

Get Ready For A Powerful Ride !



THE OPEN ROAD BECKONS,

ESPECIALLY WHEN YOU ARE FUELED BY



FIRST POWER+



Power packed savings



Powerful Privileges



Combined with our hero features like no other!

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

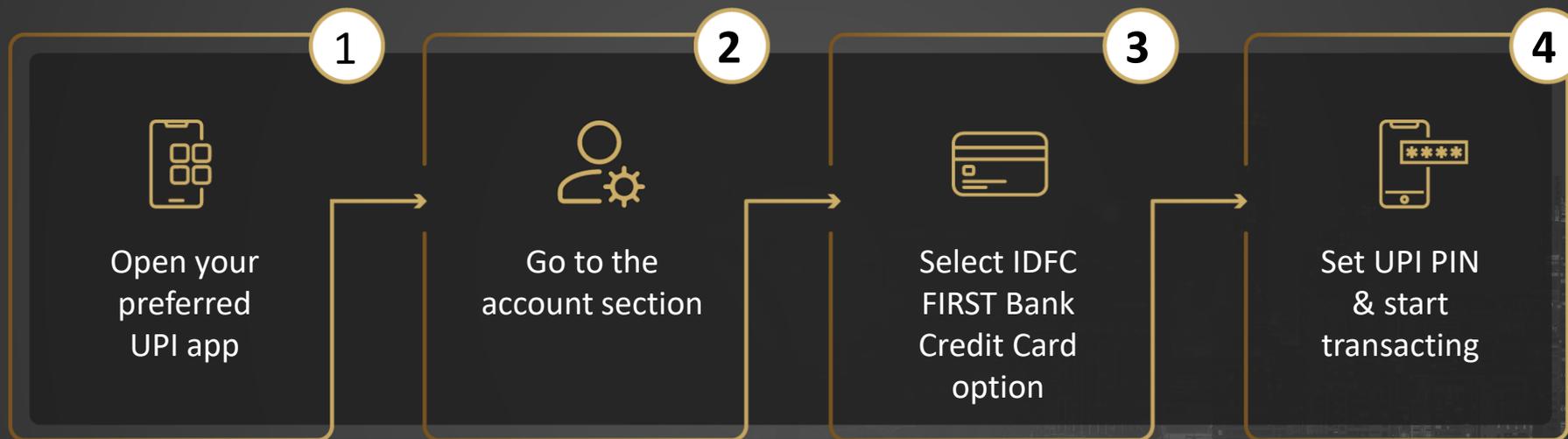


This power-packed card
keeps up with you

**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+



5% savings on Fuel spends
+
1.5% savings on HP Pay App



5% savings on IDFC FIRST FASTag recharges



3X Rewards UPI and other spends



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

₹500 worth benefit# on 1st HPCL fuel transaction of ₹500 or above*

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

LIFESTYLE PRIVILEGES

25% discount on movie tickets up to **₹100**, once every month

Domestic airport lounge access, once every quarter

PRIVILEGES TO KEEP YOU COVERED

Complimentary Road- Side 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



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
₹1,50,000 in a year

AND CONVENIENCE LIKE NO OTHER*



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



Enjoy convenient
balance transfer
facility

REWARDS PROGRAM



5% savings on Fuel spends
=
30X 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
2400 Rewards = ₹600 /month

+

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



5% savings on IDFC FIRST FASTag recharges
=
30X Rewards

- Only on transaction done through
- FIRST forward app
 - IDFC FIRST Bank Mobile Banking app

Max
200 Rewards = ₹50 /month



5% savings on Grocery & Utility
=
30X Rewards

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

Max
400 Rewards = ₹100 /month



3X Rewards on UPI and other spends

- Excluding transaction done on HPCL Fuel, Utility, Grocery, IDFC FIRST FastTag, EMI, Cash withdrawal, Insurance

No Capping

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

SAVINGS SUMMARY



175+ litres

Worth free fuel annually
through savings!

Category	Annual Spends in (₹)	Savings (₹)
Fuel		6,000
HP Pay Savings	1,20,000	1,800
Welcome Benefit 1 – (Gift Voucher)		500
IDFC FIRST FASTag recharge	12,000	600
Grocery & Utility	24,000	1,200
Other Spends	24,000	120
Annual Fee Reversal	-	499
Welcome Benefit 2 - (EMI Cashback)	20,000	1,000
Complimentary Roadside Assistance	-	1,399
Merchant Offers & Discount	-	1000
Movie Discount	-	1,200
Complimentary Dom. Airport Lounge Access	-	3,600
Total	2,00,000	18,918
Fuel worth (@ ₹105)		192.5 litres



APPLY NOW

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 6.5%.
- 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 ₹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