

Hello Cashback Credit Card – Product Feature Document

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Definitions

“Add-on Card” – shall mean an additional Card issued to a person nominated by the Primary Cardmember

“Add-on Cardmember” – shall mean a person to whom the Add-on Card is issued and the liability for payment of dues thereunder is of the Primary Cardmember

“Applicant” – shall mean person(s) who has/ have applied for a Hello Cashback Credit Card to IDFC FIRST Bank

“Application” – shall mean an application for Hello Cashback Credit Card by the Applicant or Cardmember to IDFC FIRST Bank through various modes of applying, including but not limited to, duly signed and filled physical Card application form, tele-application (over a recorded phone line) and electronic medium (Internet/ email)

“Bank” – shall mean IDFC FIRST Bank Limited, a company registered under the Companies Act, 2013 and a Banking Company within the meaning of the Banking Regulation Act, 1949 having its Registered Office at KRM Tower, 8th Floor, No: 1, Harrington Road, Chetpet, Chennai – 600031

“Bonus Cashback” – shall mean the cashback which the Cardholder will earn over and above the usual Cashback on spends

“Card” or “Credit Card” – shall mean the Hello Cashback Credit Card (Primary/Add-on) issued by Bank to the Cardmember on his / her request

“Card Account” or “Credit Card Account” – shall mean any eligible account(s) opened and maintained by the bank for operations through the use of the Card, simultaneously with issuance of the Card. The Card Account includes Primary Card and all Add-on Cards, if any.

“Card Anniversary Year” – for the first anniversary year shall mean a period of 12 months commencing from the Credit Card Account setup date. The second anniversary year shall mean a period of 12 months commencing from the first anniversary date, and likewise for each subsequent anniversary year.”

“Cardholder” or “Cardmember” – shall refer to the Primary Cardmember and all Add-on Cardmembers, if any, including their respective renewal card/s OR replacement card/s.

“Cardholder Agreement” – shall mean the agreement executed between the Bank and the Cardholder governing the terms and conditions for the use of the Credit Card.

“Cashback” – shall mean the monetary reward credited to the Credit Card Account where 1 Cashback = ₹1

“Cashback Posting Date” – shall mean the date on which Cashback will be posted; which is 1 day after Payment Due Date

“Credit Limit” – shall mean the maximum credit that can be availed on the Card Account at any point in time. Credit Limit shall be inclusive of domestic limit as well as international limit. Domestic limit is the value of maximum credit limit assigned for domestic transaction.

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“Eligible spends” – shall be identified as purchases qualifying for Cashback. Transactions excluded from Cashback earn are ATM Cash withdrawals, EMIs, Fuel spends and UPI spends done via other third-party application platforms

“Essential spends” – shall refer to FASTag recharges, Railway spends, Utility spends, Rental spends, Jewellery spends, Wallet spends, Insurance spends, Education spends, Gift Card spends and spends on Government Services categories. These spends along with online fuel spends will not count towards the ₹10,000 Online spends milestone.

Category	Merchant Category Code
Utility	4814, 4816, 4899, 4900
Rent	6513
Wallet	6540, 6541
Insurance	5960, 6300, 6381
Education	8299, 8211, 8241, 8244, 8249, 8220
Gift Cards	5947
Government services	9211, 9222, 9311, 9399, 9402, 9405
Railway	4111, 4112, 4011
FASTag	4784
Jewellery	5051, 5094, 7631, 5944

Any material change to earn/exclusion logic that adversely affects Cardholder’s Cashback eligibility shall be communicated with prior notice through email/SMS/in-app notifications and shall take effect prospectively.

“Incremental Online spends” – shall mean the portion of Eligible Spends that exceed the threshold amount specified for a higher Cashback rate which is over and above ₹10,000 within a Statement Cycle

“Minimum Amount Due (MAD)” – shall mean the minimum amount, which needs to be paid by the payment due date as stated in Statement

“Net spends” – shall refer to the total value of Eligible spends in a Statement Cycle after deducting all reversals, including refunds, cancellations, chargebacks, or any other transaction that reduces the original spend amount. It shall be used for the purpose of calculating Cashback across all spend categories.

“Offline spends” – shall refer to purchases made by the Cardholder at physical stores or merchant outlets using the Credit Card by swiping, inserting, or tapping the Card at a Point-of-Sale (POS) machine. These are purchases where the Card is used in person.

“Online spends” – shall refer to purchases made using the Credit Card on any website, mobile application, or digital payment platform. These are purchases where the Card details are entered or saved online and the payment is completed through an internet-based checkout. Online purchases shall be identified basis the online indicators sent by network and the acquirer. The merchant category codes are defined by the network and are subject to change basis their discretion and such changes shall be implemented basis communication from the network without any requirement for intimation/information to the Cardholders

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“Payment Due Date (PDD)” – shall mean the date on/ before which Cardmember has to make the payment to Bank

“Point-of-sale’ (POS)” – shall refer to the place where a Cardholder executes the payment for goods or services. It can be in a physical store, where POS terminals and systems are used to process Card payments or a virtual or Online sales point such as a computer or mobile electronic device

“Primary Card” – shall mean the Credit Card issued to Primary Cardmember

“Primary Cardmember” – shall mean and include the Applicant and / or any authorized Cardmember

“Spends” – includes all the purchases made by the Cardholder excluding ATM Cash withdrawals, monthly EMIs, Balance transfer transactions, fee and charges.

“Statement” – shall mean the statement sent by Bank to the Cardmember at periodic intervals indicating the payments credited, the transactions debited to the Cardmember’s Account and charges as applicable (if any) along with payment required by the payment due date as applicable

“Statement Cycle” or “Billing Cycle” – shall mean the period between the generation of two consecutive billing Statements. This is the period for which Cashback will be calculated

“Statement Date” – shall mean the date on which Statement is generated

“Terms and Conditions (T&Cs)” – shall mean the terms and conditions as contained herein and any amendments thereto and/or as agreed by the Cardmember vide/ through the Application and/or such terms and conditions as may be issued or intimated by the Bank from time to time

“Total Amount Due” or “Total outstanding” – shall mean the total outstanding amount on the Card account due to the Bank, including but not limited to charges, fees and any other amounts that may be charged by the Bank from time to time in a Billing Cycle

“UPI spends on IDFC FIRST Bank Mobile App” – shall mean the UPI transactions done via IDFC FIRST Bank mobile application

“Travel spends on IDFC FIRST Bank Mobile App” – shall mean the spends made on platform from where flights and hotels can be booked from the Bank’s mobile application. It is accessible directly from the homepage of the mobile App

Use of the terms ‘him’, ‘he’, ‘she’, ‘his’, ‘her’ or similar pronouns shall, where the context so admits, mean the ‘Cardmember’

Below conditions govern the product features applicable on the Hello Cashback Credit Card issued by IDFC FIRST Bank. By using the Card, the Cardholder agrees to be bound by these conditions.

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Cashback Structure

Below is the structure in which Cardholder can earn Cashback.

Category No.	Category	Cashback
1	Online spends <= ₹10,000	3%
	Incremental Online spends (>₹10,000)	5%
2	Offline spends	1%
3	UPI spends on IDFC FIRST Bank Mobile App	1%
4	Essential spends (FASTag recharges, Railway spends, Utility spends, Rental spends, Jewellery spends, Wallet spends, Insurance spends, Education spends, Gift Card spends and spends on Government Services categories)	1%
5	Travel bookings made via IDFC FIRST Bank Mobile App	Bonus 1%

Spends on ATM Cash withdrawals, EMIs, fuel spends, and UPI spends done via other third-party application platforms will not earn Cashback

Illustration 1:

The following illustration will indicate the **calculation of Cashback** earned by Cardholder in Statement Cycle basis the spend category.

This is for illustration purpose only. The actual values may vary according to terms.

Assumptions:

1. Cardmember has paid all previous dues in full and does not have any amount outstanding in the Card Account
2. The Statement Date is 22nd November 2025, and the Payment Due Date is 7th December 2025

The following is the list of transactions done in the Card Account

Date	Transaction	Mode (Cashback%)	Amount (Dr)	Cashback to be credited*
1-Nov	Apparel purchase	Online (3%)	₹7,000	₹210
3-Nov	Restaurant bill	Offline (1%)	₹4,000	₹40
8-Nov	Mobile purchase	Online*	₹15,000	₹690*
9-Nov	Movie ticket	UPI (1%)	₹1000	₹10
10-Nov	Railway ticket	Essential Category (1%)	₹5,000	₹50

* Cashback of 3% till spends of ₹ 10,000 & 5% on Incremental Online spends above ₹ 10,000 i.e. 3% of ₹ 3,000 + 5% of ₹ 12,000 = ₹ 690

The Eligible Cashback will be posted on PDD + 1 on payment of MAD by Cardholder on or before PDD

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Cashback eligibility

- Cashback will be posted in Card Account only when the Minimum Amount Due (MAD) is realised on or before Payment Due Date (PDD). (Refer Illustration 2)
- Cashback will be credited 1 day after PDD, subject to payment realisation of at least the MAD on or before the PDD. If for any reason the MAD is not realised by the PDD, Cashback earned for the Statement Cycle will be forfeited. (Refer Illustration 3)
- Cashback will be credited in the Statement subject to the above-mentioned eligibility
- A Cardholder is eligible for Cashback as long as his/her Card Account and all linked accounts are valid and in good standing i.e. there are no amounts overdue at the time of Cashback posting.

Illustration 2:

The following illustration will indicate the date on which the **Cashback will be posted** in the event Minimum Amount Due is paid by the Payment Due Date.

This is for illustration purpose only. The actual values may vary according to terms.

Assumptions:

1. Cardmember has paid all previous dues in full and does not have any amount outstanding in the Card Account
2. The Statement Date is 22nd November 2025, and the Payment Due Date is 7th December 2025
3. Eligible Cashback as per the spends in Card Account is ₹ 660

The following is the list of transactions done in the Card Account

Date	Transaction	Amount (Dr)	Amount (Cr)	Balance
10-Nov	Apparel Purchase	₹15,000		₹15,000
15-Nov	Restaurant bill payment	₹5,000		₹20,000
18-Nov	Grocery Purchase	₹6,000		₹26,000
22-Nov	Statement Date			
	Total Amount due	₹26,000		
	Minimum Amount due	₹520		
30-Nov	Payment into Card account		₹600	₹25,400
7-Dec	Payment Due Date			
8-Dec	Cashback credit		₹660*	₹24,740

* Eligible Cashback is posted on PDD + 1 i.e. 8th Dec since Cardholder made successful payment of MAD before PDD

Illustration 3:

The following illustration will indicate when **Cashback will not be posted** i.e. in the event where Minimum Amount Due is **not paid** by the Payment Due Date.

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This is for illustration purpose only. The actual values may vary according to terms.

Assumptions:

1. Cardmember has paid all previous dues in full and does not have any amount outstanding in the Card Account
2. The Statement Date is 22nd November 2025, and the Payment Due Date is 7th December 2025
3. Eligible Cashback as per the spends in Card Account is ₹ 660

The following is the list of transactions done in the Card Account

Date	Transaction	Amount (Dr)	Amount (Cr)	Balance
10-Nov	Apparel Purchase	₹15,000		₹15,000
15-Nov	Restaurant bill payment	₹5,000		₹20,000
15-Nov	Retail Purchase	₹235		₹20,235
18-Nov	Grocery Purchase	₹6,000		₹26,235
22-Nov	Statement Date			
	Total Amount due	₹26,235		
	Minimum Amount due	₹525		
7-Dec	Payment Due Date			
8-Dec	Payment into Card account	₹1534		₹27,769

Since MAD was not received by PDD, Cardholder will not qualify for Cashback for this Statement Cycle. Accordingly, the Cashback will be forfeited.

Cashback calculation

- Maximum Cashback that can be earned in a Statement Cycle through spends in Online spends (Category 1) is ₹ 1,000 (Refer Illustration 4)
- Maximum Cashback that can be earned across all Eligible spends in a Statement Cycle is ₹1,500 (Refer Illustration 4)
- Cashback shall be computed only on net Eligible spends up to the Cardholder's Credit Limit as on the Statement Date. Any spends exceeding the Credit Limit in the same cycle will not qualify for Cashback calculation. (Refer Illustration 5)
- Cashback for transactions to be calculated only for settled transactions
- If a purchase or transaction is refunded, cancelled, or reversed, any Cashback credited in relation to such transaction shall be debited from the Card Account. The reversals to also follow the capping logic as followed on Cashback earn.
- If in a Statement Cycle the net Cashback calculated is less than zero, then such net Cashback will be debited irrespective of MAD payment (Refer Illustration 6)
- At the time of Cashback posting the Cashback calculation will be done on the Net spends for each of the 5 spend categories as mentioned above, i.e., reversals will be accounted for calculating Net spends
- Cashback calculation of one Statement Cycle will be independent and will have no bearing on the Cashback calculation of the prospective/retrospective Statement Cycle

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Illustration 4:

The following illustration will indicate the scenario when **Cardholder has attained the maximum limit of Cashback** earned in Statement Cycle basis the spend category. This is for illustration purpose only. The actual values may vary according to terms.

Assumptions:

1. Cardmember has paid all previous dues in full and does not have any amount outstanding in the Card Account
2. The Statement Date is 22nd November 2025, and the Payment Due Date is 7th December 2025
3. Cardholder has paid atleast MAD by PDD

The following is the list of transactions done in the Card Account

Date	Transaction	Mode	Amount (Dr)	Cashback calculated	Cashback to be credited [#]
1-Nov	Apparel purchase	Online (3%)	₹10,000	₹300	₹300
3-Nov	Restaurant bill	Offline (1%)	₹4,000	₹40	₹40
8-Nov	Mobile purchase	Online (5%)	₹15,000	₹750	₹700*
9-Nov	Movie ticket	UPI (1%)	₹1000	₹10	₹10
10-Nov	Jewellery purchase	Offline (1%)	₹50,000	₹500	₹450**

* Since maximum Cashback that can be earned on Online spends (Category 1) is ₹ 1,000; Cashback earned for mobile purchase is capped at ₹ 700

** Since maximum Cashback that can be earned in a Statement Cycle is ₹ 1,500; Cashback earned for jewellery purchase is capped at ₹ 450

[#]The Eligible Cashback will be posted on PDD + 1 on payment of MAD by Cardholder on or before PDD

Illustration 5:

The following illustration will indicate the **calculation of Cashback in case spends in a Statement Cycle exceed Credit Limit** basis the spend category.

This is for illustration purpose only. The actual values may vary according to terms.

Assumptions:

1. Cardmember has paid all previous dues in full and does not have any amount outstanding in the Card Account
2. The Statement Date is 22nd November 2025, and the Payment Due Date is 7th December 2025
3. The Credit Limit is ₹ 30,000
4. Cardholder has paid atleast MAD by PDD

The following is the list of transactions done in the Card Account

Date	Transaction	Amount (Dr)	Amount (Cr)	Cashback calculated	Cashback to be credited [#]
1-Nov	Apparel purchase	₹10,000		₹300	₹300

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3-Nov	Restaurant bill	₹4,000		₹40	₹40
4-Nov	Mobile purchase	₹10,000		₹500	₹500
5-Nov	Rent Payment	₹6,000		₹60	₹60
7-Nov	Repayment received		₹30,000		
15-Nov	Retail Purchase	₹10,000		₹10	₹0*

*Cashback is computed only on spends up to the Credit Limit as on the Statement Date. Since the total spends in the Card Account has reached ₹ 30,000 on 5th Nov, any further transaction in the Statement will not earn any further Cashback.

#The Eligible Cashback will be posted on PDD + 1 on payment of MAD by Cardholder on or before PDD

Illustration 6:

The following illustration will indicate the scenario where the **Net Cashback in a Statement Cycle is less than zero**

This is for illustration purpose only. The actual values may vary according to terms.

Assumptions:

1. Cardmember has paid all previous dues in full and does not have any amount outstanding in the Card Account
2. The Statement Date is 22nd November 2025, and the Payment Due Date is 7th December 2025
3. Cardholder has paid atleast MAD by PDD
4. Cardholder had purchased Apparel in the previous month worth ₹ 2,000

The following is the list of transactions done in the Card Account

Date	Transaction	Amount (Dr)	Amount (Cr)	Cashback calculated	Cashback to be credited	Total outstanding
01-Nov	Fuel recharge	₹ 3,000		₹ 0	₹ 0	₹ 3,000
04-Nov	Apparel purchase reversal		₹ 2,000	₹ -60	₹ -60	₹ 1,000
22-Nov	Statement Date					
	Total Amount Due		₹ 1,000	₹ -60	₹ -60	
	Minimum Amount Due		₹ 20			
07-Dec	Payment Due Date					
08-Dec	Cashback	₹ 60				₹ 1,060*

*On 8th Dec, i.e. PDD + 1, Cashback will be debited since Total Cashback calculated for the Statement Cycle is less than zero.

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Flight & hotel bookings via IDFC FIRST Bank Mobile Application

- This platform is designed to showcase exclusive travel offers from merchants and partners available to the Bank customers. Bank facilitates the payments, and Bank is not involved in selling/rendering any of these products and services
- The platform is introduced for flight & hotel bookings of the Cardholder and Cardholder's immediate family-members. IDFC FIRST Bank reserves the right to review the bookings, & clawback Bonus Cashback earned against the bookings not made for Cardholder and/or Cardholder's immediate family members. The onus to prove that the booking/s are genuine in such a scenario lies with the Cardholder. Decision of the Bank will be final and binding
- In case of booking cancellations, payments done via Credit Card will be processed and credited to source account within 7 business days from the date of cancellation.
- Bonus Cashback earned on Travel bookings made via IDFC FIRST Bank Mobile App:
 - Bonus Cashback will be credited by the 5th of the next calendar month post completion of travel/check-in (in case of hotels) on the respective Card Account provided the account is active and subject to realisation of MAD by PDD of the respective Statement (Refer Illustration 7)
 - Bonus Cashback will be applicable only on e-commerce and full swipe transactions on the Credit Card. Any EMI transactions or transactions converted to EMI will not earn Cashback
 - Bonus Cashback will not be credited for any bookings that are subsequently cancelled, regardless of the reason for cancellation
 - Bonus Cashback earned will be included in the maximum Cashback capping for the Statement Cycle i.e. ₹ 1,500
- All standard Credit Card Terms & Conditions and the Travel Specific Terms & Conditions (as amended from time to time) mentioned on the platform would apply
- Bank reserves the right to alter/ modify/ remove altogether any or all of the above with due intimation to the Cardmember through the Bank's website and by other acceptable modes of communication

Illustration 7:

The following illustration will indicate the **posting of Bonus Cashback in case of Travel bookings made via IDFC FIRST Bank Mobile App** basis the spend category
This is for illustration purpose only. The actual values may vary according to terms.

Assumptions:

1. Cardmember has paid all previous dues in full and does not have any amount outstanding in the Card Account
2. The Statement Date is 22nd November 2025, and the Payment Due Date is 7th December 2025
3. Cardholder is going to travel on 10th November

The following is the list of transactions done in the Card Account

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Statement Cycle	Date	Transaction	Amount (Dr)	Amount (Cr)	Cashback to be credited [#]	Total outstanding
Statement Cycle 1 (23 Oct to 22 Nov)	01-Nov	Apparel purchase	₹ 3,000		₹ 90	₹ 3,000
	04-Nov	Restaurant bill	₹ 1,500		₹ 15	₹ 4,500
	06-Nov	Flight booking via IDFC FIRST Mobile App	₹ 7,000		₹ 210	₹ 11,500
	22-Nov	Statement Date				
		Total Amount Due	₹ 11,500		₹ 315	
		Minimum Amount Due	₹ 230			
Statement Cycle 2 (23 Nov to 22 Dec)	01-Dec	Payment into Card		₹ 11,500		₹ 0
	07-Dec	Payment Due Date for Statement cycle 1				
	08-Dec	Cashback Credited		₹ 315		₹ -315
	15-Dec	Rent payment	₹ 5,000		₹ 50	₹ 4,685
	22-Dec	Statement Date				
		Total Amount Due	₹ 4,685		₹ 50	
		Minimum Amount Due	₹ 94			
Statement cycle 3 (23 Dec to 22 Jan)	01-Jan	Payment into Card		₹ 4,685		₹ 0
	07-Jan	Payment Due Date for Statement cycle 2				
	08-Jan	Cashback Credited		₹ 120*		₹ -120

*Bonus Cashback will be posted on 5th Jan since travel is completed on 10th December.

Bonus Cashback = 1% of transaction amount i.e. (1%* ₹7000) = ₹70

Total Cashback = ₹ 50 (Existing Cashback) + ₹70 (Bonus Cashback) = ₹ 120

[#]The Eligible Cashback will be posted on PDD + 1 on payment of MAD by Cardholder on or before PDD

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Milestone Benefit

- Annual Fee reversal:
 - On Spends of ₹ 2,00,000 or more in a Card Anniversary Year, Annual Fee of ₹ 1,000 + GST will be reversed
 - On Spends between ₹ 1,00,000 (including) & ₹ 2,00,000 in a Card Anniversary Year, Annual Fee of ₹ 500 + GST will be reversed

Spends eligible for Annual Fee reversal will include all the purchases made by the Cardholder excluding ATM Cash withdrawals, monthly EMIs, Balance transfer transactions, fee and charges.

Privileges

- **Fuel surcharge reversal:**
 - 1% Fuel Surcharge reversal up to ₹100 per Statement Cycle for Fuel spends between ₹200 to ₹5,000
- **Insurance:**

Complimentary Insurance Coverages – Below insurance coverages are available to IDFC FIRST Bank Cardholders through their Insurance partner New India Assurance. The empanelled 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

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is sole responsibility of New India Assurance and IDFC FIRST Bank cannot 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	Sum Insured – Hello Cashback Credit Card
Card Liability Cover Covers for Lost Card Liability, Counterfeit, Skimming, 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	INR 25,000
Personal Accident 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	INR 200,000
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	INR 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	INR 25,000

Insurance Coverages

Zero Card Liability Cover (Lost Card Liability, Counterfeit/Skimming/Online Fraud Protection)

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

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- 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 any where 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

- The coverage covers online fraudulent utilization of Credit Cards using the authorized CVV (Card Verification Value Code)/PIN issued to the Cardholder by the Bank

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 Condition

- 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 copies to be waived off till amount of Rs 1 Lakh, also online cyber-crime police complaint to be accepted for domestic / international transactions.

Personal Accident/Air Accident/ Credit Shield/ Purchase Protection/Travel Insurance Cover

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 credit cards held by the cardholder.

1. 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
2. Claim under this cover is payable only once irrespective of the number of credit cards held by the card holder
3. In the event of Insured having multiple credit cards, the Personal Accident claim would be payable on one card only, with maximum benefit (highest sum insured)
4. 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.

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5. 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
6. Claim would be payable only if the same is intimated to the Insurance company within 90 days from the date of accident.

Personal Air Accident-

1. 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.
2. Claim under this policy is payable only once irrespective of the number of credit cards held by the card holder
3. In the event of Insured having multiple credit cards, the Personal Accident claim would be payable on one credit card only, with maximum benefit (highest sum insured)
4. Claim would be payable only if the same is intimated to the Insurance company within 90 days from the date of accident.
5. Pilots, Armed Forces, Police, Air crew are not covered

Credit Shield-

1. 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.
2. 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:

1. 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.
2. 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
3. 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.
4. Cover is valid for 60 days from the date of purchase
5. Jewellery, perishable items are not covered
6. STFI, RSMD, SRCC are covered
7. Cover for residential address of the card holder as per the Bank records of the cardholder only
8. Earthquake, Terrorism are not covered
9. Mysterious disappearance is not covered

Insurance Claims

Claim intimation period-

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1. Card Liability Covers (Covers for Lost Card Liability, Counterfeit and Online Fraud Protection) : Cardholders should report the claim within 24 hours of the incidence and claim documents should be submitted within 30 days from the date of intimation. .
2. Personal Accident/Air 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. Travel Insurance Cover : Cardholder/Nominee has to report the claim within 7 days from the date of loss and documents should be submitted within 30 days from the date of intimation to insurance company.
4. 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 30 days from the date of intimation.

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

- Block / Hotlist the card by calling IDFC FIRST Bank helpline no. 18605001111 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. 18605001111 or write at creditcard@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.

Claim Process 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. 18605001111
IDFC FIRST Bank Email Id : creditcard@idfcfirstbank.com
Marsh India Email IDs : Sumetra.Ezava@marsh.com ; Lochana.Desai@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 Lochana.Desai@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. 18605001111
IDFC FIRST Bank Email Id : creditcard@idfcfirstbank.com
Marsh India Email IDs : Sumetra.Ezava@marsh.com ; Hiren.Shirsat@marsh.com
Lochana.Desai@Marsh.com

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- 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 Cardholder within 30 days from the date of intimation to Marsh India at Sumetra.Ezava@marsh.com ; Hiren.Shirsat@marsh.com Lochana.Desai@Marsh.com

Claim Document Submission

Step 1: Cardholder will intimate the claim via email to Marsh India Insurance Brokers India Pvt. Ltd. at below given ids

To - Ezava, Sumetra Sumetra.Ezava@marsh.com and Lochana.Desai@Marsh.com
Cc- Shirsat, Hiren <Hiren.Shirsat@marsh.com>

The below details need to be included in the intimation mail.

1. Card Number
2. Card Variant
3. Name of the Cardholder
4. Claim amount
5. Date and time of Incident
6. Type of Claim
7. Details about the incident
8. Date and time intimation to Bank / Marsh India

Step 2: Claim reference number will be shared to the Cardholder post registration of the claim. Cardholder can use claim reference number for claim tracking purpose

Step 3: 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

Step 4: All claim documents should be couriered to below given Address:

Sumetra Ezava / Lochana Desai
Marsh India Insurance Brokers Pvt Ltd
1201-02, Tower 2B, One World Centre,
Jupiter Mills Compound, Senapati Bapat Marg,
Prabhadevi, Mumbai 400 013

Step 5: Scanned copy of original claim documents should be emailed to the below mentioned email ids.

To - Ezava, Sumetra - Sumetra.Ezava@marsh.com Lochana.Desai@Marsh.com
Cc- Shirsat, Hiren - Hiren.Shirsat@marsh.com

Step 6: Claims will be processed within 30 working days after submission of all the documents mentioned in the below list.

Customers can also connect with below contact person at New India Assurance for queries on Insurance claims.

Name- Sovan Nayak

Contact No.- 022-26633289

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Email id- ch14@newindia.co.in

Claim Documentation

For Lost Card Liability Claims:

1. Claim form dully filled and signed by the claimant
2. Card copy
3. Latest account/card 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 INR 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 Rs.50 / 100 /- stamp paper (Legal heir certificate)- Original)
9. Consent letter from other legal heirs on a Rs.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 Rs.50 / 100 /- stamp paper (Legal heir certificate)- Original)
9. Consent letter from other legal heirs on a Rs.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/card statement highlighting the transaction for Air ticket purchase.
12. Certificate from Airline authority, in case of Air accident

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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/card statement highlighting the purchase was made through IDFC 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/card Statement highlighting Outstanding Amount.

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/ Marsh India Insurance Brokers India Pvt Ltd.

• Road-Side Assistance:

Offer Details:

Complimentary Road Side Assistance (RSA) all over India, up to 4 times in a year worth ₹1,399 on your Credit Card through Global Assure.

How to Avail:

- IDFC FIRST Bank card holder should call Toll-free Number 1800 572 3860 to avail Emergency Road Side Assistance (RSA).
- IDFC FIRST Bank cardholder will share their full name, last 4 digits of the card, and vehicle details with Global Assure to claim RSA services. Complimentary RSA service is available only for vehicles owned by the customer (vehicle must be registered in the cardholder's name). Upon validation of these details, a fleet vehicle will be dispatched to the cardholder's location.
- 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 IDFC FIRST Bank credit card.

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- All the services to IDFC FIRST Bank card holder will be provided as per the below mentioned terms & conditions.
- IDFC FIRST Bank card holder can avail up to a maximum of 4 complimentary RSA services in a year.

Terms & Conditions:

Plan Features	Details
Towing of vehicle on breakdown / accident	In the event Covered Vehicle suffers an immobilizing breakdown 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.
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 round-trip 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 the 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 breakdown 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.

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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.
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 breakdown 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 or ₹1,000/- 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 indicated below:
 - (i) 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.

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(ii) Lack of permission or corresponding license for the category of the Covered Vehicle or violation or the sanction or 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.
- Luggage that is not sufficiently wrapped or identified, fragile luggage or perishable products, and any commercial goods carried in the Covered Vehicle.
- Assistance to occupants of the Covered Vehicle different to those defined as beneficiaries.
- Any animals carried in the Covered Vehicle.
- In event of any damage during towing, the maximum liability of GLOBAL ASSURE is ₹5,000 per incidence.
- Events which do not render the vehicle immobilized are not covered under the program.

Some examples of such events are given below:

- Non-functional horn
- Faulty gauges and meters
- Air conditioning is not working
- Boot cannot be opened
- Front and/or rear demisters are not working
- Damaged door glasses
- Broken rear view mirror or rear windshield
- Sunroof cannot be opened
- Sunroof cannot be closed
- Windows cannot be opened or closed
- Faulty seat adjuster
- Passenger seat belts are faulty
- Vehicle headlights not functional
- Illumination of warning lamps of any non-safety related lights/service warning lights but vehicle not rendered immobilized
- Electronic vehicle security systems, if fitted as standard equipment, are faulty but do not render it immobilized or alarm is not ringing incessantly
- ABS light lamp glows ON
- Vehicle runs out of windscreen wiper fluid

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- Front wipers are faulty
 - Rear windscreen wiper is faulty
 - Damaged or faulty fuel caps
 - Any noises or unusual sound which does not render the vehicle immobilized
 - Other faults in the vehicle which do not render it immobilized but need repair at the workshop
- 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.
- 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...
- 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.
- 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

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Fair Usage

- The Credit Card is issued strictly for personal expenses and purposes. The Cardholder shall not use the Credit Card for:
 - a. Purchasing goods or services for resale
 - b. Commercial or business-related transactions
 - c. Money laundering, speculative, or anti-social activities
 - d. Any unlawful or non-Bonafide personal purposes
 - e. Exploitation for commercial gain, including but not limited to working capital requirements
 - f. Round tripping or unethical usages to gain Cashback.
 - g. To take undue advantage of the feature of Cashback
- If the Credit Card is found to be used for any of the prohibited or restricted purposes mentioned above, Bank reserves the right, at its sole discretion, to:
 - a. cancel the concerned credit Card and any associated Add-on Cards
 - b. Withhold or cancel any Cashback earned on such transactions
 - c. Initiate contact with the Cardholder via phone or other formal communication channels to seek clarification, documentation, or proof regarding transaction patterns and usage.
 - d. Clawback the cashback by way of debits for the entire card account vintage or period in commensuration with card misuse. In case the card account does not have the sufficient balance for this Cashback clawback, the bank reserves the right to recover such amounts from the fixed deposit(s) placed by the Cardholder.
- Cashback earned on the Credit Card are non-transferable and cannot be combined with Cashback from any other Credit Card held by the Cardholder, except for Add-on Card(s) issued under the same Credit Card Account. Bank shall not entertain any requests for transfer or consolidation of Cashback across different Credit Card Accounts.
- Bank reserves the right to extend or terminate any or all offers associated with the Credit Card including Cashback facility from time to time, with or without prior notice to the Cardholder.

Note: These terms are indicative and should be read in conjunction with the Most Important Terms and Conditions (MITC) and the Cardmember Agreement. The Bank reserve the right to modify and amend the terms and conditions contingent herein.