















ALWAYS YOU FIRST

Important update regarding your **FIRST WOW! Black Credit Card**

Dear Cardmember,

As a valued **FIRST WOW! Black Credit Card** customer, you enjoy privileges designed to elevate your travel and lifestyle, from international spends to everyday rewards.

Your **FIRST WOW! Black Credit Card** continues to offer exceptional value with the following benefits:

-  Zero Forex Markup (compared to industry-standard of 3–3.5%)
-  Complimentary UPI enabled FIRST Digital Credit Card
-  1 Reward Point = ₹0.5 on travel bookings done via IDFC FIRST mobile banking app
-  1 Complimentary Domestic Airport Lounge visit per quarter (Spend ₹20,000 within the current calendar month to access airport lounge benefits in the following month)
-  100% ATM cash withdrawal limit of your FD Value, anywhere in the world
-  25% off on movie tickets up to ₹100, once every month
-  Never expiring reward points
-  1% Fuel Surcharge Waiver up to ₹200, every month
-  Trip Cancellation Cover up to ₹10,000
-  Complimentary Roadside Assistance worth ₹1,399
-  Zero Interest on ATM Cash Withdrawals for up to 45 days (only a withdrawal fee of ₹199 applicable)
-  Your rewards 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.

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.

Your rewards remain 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- 16.7% Bonus Reward Points on hotel bookings and 10% 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**.

Team IDFC FIRST Bank

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