











ALWAYS YOU FIRST

## Important update regarding your **FIRST Wealth Credit Card**

Dear Cardmember,

As a valued **FIRST Wealth Credit Cardholder**, you continue to enjoy premium privileges designed to complement your lifestyle - seamlessly blending flexibility, value, and global benefits. Your **FIRST Wealth Credit Card** stands among the most rewarding lifetime free credit cards, with no joining or annual fees, ever.

While you continue to enjoy:

-  Zero Joining Fee.
-  Zero Annual Fee. (No minimum spends required, unlike most other bank cards that require spends for fee waiver)
-  Low 1.5% Forex Markup. (compared to industry-standard of 3–3.5%)
-  Buy One Get One movie offers.
-  Complimentary Airport Lounge Access.
-  Trip Cancellation Cover up to ₹10,000.
-  ATM Cash Withdrawals with Zero Interest if you repay by the payment due date.
-  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.

You will now earn 10X rewards starting from your very first eligible transaction, with no minimum spend required - on Dining, Travel, and International purchases (as defined below). Earlier, 10X rewards were only unlocked after spending ₹20,000 in a billing cycle. Now, every transaction in these categories gets you an accelerated reward right away

Note: Dining and Travel purchases are identified based on merchant category codes (MCC). Dining (including food delivery) includes MCCs 5812, 5813 and 5814. Travel includes MCCs ranging from 3000 to 3350, 3501 to 3853 and 7011, 4511, 4722, 4723. International purchases refer to transactions made at international merchants.

All other spend categories earn 3X Reward Points; except insurance, utilities, railways and FASTag recharges, which will continue earning 1X Reward Points.

UPI rewards structure also remains unchanged i.e. you will continue to earn 1X Reward Points for transaction value up to ₹2,000 and 3X Reward Points for transaction value higher than ₹2,000. As earlier, no Reward Points are earned for fuel spends, EMI transactions, or cash withdrawals.

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.

Your Buy 1 Get 1 movie ticket offer continues every month, now with spends of ₹20,000 or more in the previous calendar month on your card.

To avail the movie benefit from August 1st, 2026, you must have spent Rs.20,000 or more in July 2026 calendar month.

You continue to earn bonus Reward Points on all travel bookings made via the IDFC FIRST Bank Mobile App- 20% Bonus Reward Points on hotel bookings and 10% Bonus Reward Points on flights, over and above your applicable base rewards.

**Your FIRST Wealth 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.  
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