

FIRST Power Credit Card Savings Maximiser

Fuel **21X Rewards = 3.5% savings + 1.5% Happy Coins**

Savings break-up	3.5% savings (Reward points)	1.5% savings (Happy Coins)
Applicable on	HPCL Fuel spends using FIRST Power credit card	Fueling through HP Pay App
Applicable Reward Structure	21X = 21 Rewards per ₹150 spends on HPCL fuel (1 Reward point = ₹0.25)	6 Happy Coins per ₹100 fuel spends through HP Pay App (1 Happy Coin = ₹0.25)
Maximum spends capping	₹5,000 per statement cycle (Maximum 700 Rewards per statement cycle)	₹10,000 per statement cycle (Maximum 600 Happy Coins per month)
Savings currency	Reward Points credit in card statement	Happy Coins credit in HP Pay App
Applicable conditions	- Applicable on fuel payments at authorised HPCL fuel stations - Applicable on using “Pay by QR” or “Wallet upload” option in HP Pay App - Not Applicable on UPI transactions	<u>Pay by QR in HP Pay App</u>: Earn 6 Happy Coins on payment by QR in HP Pay App & using FIRST Power Credit Card at HPCL fuel station (4 Happy Coins on payment + 2 Happy Coins within 30 days of payment) <u>HP Pay App wallet upload</u>: Earn 6 Happy Coins (3 Happy Coins on upload + additional 2 Happy Coins within 30 days of wallet upload + 1 Happy Coin on HPCL fuel payment using wallet balance.

- Fuel stations considered as HPCL authorized basis Merchant IDs (MIDs) shared by HPCL & configured with IDFC FIRST Bank. Fuel transaction rewards will be applicable for Authorized HPCL Fuel stations basis the valid MIDs shared by HPCL. For checking, the authorized HPCL fuel stations, check [here](#).
- Reward points will not be credited in case the MIDs passed to bank is not part of the MIDs list shared by HPCL.

- HPCL & IDFC FIRST Bank will be the final authority regarding MIDs not identifiable.
- HP Pay App is required to be used for HPCL fuel payment for additional 1.5% savings. HP Pay App can be used for direct payment at HPCL fuel station or through wallet upload. Refer the table above for savings break-up.

Pro Tip:

For Maximizing the savings on HPCL fuel purchases, it is recommended to use HP Pay App. This eliminates the dependency on fuel station MID but also helps save additional 1.5% in the form of Happy Coins.

Grocery and Utility **15X Rewards = 2.5% savings**

- Applicable on: Eligible grocery & utility transactions are identified basis the Merchant Category Code (MCC) received with the transaction data.
- Applicable structure: 15 Reward points per ₹150 spends on grocery & utility (1 Reward point = ₹0.25)
- Maximum spends capping: ₹4,000 per statement cycle (Maximum 400 Rewards per statement cycle)
- Savings currency: Reward Points credit in card statement.
- No rewards will be given in case merchant does not belong to utility/grocery category basis the MCC.

IDFC FIRST FASTag Recharge **15X Rewards = 2.5% savings**

- Applicable on: IDFC FIRST FASTag Recharge done using IDFC FIRST Bank Mobile Banking App or FIRST Forward App.
- Applicable structure: 15 Reward points per ₹150 recharge on IDFC FIRST FASTag (1 Reward point = ₹0.25)
- Maximum spends capping: ₹2,000 spends per statement cycle (Maximum 200 Rewards per statement cycle)

Other Retail Spends **2X Rewards**

- Applicable on: All other retail spends excluding Insurance premium payments, non-HPCL fuel spends, EMI transactions, ATM cash withdrawals. Other Retail spends also excludes HPCL fuel, utility & grocery spends and IDFC FIRST FASTag recharges as the reward structure of these spends will be as explained above.

- Applicable structure: 2 Reward points per ₹150 (1 Reward point = ₹0.25)
- There is no capping on these reward points.

UPI Rewards **2X Rewards**

- Applicable on: All retail spends via UPI channel
- Exclusions: Insurance premium payments, fuel spends, EMI transactions, ATM cash withdrawals, utility spends, grocery spends and IDFC FIRST FASTag recharges.
- Applicable structure: 2 Reward points per ₹150 (1 Reward point = ₹0.25)
- There is no capping on these reward points.

HP Pay App related FAQs.

1. How are Happy Coins credited on HP Pay using FIRST Power Credit Card?

FIRST Power Credit Cardholders can earn 1.5% value back as Happy Coins when you make payment using your HPCL Co-branded FIRST Power Credit Card by IDFC FIRST Bank. Below are the two types of payment eligible for Happy Coins

a. HP Pay wallet upload

Earn 6 Happy Coins every ₹100 spent for wallet upload using FIRST Power Credit Cards.

- 3 Happy Coins will be credited on wallet upload
- 2 Happy coins will be credited within 30 days of wallet upload
- 1 Happy coin will be credited on HPCL fuel payment using wallet balance

b. Pay by QR at HPCL Fuel Station

Earn 6 Happy Coins on every ₹100 spent through Pay by QR using your FIRST Power Credit Card.

- 4 Happy Coins will be credited on HPCL fuel payment using FIRST Power Credit Card
- 2 Happy Coins will be credited within 30 days of HPCL Fuel payment

2. What should I do if I face any issue with HP Pay Application?

Cardholders can reach out to HP Pay Support Team in case of any issue with the HP Pay Application.

Email: care@hppay.in

Toll Free Helpline: 1800 1039 811

3. What should I do if Happy Coins are not credited?

For issues regarding Happy Coins, cardholders can raise their concerns with HP Pay Support team.

Email: care@hppay.in

Toll Free Helpline: 1800 1039 811

Cardholders can also use HP Pay App to raise their concern by following below steps

- Click on Contact option in the bottom right corner of the App.
- Select Cashback Points and the list of transactions will appear.
- Select the disputed transaction.
- Fill the required details on Raise a Complaint Page.

Kindly note that HP Pay is the final authority for credit of Happy Coins even if transaction is made using your FIRST Power Credit Card.