










ALWAYS YOU FIRST

Important update regarding your **FIRST Power Credit Card**

Dear Cardmember,

As a valued **FIRST Power Credit Cardholder**, you continue to enjoy smart, value-driven benefits tailored to your everyday lifestyle – combining savings, flexibility, and rewarding offers on your daily spends.

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

-  Up to 5% savings as rewards on HPCL Fuel spends
-  2.5% savings as rewards on Grocery, Utility and IDFC FIRST FASTag spends
-  2X Reward Points on UPI and other retail spends
-  Complimentary Roadside Assistance
-  Personal Accident and Lost Card Liability Cover
-  ATM Cash Withdrawals with Zero Interest if you repay by the payment due date
-  Your Reward Points remain highly flexible - you can redeem them against any online purchase, without being restricted to a catalogue.

Update – Effective 18th June 2026

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

Your rewards remain highly flexible - you can redeem them against any online purchase, without being restricted to a catalogue. Reward Points will be earned for spends up to your credit limit per billing cycle. Additional spends beyond this will not be eligible for reward points.

You continue to earn bonus Reward Points on all travel bookings made via the IDFC FIRST Bank Mobile App- 26.67% Bonus Reward Points on hotel bookings and 13.33% Bonus Reward Points on flights, over and above your applicable base rewards.

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**.

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