

FIRST SWYP Credit Card – Bonus Rewards Program

Make your travel experiences even more rewarding when you book flights and hotels through the "**FIRST Rewards Gallery**" section on the **IDFC FIRST Bank mobile app**. With every eligible transaction made using your FIRST SWYP Credit Card, you'll earn Bonus Reward Points—over and above the regular reward point structure.

These bonus points are designed to make your travel bookings even more rewarding.

Definitions:

Bonus Reward Points refers to the Reward Points which a cardholder will earn over and above the usual Credit Card Reward Points earned on spends.

Platform refers to the "**FIRST Rewards Gallery**" section on the **IDFC FIRST Bank Mobile app** from where flights and hotels can be booked. It is accessible directly from the homepage of the mobile app.

Base Earn refers to the Reward Points earned by the cardholder as per the respective credit card variant.

Reward Points Redemption refers to the redemption of Reward Points on this Platform.

Bonus Reward Point Earn Rate

Travel Booking Type – Bookings done on IDFC FIRST Bank Mobile App	Bonus Reward Points
Hotels	35% Bonus Reward Points on hotel bookings
Flights	15% Bonus Reward Points on flight bookings

Note:

- This offer is effective for flight and hotel bookings made on or after **June 1, 2025** only.
- Cardholder can earn a maximum of **8,000** Bonus Reward Points, across Hotels & Flights, in a calendar month.
- **Bonus Reward Points will be credited to the cardholder's account by the 5th** of the following calendar month, after the cardholder completes the travel or hotel check-in, provided the account is active.

For example:

1. If cardholder spend ₹30,000 on flight bookings in a month:
 - Cardholder will earn 4,500 Bonus Reward Points ($15 \times ₹30,000/₹100 = 4500$) as per the applicable earn rate.

2. If cardholder spend ₹30,000 on hotel bookings in a month:

- Reward Point calculation: $35 \times ₹30,000 / ₹100 = 10,500^*$
- *Final Reward Point value: 8,000
- The bonus is capped at 8,000 reward points per month, regardless of the total amount spent beyond the threshold.

FIRST SWYP Credit Card Reward Redemption Value

Reward Points earned on the FIRST SWYP Credit Card can be redeemed at a value of **1 Reward Point = ₹0.25** for flight and hotel bookings made through the "**FIRST Rewards Gallery**" section on the **IDFC FIRST Bank Mobile app**

Terms and Conditions

1. Bookings made through the "**FIRST Rewards Gallery**" section on the **IDFC FIRST Bank Mobile app** are only eligible for Bonus Reward Points.
2. Bonus Reward Points will be awarded only for transactions where the entire booking amount is paid using your FIRST SWYP Credit Card.
3. Transactions where cardholder uses a combination of Reward Points and cash ("Cash + Points") are not eligible for Bonus Reward Points.
4. Bonus Reward Points will be credited to the cardholder's account by the 5th of the following calendar month, after the cardholder completes the travel or hotel check-in, provided the account is active.
5. Cardholder can use Reward Points to pay for up to 70% of the total booking value (including taxes). The remaining amount must be paid using your FIRST SWYP Credit Card.
6. A convenience fee of ₹99 (plus applicable taxes) will be charged on redemption of Reward Points.
7. Monthly/Annual Reward Point Redemption Limit: Capping on the Reward Points that can be redeemed in a calendar month and calendar year as shown below:

Credit Card	Monthly Capping on Redeemable Reward Points	Annual Capping on Redeemable Reward Points
FIRST SWYP	1,00,000	2,00,000

8. In case of booking cancellations, refunds for both Reward Points & Cash will be processed and credited to source account within 5-7 business days from the date of cancellation.

9. If cardholder paid for a booking using both Reward Points and credit card, the refund will first be issued in Reward Points (up to the value of points used), and any remaining refundable amount will be credited to credit card.

For example: For a booking of ₹10,000 paid using 28,000 Reward Points (equivalent to ₹7,000) and ₹3,000 via credit card, refunds will be processed as follows:

- If the refund amount is ₹5,000, 20,000 Reward Points (worth ₹5,000, as 1 Reward Point = ₹0.25) will be credited back to the customer's credit card account.
 - If the refund amount is ₹8,000, the customer will be credited with the full 28,000 Reward Points (worth ₹7,000) credit card account and the remaining ₹1,000 will be refunded to the credit card used for the transaction.
10. Bonus reward points will not be credited for any bookings that are subsequently cancelled, regardless of the reason for cancellation.
11. The travel platform is designed to showcase exclusive travel offers from merchants and partners available to IDFC FIRST Bank Customers. IDFC FIRST Bank facilitates the payments, and the bank is not involved in selling/rendering any of these products and services.
12. 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 Reward Points 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 IDFC FIRST Bank will be final and binding.
13. IDFC FIRST 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.
14. All standard Credit Card Terms & Conditions and the Travel Specific Terms & Conditions (as amended from time to time) mentioned on the platform would apply.