



**IDFC FIRST
Bank**









ALWAYS YOU FIRST

Important update regarding your **IndiGo IDFC FIRST Credit Card**

Dear Cardmember,

As a valued **IndiGo IDFC FIRST Credit Card** customer, you enjoy travel-first, value-driven benefits tailored to the way you fly and spend – combining broad acceptance, UPI convenience, and rewarding savings on every journey and everyday purchase.

Your **IndiGo IDFC FIRST Credit Card** continues to offer exceptional value with the following benefits:

-  Upto 22 IndiGo BluChips per ₹100 Spent
-  Milestone Benefit: Unlock Vouchers of 25,000 BluChips, every year
-  Low Forex Markup of 1.49% (vs. typical 3–3.5% in the market)
-  IndiGo BluChips on your daily UPI spends
-  Redeem your IndiGo BluChips, on flight bookings, all seamlessly on Indigo Website or on the IndiGo App
-  Power of Dual Card: Global Acceptance with Mastercard and ease of UPI with RuPay
-  Trip Cancellation Cover of up to ₹25,000/year (2 claims/year)
-  Personal Accident Cover of ₹10 Lakh and lost card liability cover of ₹50,000

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.

IndiGo BluChips will be earned for spends up to your credit limit per billing cycle. Additional spends beyond this will not be eligible for IndiGo BluChips, including transactions enabled through repayments and subsequent re-utilisation within the same billing cycle.

Rest assured, your IndiGo BluChips remain flexible and can be redeemed against IndiGo flight bookings.

IndiGo BluChips earned in your credit card statement cycle

(Starting with your July 2026 Statement)

Starting with your July 2026 Statement (statement generated in July), your monthly accrued IndiGo BluChips on your IndiGo IDFC FIRST credit card, will be posted on Payment Due Date* + 1 day only for customers who pay at least the Minimum Amount Due (MAD) on or before the Payment

Due Date (PDD).

If the Minimum Amount Due (MAD) is not paid on or before Payment Due Date (PDD), IndiGo BluChips earned on your IndiGo IDFC FIRST Bank credit card for that statement cycle will not be credited and will lapse.

*Note: Your Payment Due Date is the date printed on the statement.

- For example: If your July statement is generated on 22nd July, the Payment due date (PDD) will be 6th August, and your monthly accrued IndiGo BluChips will be credited on Payment Due Date + 1 day i.e. 7th August, provided at least Minimum amount due is paid by PDD i.e. 6th August.

Fair Usage on Select Categories

(Effective 22nd July 2026)

To keep the programme fair, rewarding, and free from misuse, the following update is being introduced:

- FASTag recharges (MCC 4784), Railway spends (MCC 4111, 4112), Government Services (MCC 9000 – 9999), and Education (MCC 8211, 8220, 8241, 8244, 8249, 8299) will now accrue 0.5 IndiGo Bluchips per ₹100 spent on those categories.

This update impacts only very high or unusual usage on select categories. Regular, everyday spends for most customers remain fully unaffected.

MCC stands for Merchant Category Code

Refer to the updated MITC and Schedule of Charges for complete details.

[Know More](#)

Always **YOU FIRST**,
Team **IDFC FIRST Bank**

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