



IDFC FIRST
Bank

Important update regarding your IDFC FIRST Bank Credit Card

Dear Cardmember,

As a valued IDFC FIRST Bank Credit Cardholder, we are always looking for ways to make your credit card more rewarding. We are excited to introduce one of the most significant upgrades to your IDFC FIRST Bank Credit Card.

INTRODUCING

Zero Forex Markup

on all IDFC FIRST Bank Credit Cards

EFFECTIVE

9th September 2026

Enjoy savings of up to 3.5% on all international transactions with Zero Forex Markup on your IDFC FIRST Bank Credit Card - whether you are travelling overseas, shopping on international merchants, paying for subscriptions or making fee payments, you can now enjoy Zero Forex Markup on every international transaction.

Since we are introducing Zero Forex Markup, international transactions will no longer earn reward points effective 26th October 2026.

Reward Points on international transactions will continue to be earned on Ashva, Mayura, Gaj:, FIRST Private, FIRST WOW!, FIRST WOW! Black and IndiGo IDFC FIRST Bank Credit Cards.

We hope you continue to enjoy the many benefits of your IDFC FIRST Bank Credit Card.

For further details, please refer to the updated MITC [Most Important Terms & Conditions] and Schedule of Charges.

[KNOW MORE](#)

Thank you for your continued trust in us.

Always YOU FIRST

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