



IDFC FIRST  
Bank







ALWAYS YOU FIRST

## Important update regarding your **FIRST EARN Credit Card**

Dear Cardmember,

As a valued **FIRST EARN Credit Card** customer, you enjoy rewarding benefits designed for your everyday spends, combining effortless cashback, seamless UPI payments and value-packed offers.

Your **FIRST EARN Credit Card** continues to remain SUPER-powerful, offering exceptional value with the following benefits:

-  1% cashback on UPI spends via IDFC FIRST Bank Mobile App
-  0.5% cashback on UPI spends via third-party UPI apps, online spends, insurance, wallet and utility spend
-  25% off up to ₹100 on movie tickets, valid once per month
-  Convenience of UPI + Power of Credit at 60+ million merchants
-  Complimentary Roadside Assistance worth ₹1,399
-  Personal Accident Cover of ₹2 Lakh and lost card liability cover of ₹25,000

### Update – Effective 18th June 2026

At IDFC FIRST Bank, we remain committed to making cashback simple, transparent, and truly valuable. We are evolving our cashback program to be more seamless and rewarding for you.

Cashback will be earned for spends up to your credit limit per billing cycle. Additional spends beyond this will not be eligible for cashback, including transactions enabled through repayments and subsequent re-utilisation within the same billing cycle.

Continue enjoying 25% off up to ₹100 on movie tickets every month when you stay spend-active with any transaction in the previous calendar month.

For example, to avail the movie benefit in July 2026, you must have completed at least one transaction on your card in June 2026 calendar month.

You continue to earn bonus cashback on all travel bookings made via the IDFC FIRST Bank Mobile App- 5% Bonus Cashback on hotel bookings and 2% Bonus Cashback on flights, over and above

your applicable base cashback.

For further details, please refer to the updated MITC and Schedule of Charges.

[Know More](#)

Thank you for your continued trust in us.

Always **YOU FIRST**.

**Team IDFC FIRST Bank**

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