












ALWAYS YOU FIRST

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

Dear Cardmember,

As a valued **FIRST WOW! Credit Cardholder**, you enjoy privileges designed to elevate your lifestyle, from international spends to everyday rewards.

Your **FIRST WOW! Credit Card** stands among the most rewarding lifetime free credit cards. While you continue to enjoy:

-  Zero Joining Fee
-  Zero Annual Fee (No minimum spends condition)
-  Zero Forex Markup (compared to industry-standard of 3–3.5%)
-  Up to 4X Reward Points on international and domestic spends
-  100% ATM cash withdrawal limit of your FD Value, anywhere in the world
-  1% Fuel Surcharge Waiver up to ₹200, every month
-  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.

Reward points will be valid for 24 months, giving you ample time to redeem them at your convenience i.e. Reward Points earned from July 2026 statement cycle will be valid for 24 months from the date they are credited.

Your existing Reward Points balance (as of the July 2026 statement cycle) will also remain valid & redeemable for 24 months - until July 2028.

We will continue to remind you about your Reward Points validity, so you never miss out on redeeming them for your favourite purchases.

Your rewards remain highly flexible - you can redeem them against any online purchase, without being restricted to a catalogue.

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.

We are delighted to introduce Bonus Reward Points on travel bookings made through the IDFC FIRST Bank Mobile App. You will now earn bonus Reward Points on all travel bookings made via the IDFC FIRST Bank Mobile App- 10% Bonus Reward Points on hotel bookings and 5% Bonus Reward Points on flights, over and above your applicable base rewards.

**Your FIRST WOW! Credit Card will continue to remain LIFETIME FREE.**  
There are no changes to this benefit.

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

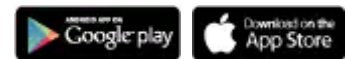
[Know More](#)

Thank you for your continued trust in us.

Always **YOU FIRST**.

**Team IDFC FIRST Bank**

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