IDFC FIRST Bank

ALWAYS YOU FIRST

Important update regarding your FIRST Power Credit Card

Dear Cardmember,

As a valued **FIRST Power Credit Card** customer, you enjoy smart, value-driven benefits tailored to your everyday lifestyle – combining savings, flexibility, and rewarding offers on your daily spends.

Your **FIRST Power Credit Card** continues to remain a **SUPER-powerful** credit card, offering exceptional value with the following benefits:

• 21X Rewards on HPCL Fuel spends
• 15X Rewards on Grocery, Utility and IDFC FIRST FASTag spends
• 2X Rewards on UPI and other spends
• Reward Points that never expire, unlike the industry practice of 1–3 years
• Personal Accident and Lost Card Liability Cover
• Complimentary Roadside Assistance
• Zero Interest on ATM Cash Withdrawals (only a withdrawal fee of ₹199 applicable)

With these unmatched features, the FIRST Power Credit Card stands out as one of the most powerful credit cards available today.

What's New & Exciting

We are delighted to introduce accelerated Reward Points on travel bookings made through the IDFC FIRST Bank Mobile App:

🏨 **50X Bonus Reward Points** on hotel bookings
✈️ **30X Bonus Reward Points** on flight bookings

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.

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:

• If FASTag recharges (MCC 4784) using your **FIRST Power 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 (MCC 4111, 4112) 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