









ALWAYS YOU FIRST

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

Dear Cardmember,

As a valued **FIRST SWYP Credit Card** customer, you enjoy a host of privileges that make every purchase more rewarding – with the flexibility, control, and benefits that fit your everyday life.

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

-  Monthly Instant Discounts, starting from 10% on feature partners across travel, shopping, beauty – Zomato, Zepto, Nykaa, Myntra FWD & more
-  Upto 4000 Rewards, worth ₹1,000 on achieving spend milestones, every billing cycle
-  Convert balances or transactions to EMIs at a flat monthly conversion fee & no other charges
-  Never expiring reward points
-  25% off on movie tickets up to ₹100, once every month
-  1% Fuel Surcharge Waiver up to ₹200, every month
-  4 Complimentary Railway Lounge visit per quarter (Spend ₹20,000 within the current calendar month to access railway lounge benefits in the following month)
-  Complimentary Roadside Assistance worth ₹1,399

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.

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

In case of reversal transactions, they will be considered in chronological order. The reversed transaction amount will be deducted from the eligible reward structure, and the next chronologically eligible transaction/transactions will be added to the eligible reward structure.

Your rewards remain never expiring and highly flexible - you can redeem them against any online purchase, without being restricted to a catalogue.

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 Reward Points on all travel bookings made via the IDFC FIRST Bank Mobile App- 25% Bonus Reward Points on hotel bookings and 12% Bonus Reward Points on flights, over and above your applicable base rewards.

Change in Monthly Milestone Rewards Structure for Special Categories

Effective from: July 2026 statement cycle

(for example, if your statement is dated 20th July 2026, it means spends from 21st June to 20th July 2026)

Structure	Eligible Categories	Minimum Cumulative Spends per Billing Cycle	Reward Points
Current Special Categories Milestone Rewards Structure	FASTag and Railway Spends	₹ 20,000	400 Reward Points
Revised Special Categories Milestone Rewards Structure	Education (MCC 8211, 8220, 8241, 8244, 8249, 8299),FASTag Recharges (MCC 4784),Railway Spends (MCC 4111, 4112)	₹ 20,000	400 Reward Points
		₹ 40,000	Additional 400 Reward Points, taking the total to 800 Reward Points

Please Note: Education spends will now be eligible for special categories monthly spends milestone program.

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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