



IDFC FIRST
Bank








ALWAYS YOU FIRST

Important update regarding your **Gaj: Credit Card**

Dear Cardmember,

As a valued **Gaj: Credit Cardholder**, you continue to enjoy premium privileges designed to complement your lifestyle - seamlessly blending flexibility, value, and global benefits.

While you continue to enjoy:

-  Premium Metal Card
-  Zero Forex Markup. (compared to industry-standard of 3–3.5%)
-  Up to 33.33% value back as never-expiring reward points on your spends
-  Complimentary Airport Lounge Access
-  Free Trip Cancellation Cover up to ₹50,000
-  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.

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.

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