

Gaj: Credit Card

Joining Fee Payment Benefit

Terms & Conditions

The Gaj: Credit Card from IDFC FIRST Bank offers the below mentioned benefits on payment joining fee payment. These benefits are available once per customer, lifetime.

1. 12,500 Reward Points.
2. 25% off (up to ₹5,000) on bank-curated 5-star properties through the Travel & Shop section of the IDFC FIRST Bank Mobile App, issued on spending ₹1,00,000 within 60 days from card generation.

1. 12,500 Reward Points

Overview

IDFC FIRST Bank ("the Bank") offers eligible Gaj: Credit Card customers 12,500 Reward Points upon successful payment of the applicable joining fee (₹12,500 + GST).

Reward Points Credit

- Reward Points will be credited to the customer's account within 30 days from the date the joining fee payment is successfully posted.
- All Reward Points awarded under this benefit are subject to the Gaj: Credit Card Rewards Program Terms & Conditions.

One-Time Eligibility

- The Joining Fee Payment Benefit is applicable once per customer, on a lifetime basis.
- If the card is closed and later re-applied for or re-issued, this benefit will not be granted again, irrespective of tenure, previous card status, or reapplication channel.

Conditions for Benefit Validity

- This benefit is applicable to the primary cardholder only.
- If the card is closed, blocked, suspended, or becomes delinquent, any pending or uncredited Reward Points under this benefit shall be forfeited.

25% Off Up to ₹5,000 off on Select 5 Star Hotels

Overview

IDFC FIRST Bank ("the Bank") offers eligible Gaj: Credit Card customers a single-use hotel coupon providing 25% off, up to ₹5,000, on select 5-star hotels available under the "Travel & Shop" section of the IDFC FIRST Bank Mobile App.



Eligibility

- The customer must complete ₹1,00,000 in eligible net retail spends within 60 days from the card generation date. Eligible spends will include transactions made on the primary Gaj: Credit Card, the associated FIRST Digital Credit Card, and any add-on Credit Cards. The following will not be counted towards eligible spends:
 - o Fees or charges (including GST)
 - o Loan-on-Card transactions
 - o Balance Transfer transactions
 - o Cash withdrawals
 - o Transactions that are authorised but subsequently cancelled or reversed
 - o Instalment postings of transactions converted to EMI
- The joining fee must be paid and must not be reversed at any point prior to coupon usage.

One-Time Eligibility

- The Joining Fee Payment Benefit is applicable once per customer, on a lifetime basis.
- If the card is closed and later re-applied for or re-issued, this benefit will not be granted again, irrespective of tenure, previous card status, or reapplication channel.

Coupon Issuance

- The coupon will be issued within 30 days of the customer meeting the eligibility conditions.
- The coupon will appear in the Travel & Shop section on the IDFC FIRST Bank Mobile App.
- The coupon is valid for 180 days from the date of issuance.

Coupon Usage Conditions

- The coupon is single-use and non-transferable.
- Applicable only on the Mobile App and only on hotel properties identified as eligible by the Bank. List of eligible hotels [click here](#)
- Hotel availability is subject to inventory, and the list of eligible hotels may be updated periodically.
- The entire booking amount must be paid using the Gaj: Credit Card.
- Reward points redemption is not permitted on transactions where the coupon is applied.
- The coupon cannot be combined with any other offer, discount, or promotion.
- The coupon will be revoked or rendered invalid (whether issued or pending issuance) if:
 - o the joining fee is reversed,
 - o the Gaj: Credit Card is closed, suspended, delinquent, or blocked as per regulatory or Bank policies, or
 - o any misuse, fraud, or abuse of the benefit is identified.
- Revoked coupons will not be reinstated.



Expiry

- The coupon automatically expires 180 days from issuance, if unused.
- No expiry communication will be sent to the customer.
- Expired coupons will not be reinstated or replaced.

Booking Conditions

- All standard Credit Card Terms & Conditions and the Travel Specific Terms & Conditions (as amended from time to time) mentioned on the platform would apply.
- If a booking made using the coupon is cancelled by the customer, the coupon will not be reinstated, regardless of refund outcome.

General Terms

- The Bank may modify, suspend, or withdraw the benefit at its discretion without prior notice.
- All decisions made by the Bank regarding the benefit are final and binding.

