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IDFC FIRST Bank
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Mayura Credit Card Privileges

Rewards and Offers | Movie Offer | Airport Lounge | Railway Lounge | Road Side Assistance | Golf | Insurance

Rewards and Offers

Earn 10,000 bonus reward points when you successfully apply for Mayura Credit Card (“Card”).

Validity: Till 31st August 2024

Eligibility:

1. The offer is made solely and entirely by IDFC FIRST BANK Limited (“Bank”) to the Bank’s prospective Credit Card holders (“Customers”).
2. The Mayura Credit Card application must be successfully completed by 11:59:59 pm on 31st August 2024 to be eligible.
3. Credit card applications must be approved as per the Bank’s policy, and a card account must be created.
4. Joining fee of ₹5999 and the corresponding 18% GST is paid by the customer. The joining fee is non-refundable.
5. Each customer can hold only one Mayura Credit Card and is eligible for the offer only once.
6. Only the primary credit card holder is eligible for the offer.
7. The offer is non-transferable, non-cashable and non-negotiable.

Reward Points:

1. Maximum Reward Points: 10,000 points.
2. Value of Reward Points: 1 reward point = Re. 0.25.
3. Reward points will be credited to the active credit card accounts by 30th November 2024.
4. Reward points will not be credited if:
   a. The customer does not receive or rejects the delivery of the card, leading to account blocking.
   b. The customer becomes delinquent by not paying card dues before the due date.
   c. The credit card account is blocked due to policy reasons, including RBI mandates, voluntary closure, or suspected commercial use regardless of fee payment being completed.

Other Generic Terms & Conditions:

1. The Bank reserves the right to disqualify any transaction out of all spends if it appears to be non-personal expense or commercial transaction in nature. The bank may ask for the proof of purchase in the form of invoice/ bill in case of dispute on the said transaction and bank would have the final right to qualify or disqualify any transaction.
2. Any Customer eligible for the offer shall be deemed to have read, understood, and accepted these terms and conditions, the offer terms and conditions mentioned in the communication sent, as well as, general terms and conditions of the Bank, before availing the offer.
3. The Bank reserves the right to disqualify any Customer from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer (including any default in payments).
4. Bank reserves the right, at any time, without any prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all or any of these terms and conditions or to replace, wholly or in part this offer by another offer whether similar to this offer or not or to extend or withdraw this offer altogether.
5. The Bank holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by any merchant with regards to this offer. Customer is expected to take any grievance, pertaining to quality, delivery or any other issue of purchased goods and services, to the respective merchant and not to the Bank.
6. The decision of the Bank limited in all matters in connection with and incidental to this offer is final and shall be binding on all persons.
7. Disputes, if any, arising out of or in connection with or as a result of above offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai.

8. All taxes, duties, levies or other statutory dues and charges payable in connection with the offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges.
9. I hereby confirm that I have also read and understood the contents of the offer details and agree to be levied various charges mentioned therein as and when applicable to me. The T&C, offer & miscellaneous documents provided are in English language and, I have fully understood the same and would request IDFC FIRST Bank to provide any further information in English language and I am aware they are available for reference on the IDFC FIRST Bank website https://www.idfcfirstbank.com
10. I hereby declare that the details furnished in the application are true and correct to the best of my knowledge and belief and I undertake to inform IDFC FIRST Bank of any changes therein, immediately. In case any of the information is found to be false or untrue or misleading or misrepresenting. I am aware that I shall be held liable for it.

Mayura Credit Card Welcome Offer

Offer: Spend minimum ₹1,000 on any 4 transactions within 60 days of card generation and get ₹1,000 cashback on each transaction using Mayura Credit Card.

Offer Terms and Conditions

1. The welcome benefit can be availed by completing 4 transactions valued ₹1,000 or above within 60 days from card issuance i.e. virtual card is generated.
2. For a transaction to be eligible for the welcome benefit, it must be settled within 60 days of card generation.
3. The below mentioned transaction types will not be considered for the benefit.
   a. Transactions using the FIRST Digital (UPI) Credit Card associated with Mayura Credit Card.
   b. Cash Withdrawal.
   c. Any fee or charges and the corresponding charges which get levied while using the card.
   d. Any transaction which is reversed or refunded.
4. The benefit can be availed on payment of joining fee i.e. ₹5,999 +GST.
5. The cashback for eligible transactions will be credited towards the statement balance within 7 days from each transaction's settlement.

Mayura Credit Card Reward Program

The following document provides details on Reward Program on Mayura Credit Card.

Reward Points

A Mayura Credit Cardholder is eligible for reward points as mentioned below:

1. 10X reward points on incremental spends above ₹20,000 in a monthly statement cycle.
2. 5X reward points on spends up to ₹20,000 in a monthly statement cycle.
3. The following transaction categories are eligible for only 3X or 1X reward points and are not considered for calculations for 10X reward points,
   a. 3X reward points on Rent, Government, Wallet Load and Education
   b. 1X reward points on Insurance and Utilities
4. No Rewards points on the following categories:
   a. Fuel transactions (Fuel Surcharge waiver will be provided)
   b. Transactions converted into EMI
   c. Fee or Charges and the corresponding GST
   d. Loan on Card
   e. Balance Transfer
   f. Cash withdrawal transactions
5. 1X = 1 reward point which is earned per ₹150 spent in a transaction.
6. Value of 1 reward point = ₹0.25.

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7. Spends on FIRST Digital Credit Card will be counted for calculation towards 10X monthly milestone for Mayura Credit Card but will earn only the below mentioned reward points.
   a. 3X reward points per ₹150 spent on a transaction valued at least ₹2,000.
   b. 1X reward point per ₹150 spent on a transaction valued below ₹2,000.

Example: In a statement cycle, a customer spends ₹10,000 for flight bookings and ₹10,000 across multiple transactions on FIRST Digital Credit Card making total spends of ₹20,000. In the same statement cycle, any further spends on Mayura Credit Card will earn 10X reward points and any spends on FIRST Digital Credit Card will earn up to 3X reward points.

8. Any transaction valued below ₹150 will not accrue any reward points.

Reward Points Terms and Conditions

1. For Mayura Credit Card, a separate reward account will be created. The rewards can be earned on spends on add-on credit cards but can be redeemed against vouchers by primary cardholder only.
2. A fee of ₹99 + GST will be levied every time reward points are redeemed for vouchers or adjustment against payment towards select online and offline transactions.
3. Only the transactions which get settled within a monthly statement cycle will be considered for 10X reward points in that cycle.
4. If a transaction is reversed, reward points will be clawed back.
5. Reward points will be proportionately clawed back for refunds.
6. Reward points earned in a statement cycle will be credited on statement generation.
7. The reward points stand void when the credit card is permanently blocked. The card can be blocked permanently due to reasons like voluntary closure by the customer, RBI mandated card closure due to inactivity, blocking on non-receipt of the card by the customer, delinquency, etc.
8. The reward points earned on Mayura Credit Card cannot be transferred to reward account of any other IDFC FIRST Bank Credit Card.

Annual Fee Payment Benefit

On annual fee payment of ₹5,999 +GST, a Mayura Credit Cardholder can:

1. Spend minimum ₹8,00,000 in the previous card anniversary year and get 7,500 Reward Points (worth ₹1,875)

   Or

2. Spend minimum ₹15,00,000 in the previous card anniversary year and get 15,000 Reward Points (worth ₹3,750)

Terms and Conditions

1. A Mayura cardholder can avail only one of the benefits i.e. 7,500 reward points by spending ₹8,00,000 in the previous card anniversary year or 15,000 reward points by spending ₹15,00,000 in the previous card anniversary year. It is mandatory that the annual fee of the card i.e. ₹5999 +GST is paid by the customer. Example: For a card applied on 10th August 2024, the annual fee will be levied on 10th August 2025. If a customer spends ₹17,00,000 by 9th August 2025 and pays the annual fee of ₹5,999 +GST, then 15,000 reward points will be credited to the Mayura Credit Card Reward Points Account on the next statement generation date.
2. Only net spends will be considered for annual fee payment benefit. The following transactions will not be considered:
   a. Fee, charges, and the corresponding GST.
   b. The transactions which get refunded or reversed.
   c. Cash withdrawal.
3. All reward point terms and conditions are applicable for reward points pertaining to annual fee payment benefit.

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Movie Offer

Offer Details

Buy one movie ticket and get up to ₹500 off on the second movie ticket on BookMyShow website and mobile application, twice in a calendar month.

How to avail the offer?

1. Go through the regular ticketing flow for selecting the movie of your choice.
2. Proceed to review screen, check/input your personal details i.e. email id and mobile number that is registered on the app. Edit if required.
3. Click on "Unlock Offer or Apply Offer" at the bottom of the review screen.
4. Click on “Credit Card" and you will be routed to the offers screen.
5. Select the “IDFC FIRST Bank Mayura Credit Card Offer" offer on the offers screen.
6. Enter your 16-digit credit card number in the box and click on apply.
7. Congratulations! You would have successfully availed your offer. To make the remaining payment, proceed to the secure payment page, enter expiry, CVV card details and name on the card.

Offer Terms and Conditions

1. This offer provides a one plus one discount on movie tickets with a capping on discount of ₹500 on the second movie ticket. Minimum 2 tickets must be booked to avail the offer.
2. The offer can be availed twice in a calendar month.
3. In a transaction, only one free ticket offer can be availed i.e. the maximum discount per transaction is limited to ₹500.
4. The maximum discount that can be earned by a user in a month for two tickets is ₹1000 in the split of up to two transactions.
5. The offer is valid on cards with the following BIN values only: 5499473000000000 – 5499473009999999.
6. The offer is valid only on movie tickets.
7. The offer is not applicable on Food and Beverages, Events, Concerts, Plays, Sports, Activities and BMS Stream.
8. In case you have applied for the discount but the transaction doesn't go through for some reason, kindly wait for 20 minutes before trying to avail the discount again.
9. The current purchase process at www.bookmyshow.com will remain unchanged till the stage where the eligible card number is provided. After this stage the website will recognize the eligible card, reduce the bill amount, and inform the transacting eligible cardholders accordingly.
10. The offer is valid till 31st March 2025.
11. The customer will have to pay convenience fee as levied on each ticket.
12. This offer is valid only for users coming directly to the BookMyShow website and mobile app not via individual cinema sites.
13. This offer cannot be combined with any other offer/winpin/discount on BookMyShow.

14. Tickets once bought online, shall be considered sold and cannot be cancelled, refunded, or exchanged.
15. Once the booking is committed, the confirmation mail/SMS received from BookMyShow needs to be exchanged with the ticket available at the theatre.
16. Cardholders shall not be entitled to compensation / benefits in any form whatsoever in lieu of the offer being availed.
17. Bigtree & IDFC First Bank Limited reserves the right to disqualify any cardholder/s from the benefits of the program. If case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the program.
18. Bigtree & IDFC First Bank Limited reserves the right to modify/change all or any of the terms applicable to the program without assigning any reasons or without any prior intimation whatsoever.
19. Bigtree & IDFC First Bank Limited also reserves the right to discontinue the program without assigning any reasons or without any prior intimation whatsoever.
20. Individual cinema rules are applicable.
21. In addition to the above, this offer on the website is also subject to BookMyShow's general Terms of Use. Kindly refer to BookMyShow's Terms & Conditions on the homepage.
22. The cardholder shall be required to give personal information and card details online for the tickets purchased on www.bookmyshow.com.
23. In case of any disputes, Bigtree's decision will be final.

Airport Lounges

This document outlines the terms and conditions for accessing airport lounges, and spa services, using Mayura Credit Card.

Offer Terms and Conditions

1. **Privileges:** Cardholders can enjoy
   a. Up to 4 complimentary visits per quarter to select lounges and spas in Indian Airports (domestic and international) including 1 complimentary visit per quarter for accompanying guest to select Indian airport lounges. The guest visit will be a part of the overall Indian airport lounge access benefit.

   b. Up to 4 complimentary visits per quarter to lounges at select Overseas Airport Terminals.

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

3. **Sharing of Benefits:** The above terms and conditions shall be applicable to the primary card and all add-on cards. This benefit will be shared between the primary cardholder and all add-on cardholders.

4. **Eligibility and Presentation:** This program is applicable at select lounges in India, and it is available to cardholders with an active Mayura Credit Card. To access participating airport lounges under the program, cardholders must present their Mayura Credit Card / DreamFolks card and a valid air ticket or boarding pass for travel on the same or next day at the entrance of the participating lounges.

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5. **Authorization and Charges:** Access to the lounge is granted upon successful authorization of the Mayura 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.
6. **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.
7. **Access Limitations:** This program is open only to cardholders carrying an Mayura Credit Card issued in India. Each cardholder is permitted one entry per visit. Any additional guests or services will incur extra charges.
8. **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.
9. **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 avail able to respond to queries, and removing individuals whose behavior is unsuitable. The lounge reserves the right to refuse entry to customers for statutory, regulatory, or airport policy reasons, including health and safety policies or fire regulations.
10. **Capacity Constraints:** Access to the lounge is available on a first-come-first-serve basis and is subject to capacity constraints at each participating lounge. Some participating Global Airport Lounges may impose a maximum stay policy (typically 2 hours) to prevent overcrowding, at the discretion of the lounge operator, and may charge for extended stays. The Global Airport Lounge's child policy, where permitted, may also vary.

11 **Lounge Operations and Access:** IDFC FIRST Bank or DreamFolks assume no responsibility if a particular lounge operator shuts down the lounge(s) due to reasons beyond their control. IDFC FIRST Bank/DreamFolks 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.

12.**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.

13. **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.
14. **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 the participating airport lounge.
15. **Alcoholic Beverages:** Alcoholic beverages are not part of the offer at lounges situated at domestic departure/terminals.
16. **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.
17. **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 prior to departure.
18. **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 eligible lounges is subject to change from time to time.
19. **Contact Information:** For queries or assistance regarding lounge access, customers can contact IDFC FIRST Bank at 1800 10 888 or email at creditcard@idfcfirstbank.com, and DreamFolks at 18001234109 or helpdesk@dreamfolks.in.
20. **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 Mayura Credit Card in India. Cardholders are encouraged to stay updated on any modifications to the program's terms and conditions.

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Airport Spa Services

Offer Terms and Conditions – Airport Spa Services:

1. **Program Applicability:** This program is applicable at select spa centers located at airport locations in India and is available to cardholders holding an active Mayura Credit Card.
2. **Access and Entry:** To avail of the spa services, the customer must present the DreamFolks privilege card along with their boarding pass at the spa counter. Only one entry per cardholder will be permitted in a visit. Additional guests or services will incur extra charges.
3. **Authorized Access:** Access to the spa services is provided to authorized cardholders only, and a valid air ticket or boarding pass for travel on the same or next day at the entrance of the participating lounges. For credit card authorization, a nominal charge of INR 2 will be deducted to verify the card's validity.
4. **Services Offered:** Cardholders can avail of any one of the following services for up to 30 minutes duration:

   a. Foot Reflexology

   b. Head or Shoulder Massage

   c. Upper Back Massage
5. **Therapist and Comfort:** IDFC FIRST Bank/ DreamFolks cannot guarantee a specific therapist or gender. All therapists are trained in above treatments to ensure the customer's comfort.
6. **Spa Facilities:** The availability of services and facilities at the spa is at the discretion of the spa operator and may be subject to modifications, eliminations, or additions from time to time.
7. **Age Requirement:** Spa guests must be 18 years of age or older to avail service, unless accompanied by an adult.
8. **Availability:** Spa services are offered on a first-come, first-serve basis. If therapists are busy, cardholders may have to wait until a therapist is available for the next session.
9. **Program Changes:** The program can be modified, amended, changed, or revoked at any time by IDFC FIRST Bank without prior intimation. The program is applicable at select spa centers in India, and the list of participating spas may change over time.
10. **Voluntary Participation:** Cardholders are not bound in any manner to avail the offer, and any participation by the cardholder is voluntary. The terms and conditions of the spa center shall be binding on the cardholders.
11. **Spa Operator Closure:** IDFC FIRST Bank or Dreamfolks assume no responsibility if a particular spa operator shuts down due to reasons beyond their control.
12. **Non-Exchangeable Service:** This spa service is non-exchangeable for any other goods and services.
13. **Contact Information:** For queries or any assistance pertaining to the spa services, customers can contact IDFC FIRST Bank at 1800 10 888 or email at creditcard@idfcfirstbank.com and DreamFolks at 18001234109 or helpdesk@dreamfolks.in.
14. **Terms & Conditions:** The terms and conditions of this offer are subject to change.

    These terms and conditions provide guidance to cardholders seeking to access airport spa services using their Mayura Credit Card. Cardholders are encouraged to stay updated on any modifications to the program's terms and conditions.

Railway Lounges

This document outlines the terms and conditions for accessing railway lounges using Mayura Credit Card.

1. **Privileges:** Cardholders can enjoy up to 4 complimentary visits per quarter at participating railway lounges in India.
2. **Complimentary Access:** Complimentary railway lounge access is available to both primary cardholders and add-on cardholders. The four complimentary visits every quarter are shared between them on a first-come-first-serve basis.
3. **Program Applicability:** This program is applicable at select Railway Lounges in India and is offered to cardholders holding an active IDFC FIRST Bank Credit Card. To access the participating railway lounges under the program, cardholders must present their credit card and a valid train ticket at the entrance of the lounges.
4. **Access and Authorization:** Access to the lounge will be granted upon successful authorization of the credit card on the DreamFolks electronic terminals placed at the lounges. A fee of INR 2 will be charged on the card to verify the card's validity. Once a valid card is swiped successfully for lounge access, it can only be used again after 24 hours from the last access.
5. **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 chargeable separately, as per the operator's pricing for those services.
6. **Excess Lounge Access:** Lounges are available on a chargeable basis in excess of the complimentary visits.
7. **Access for Children:** Children below 2 years of age can enjoy complimentary lounge access. However, if they consume any services or food and beverages, the lounge operator reserves the right to charge the cardholder for these services.
8. **Additional Charges After 2 Hours:** After 2 hours of lounge stay, the lounge reserves the right to charge the cardholder for respective services.
9. **Guest Access:** Eligible IDFC FIRST Bank Cardholders can use their complimentary visit quota to bring one guest into the Railway Lounge at no extra charge. 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 participating lounges.
10. **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). Only one buffet meal per visit will be provided to eligible cardholders.
    d. Unlimited tea and coffee
    e. Free Wi-Fi
    f. Access to newspapers and magazines
11. **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.
12. **Merchantability Responsibility:** IDFC FIRST Bank and DreamFolks assume no responsibility for the merchantability of the services provided in the lounge. Their efforts are aimed at delivering the best possible service.
13. **Program Modifications:** The program can be modified, amended, changed, or revoked at any time by IDFC FIRST Bank without prior intimation.
14. **Customer Support:** For queries or assistance regarding lounge access, customers can contact DreamFolks at 18001234109 or write to helpdesk@dreamfolks.in.

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.

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Road Side Assistance

Offer Details:

Complimentary Road Side Assistance (RSA) all over India, up to 4 times in a year worth ₹1399 on your Mayura Credit Card through Global Assure.

How 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 card holder will share their Full Name, last four digits as on card to Global Assure to claim RSA services. Upon validation of above details a fleet vehicle will be sent to the cardholder location.
3. 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.
4. All the services to IDFC FIRST Bank card holder will be provided as per the below mentioned terms & conditions.
5. IDFC FIRST Bank card holder can avail up to a maximum of 4 complimentary RSA services in ayear.

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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.
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 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.
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 or ₹1,000/- whichever is less.

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General Exclusions:

1. Any vehicle which has not been maintained regularly as per the guidelines of respective car manufacturers and thus is not in roadworthy condition.
2. Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
3. Any customer history where customer has twice on prior occasions misused or abused the services.
4. Any event when the driver of the vehicle is found to be in any of the situations that are 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.

   (ii) Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.
5. Those accidents resulting from the illegitimate removal of the Covered Vehicle.
6. 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.
7. 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.
8. Any vehicle involved in or liable to be involved in legal case prior to or post immobilization.
9. Those caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported in the Covered Vehicle.
10. 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.
11. 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 event of any damage during towing, the maximum liability of GLOBAL ASSURE is 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:
    - 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 warnings 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.
    - 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.
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.

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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4 Railway Lounge
5 Road Side Assistance
6 Golf
7 Insurance

Golf

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 Mayura Credit Card.

- Avail One Complimentary Golf Round/Lesson for fresh monthly statement spends of ₹20k
- Avail Two Complimentary Golf Round/Lesson for fresh monthly statement spends of ₹40k 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

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

- Spend at least ₹20,000 in a monthly statement cycle using your Mayura 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 favorite 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.

Offer Terms and Conditions:

- This program is applicable only for the Primary Cardholders of the eligible Mayura 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 Mayura Credit Card.

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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 portal

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

General Terms & 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

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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

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List of Golf Courses for Golf Rounds:

	GOLF COURSES FOR IDFC FIRST GOLF BENEFIT PROGRAM	
#	City	Name of Golf Course
1	Ahmedabad	Kalhaar Blues & Greens
2	Ahmedabad	Glade One Golf Club
3	Ahmedabad	Kensville Golf Club
4	Ahmedabad	Gulmohar Greens Golf Club
5	Bengaluru	Zion Hills Golf Club
6	Bengaluru	Prestige Golfshire Club
7	Bengaluru	Clover Greens
8	Bengaluru	Eagleton Golf Resort
9	Chandigarh	Panchkula Golf Club
10	Chennai	Madras Gymkhana Club
11	Chennai	Tamilnadu Golf Federation
12	Cochin	CIAL Golf & Country Club
13	Delhi NCR	Golden Greens Golf Club
14	Delhi NCR	Jaypee Greens Golf & Spa Resort
15	Delhi NCR	ITC Classic
16	Delhi NCR	KarmaLakeLands
17	Delhi NCR	Jaypee Wishtown
18	Goa	The Lalit Goa Golf Greens
19	Gurgaon	Manesar Golf Club
20	Hyderabad	Boulder Hills Golf & Country Club
21	J & K	Gulmarg Golf Club
22	Jaipur	Royal Jaipur Golf Club
23	Jaipur	Rambagh Golf Club
25	Jamshedpur	Beldih Golf Course
26	Jamshedpur	Golmuri Golf Course
27	Jorhat, Assam	Kaziranga Golf Club
28	Kodaikanal	Kodaikanal Golf Club
29	Kolkata	Tollygunge Club
30	Mumbai	Premium Golf Course in Mumbai
31	Mumbai	Bombay Presidency Golf Club
32	Mumbai	9 Aces
33	Mumbai	Kharghar Valley Golf Course
34	Pune	Poona Golf Club
35	Vadodara	Gaekwad Baroda Golf Club
36	Visakhapatnam	East Point Golf Club

* T&Cs Apply

* List of courses are subject to change

* Some courses may restrict access on weekends

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List of Golf Courses for Golf Lessons:

	GOLF LESSONS FOR IDFC FIRST GOLF BENEFIT PROGRAM	
#	City	Name of Golf Academy/Lesson
1	Ahmedabad	Kalhaar Blues & Greens Golf Club
2	Bangalore	Prestige Golfshire Club
3	Chandigarh	CGA Golf Academy
4	Delhi	Golden Greens Golf Club
5	Delhi	Jaypee Greens Golf Course
6	Gurugram	Hamoni Golf Camp
7	Delhi	Siri Fort Sports Complex
8	Hyderabad	Boulder Hills Golf & Country Club
9	Kolkata	ProTouch Golf Academy
10	Mumbai	Golden Swan Golf Academy
11	Pune	Poona Golf Club
12	Chennai	AKDR

* T&Cs Apply

* List of courses are subject to change

* Some courses may restrict access on weekends

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Insurance Benefit

Complimentary Insurance Coverages – Below insurance coverages are available to IDFC FIRST Bank Cardholders through their Insurance partner National Insurance Company Limited. 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.

Complimentary Coverages	Sum Insured - Mayura Credit Card
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 - USD 100
	Loss of Passport and other documents - USD 300
Personal Air Accident - Covers Air accidental death arising out of Aircraft, schedule 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	₹10,000,000

Zero Card Liability Cover (Lost Card Liability, Counterfeit/Skimming/Phishing and 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

Counterfeit/Skimming:

- Losses arising out of unauthorized/ fraudulent transactions on Counterfeited/skimmed card on ATM/POS/ EDC terminal
- 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.

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.
- Vishing attacks - Any fraudulent usage/ unauthorized withdrawals arising due to information obtained by unauthorized access to sensitive information such as username, password, OTP by masquerading as a trustworthy entity in a voice communication.

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

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Claim Process

- 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 card holder about the claim process and required documentation.
- The findings of the Bank's investigation will be final and binding on the customer.

Personal Accident/ Credit Shield/ Purchase Protection Cover

Personal Accident (PA) - 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

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. 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. Claim under this policy is payable only once irrespective of the number of cards held by the card holder
4. 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
5. Claim would be payable only if the same is intimated to the Insurance company within 60 days from the date of accidental death
6. 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

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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 at least 1 Purchase/ATM With drawal 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

TRAVEL INSURANCE

Loss of checked in Baggage:

1. 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.
2. 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
3. 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
4. No partial loss or damage shall be compensated
5. 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:

1. 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.
2. 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
3. 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.
4. 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

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Loss of Passport and travel related documents:

1. 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.
2. 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:

1. Any flight of an international or National Airline for an international inbound flight to Republic of India
2. Any loss or damage resulting from or arising out of or in connection with terrorism or terrorist activity
3. On duty Pilots, armed forces, police, air crew are not covered

Delay in Flight:

1. 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.
2. 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

Fidelity for Corporate Cards:

1. Cover is valid only on credit card variant - corporate cards
2. Insured: Corporate entities to whom IDFC FIRST Bank has issued the corporate cards.
3. Cover: The Fidelity cover is extended to the Corporate entities holding the Corporate Credit Card and will reimburse them in case there is any fraudulent/ unauthorized transaction done on the Corporate card(s) by any employee(s) of the respective Corporate entities to whom the card is issued, without the knowledge of the card holder.

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

TERMS AND CONDITIONS

Claim intimation period:

1. Card Liability Covers (Covers for Lost Card Liability, Counterfeit/Skimming/Phishing/ Vishing 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.

Travel insurance and Air Accident Insurance will be applicable only if the ticket is purchased using IDFC FIRST Bank Credit Card.

For All Insurance Coverages, there would be active condition applicable for the covered Card in the policy. There should be atleast 1 transaction i.e Purchase/POS/ATM in last 30 days using the IDFC FIRST Bank Credit Card.

Deductible on Travel Insurance: Flight Delay- 12 Hours
Delay of Checked-In Baggage- 12 Hours

Insurance Claim Process for Personal Accident/ Credit Shield/ Purchase Protection

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.

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 the Marsh India/ National Insurance Company

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

In the event of loss Cardholder must intimate the Bank and Marsh India.

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/ National Insurance Company.

1 Rewards and Offers
2 Movie Offer
3 Airport Lounge
4 Railway Lounge
5 Road Side Assistance
6 Golf
7 Insurance

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

To - Ezava, Sumetra <Sumetra.Ezava@marsh.com>

Cc- Shirsat, Hiren <Hiren.Shirsat@marsh.com>

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

1. Card Number
2. Name of the Cardholder
3. Claim amount
4. Date of Incident
5. Type of Claim
6. Date and time intimation to Bank

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/ National Insurance Company within above given timelines

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

Sumetra Ezava

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

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.

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 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 statement highlighting the transaction for Air ticket purchase.
12. Certificate from Airline authority, in case of Air accident

1 Rewards and Offers
2 Movie Offer
3 Airport Lounge
4 Railway Lounge
5 Road Side Assistance
6 Golf
7 Insurance

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 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.**

1 Rewards and Offers
2 Movie Offer
3 Airport Lounge
4 Railway Lounge
5 Road Side Assistance
6 Golf
7 Insurance