFE.***



Your Credit Card powered for



■ Earn 3X Rewards on your UPI spends

■ Interest free credit period of up to 45 days

■ EMIfy your UPI spends of ₹2,500 & more

POWER PACKED SAVINGS



The **HPCL IDFC FIRST Bank credit card** brings savings on all your expenses – from mobility to utility to all other everyday expenses

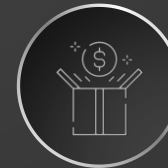
FIRST
POWER



3.5% savings on Fuel spends
+
1.5% savings on HP Pay App



2.5% savings on IDFC
FIRST FASTag recharges



2X Rewards on UPI
and other spends



2.5% savings on
Grocery & Utility

Savings provided
in the form of
Reward points

Exclusions
applicable on
Rewards

Monthly cappings
applicable

Refer [Rewards
Program](#) section
for more
information

POWERFUL PRIVILEGES

TO ACCOMPANY YOUR LIFESTYLE NEEDS



JOINING BENEFITS TO GIVE YOU JUMP-START*

₹250 worth benefit# on 1st transaction HPCL fuel transaction of ₹250 or above

5% Cashback (up to **₹1,000**) on on the transaction value of 1st EMI conversion**



PRIVILEGES TO KEEP YOU COVERED

Complimentary Roadside Assistance worth **₹1,399**

₹2 Lakh Personal Accident Cover



*Within 60 days of card set-up

**Within 30 days of card set-up

#Please note- For cards setup till June 9, 2025, the benefit is given as cashback. For cards setup June 10, 2025, onwards, the benefit is given as gift voucher

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Combined with our
***FEATURES LIKE NO
OTHER***

STANDARD FEATURES LIKE NO OTHER



Never expiring
Rewards



Dynamic Interest
rates



Interest-free ATM
cash withdrawals
for up to 45 days



Annual fee reversal
on spending ₹50,000
in a year



EMIfy your purchases,
transactions and
balances above ₹2,500



Enjoy convenient
balance transfer
facility

REWARDS PROGRAM



3.5% savings on Fuel spends
=
21X Rewards

Only on transaction done at

- HPCL authorized fuel stations
- HP Pay wallet upload
- Pay by QR code using credit card in HP Pay app

Max
700 Rewards = ₹175 /month

+

1.5% savings per ₹100 as Happy coins on all fuel purchases through HP Pay App by HPCL



2.5% savings on IDFC FIRST FASTag recharges
=
15X Rewards

Only on transaction done through

- FIRST forward app
- IDFC FIRST Bank Mobile Banking app

Max
200 Rewards = ₹50 /month



2.5% savings on Grocery & Utility
=
15X Rewards

Grocery & Utility transactions classified basis Merchant Category Codes received in transaction data

Max
400 Rewards = ₹100 /month



2X Rewards on UPI and other spends

Excluding transaction done on Fuel, Utility, Grocery, IDFC FIRST FASTag, EMI, Cash withdrawal, Insurance

No Capping

1X = 1 Reward per ₹150
1 Reward = ₹0.25

SAVINGS SUMMARY



65+ litres

Worth free fuel annually
through savings!

Category	Annual Spends in (₹)	Savings (₹)
Fuel	60,000	2,100
HP Pay Savings		900
Welcome Benefit- 1 (Gift Voucher)		250
IDFC FIRST FASTag Recharge	6,000	150
Grocery & Utility	24,000	600
Other Spends	18,000	60
Annual Fee Reversal	-	199
Welcome Benefit - 2 (EMI Cashback)	20,000	1,000
Complimentary Roadside Assistance	-	1,399
Merchant offers and discount	-	1000
Total	1,28,000	7,658
Fuel worth (@ ₹105)		72.9 litres



APPLY NOW

Important Information

- Fuel stations considered as HPCL authorized basis Merchant IDs (MIDs) shared by HPCL & configured with IDFC FIRST Bank. Fuel transaction rewards will be applicable for Authorized HPCL Fuel stations basis the valid MIDs shared by HPCL.
- Reward points will not be credited in case the MIDs passed to bank is not part of the MIDs list shared by HPCL.
- HPCL & IDFC FIRST Bank will be the final authority regarding MIDs not identifiable
- Rewards on UPI transactions are not applicable for Fuel, Insurance, and EMI categories.
- Minimum transaction value of ₹150 required to be eligible to earn rewards
- Eligible grocery & utility transactions are identified basis the Merchant Category Code (MCC) received with the transaction data.
- IDFC FIRST FASTag Recharge are eligible done using IDFC FIRST Bank Mobile Banking App or FIRST Forward App.
- UPI and all other retail spends exclude Insurance premium payments, fuel spends, EMI transactions, ATM cash withdrawals. Reward points are also excluded on HPCL fuel, utility & grocery spends and IDFC FIRST FASTag

Important Information

- Fuel stations considered are HPCL authorized basis Merchant IDs (MIDs) shared by HPCL & configured with IDFC FIRST Bank.
- HPCL & IDFC FIRST Bank will be the final authority regarding MIDs not identifiable.
- Fuel transaction rewards will be applicable for Authorized HPCL Fuel stations basis the valid MIDs. Reward points will not be credited in case the MIDs passed to bank is not part of the MIDs list shared by HPCL.
- Rewards on UPI transactions are not applicable for Fuel, Insurance, and EMI categories.
- Minimum transaction value of ₹150 required to be eligible to earn rewards.
- HP Pay wallet load transactions NOT used at HPCL retail outlets for Fuel will not qualify for savings up to 5%.
- For using HP Pay App for fuel payment, scan the QR code available at the respective HPCL fuel station and make payment using FIRST Power Credit Card by selecting the payment gateway as credit card.
- 1% fuel fee shall be applicable on fuel transactions if fuel spends in a statement cycle exceed ₹30,000. MCCs to be considered - 5172, 5541, 5542, 5983
- 1% surcharge (min Rs. 249) shall be levied on education payments done through the 3rd party apps. MCCs to be considered- 8299, 8211, 8241, 8244, 8249, 8220

Important Information

- FIRST Power Credit Cardholders can earn 1.5% value back as Happy Coins when you make payment using your HPCL Co-branded FIRST Power Credit Card by IDFC FIRST Bank. Below are the two types of payment eligible for Happy Coins

a) HP Pay wallet upload

Earn 6 Happy Coins every ₹100 spent for wallet upload using FIRST Power Credit Card

- 3 Happy Coins will be credited on wallet upload
- 2 Happy coins will be credited within 30 days of wallet upload
- 1 Happy coin will be credited on HPCL fuel payment using wallet balance

b) Pay by QR at HPCL Fuel Station

Earn 6 Happy Coins on every ₹100 spent through Pay by QR using your FIRST Power Credit Card

- 4 Happy Coins will be credited on HPCL fuel payment using FIRST Power Credit Card
- 2 Happy Coins will be credited within 30 days of HPCL Fuel payment

- Cardholders can reach out to HP Pay Support Team in case of any issue with the HP Pay Application or Happy Coins

Email: care@hppay.in

Toll Free Helpline: 1800 1039 811