



ALWAYS YOU FIRST

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

Dear Cardmember,

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

Your **FIRST WOW! Credit Card** continues to remain a **SUPER-powerful, FREE FOR LIFE** credit card, offering exceptional value with the following benefits:

- No Joining Fee
- Zero Annual Fee – Forever (No Minimum Spend Conditions)
- Zero Forex Markup (vs. typical 3–3.5% in the market)
- Up to 4X Reward Points that never expire, unlike the industry practice of 1–3 years
- 1% Fuel Surcharge Waiver up to ₹200, every month
- Complimentary Roadside Assistance worth ₹1,399
- Personal Accident Cover of ₹2 Lakh and lost card liability cover of ₹25,000
- 100% ATM cash withdrawal limit of your FD Value
- Zero Interest on ATM Cash Withdrawals for up to 45 days (only a withdrawal fee of ₹199 applicable)

With these unmatched features, FIRST WOW! stands out as one of the most powerful Lifetime Free credit cards available today. While most cards require minimum spends to waive annual fees, IDFC FIRST Bank imposes no such conditions on this card.

What's Changing

Revision in Reward Points Eligibility

(Effective 18th January 2026)

If the Cardmember fails to pay at least the **Minimum Amount Due** by the **Payment Due Date**, Reward Points will not be applicable for that billing cycle.

Any Reward Points credited for that cycle, if already posted, will be reversed.

Change in Reward Points Base

(Effective 18th January 2026)

IDFC FIRST Bank offers powerful, online-redeemable Reward Points that can be used seamlessly towards any online purchase — a feature that makes your points truly valuable. The Rewards earning base is now being revised from **₹150** to **₹200** per Reward Point.

Examples:

- 4X Reward Points = 4 Reward Points per ₹200 spent
- 1X Reward Points = 1 Reward Point per ₹200 spent

You will continue to earn:

- Upto 4X Reward Points on monthly spends

Fair Usage on Select Categories

(Effective 18th January 2026)

To keep the programme fair, rewarding, and free from misuse, the following updates are being introduced:

- FASTag recharges (MCC 4784) and Railway spends (MCC 4111, 4112) will now accrue **1X Reward Points** i.e. 1 Reward Point per ₹200 spent on those categories.
- If FASTag recharges using your **FIRST WOW! Credit Card** exceed **₹10,000** in a billing cycle, indicating unusually high usage, a **1% fee** will be levied on the total FASTag recharge amount for that cycle.
- If Railway spends exceed **₹25,000** in a billing cycle, a **1% fee** will be levied on the total Railway spend amount for that cycle.

These updates impact only very high or unusual usage on select categories. Regular, everyday spends for most customers remain fully unaffected.

GST at 18% (or as notified by the Government of India) will apply on all fees, interest, and charges.

MCC stands for Merchant Category Code.

[Know More](#)

Refer to updated [MITC](#) and Schedule of Charges for complete details.

Always You First,

Team IDFC FIRST Bank