

## FIRST WOW! Black Credit Card Privileges:



Joining  
Benefits



Movie Offer



Airport  
Lounge



Trip  
Cancellation  
Cover



Roadside  
Assistance



Complimentary  
Insurance

### Joining Benefits

As part of the program, the cardholder will receive the following joining benefits in the 1<sup>st</sup> year on payment of the Joining Fee of ₹750 + GST.

- The joining benefits are valid only for 90 days from the day the joining fee is paid unless specified.
- Benefits will be credited/activated as per the timelines defined for each partner/offer.
- Cardholder will get voucher/coupons through email/SMS for redemption after payment of joining fees

### ₹500 voucher off on first travel booking through IDFC FIRST Bank mobile app

#### Benefit Details:

- Get ₹500 off on your first flight booking done through 'FIRST Rewards Gallery' section on IDFC FIRST Bank Mobile App on a minimum spend of ₹5,000

#### How to avail Joining/Annual Benefit:

1. Login to the IDFC FIRST Mobile Banking App.
2. Visit the 'FIRST Rewards Gallery' section.
3. Select Flight Booking or Hotels to explore options.
4. Enter customer details and proceed to payment.
5. Apply coupon code received on your email/SMS in the coupon window before completing the payment.

#### Benefit Terms & Conditions:

- This offer is valid only on the FIRST WOW! Black Credit Card.
- Flat ₹500 discount applicable on the first travel booking made through the IDFC FIRST Bank Mobile App on a minimum transaction of ₹5,000.
- The coupon code must be applied at checkout to avail this offer.
- Offer valid only on Flight and Hotel bookings made via the Travel section of the IDFC FIRST Bank Mobile App.
- The coupon is valid for 90 days from the date of joining fee payment.
- Coupon cannot be clubbed with any other coupon on the 'FIRST Rewards Gallery' section.
- Payment must be made using the eligible credit card to avail this benefit.
- If a booking is cancelled after applying the coupon, the coupon will be considered as redeemed and cannot be used again.
- If a booking attempt fails due to a transaction error or technical issue, the coupon will remain valid and can be applied again within the offer period.
- Basic Terms & Conditions from the 'FIRST Rewards Gallery' section apply.
- The travel portal is powered by Tripstacc, which solely displays offers extended by merchants/partners to IDFC FIRST Bank customers. The Bank facilitates the payment but does not directly own the offers made on the portal.
- This service is available only through the IDFC FIRST Mobile Banking App. Payments can be made using any IDFC FIRST Bank Credit or Debit Card.
- T&C Apply. Features & benefits are subject to Terms & Conditions as mentioned on the platform.

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## **B. Up to ₹1600 instant discount on flights, hotels and bus on Make My Trip**

### **Benefit Details:**

- a. Get up to ₹1,600 Flat Discount on your IDFC FIRST WOW! Black Credit Card

### **Offer:**

- ₹700 off on min booking amount of ₹7,000 for round trip domestic flights (₹500 off on one way flight booking of ₹5,000 or above)
- ₹800 off on min booking amount of ₹4,000 for hotels
- ₹100 off on min booking amount of ₹1,200 for buses

Please note: Offer will be valid for 1 booking per card per category within 90 days of joining fee payment

### **How to avail the Membership:**

- Cardholder will get discount coupons through email/SMS for redemption after payment of joining fees.
- Refer to offer T&Cs below for further details on offer fulfilment.

### **Benefit Terms & Conditions:**

- The offer will be valid for 1 booking per card per category (Flights/Hotels) within 90 days of joining fee payment
- The offer is valid on IDFC FIRST WOW! Black Credit Card only
- The Offer is valid every day from 1<sup>st</sup> December 2025 (between 0000 hrs to 2359 hrs)
- Cardholder will get MakeMyTrip discount coupons through email/SMS for redemption after payment of joining fees
- To avail the offer, customer must enter E-Coupon received through email/SMS in the E-Coupon field
- The offer is valid for bookings made on MakeMyTrip website, Mobile site, Android & iOS App
- This offer is also valid on EMI option
- The terms of the offer are subject to change, including fulfilment partner, new issuance without further notice. Customers whose card has been issued during the offer being live, will be fulfilled
- During the offer fulfilment, if the customer's credit card account is found to be in overdue or in over-limit status, the customer will become ineligible
- MakeMyTrip Coupon will be made available for redemption on the Reward Redemption portal (Login IDFC FIRST Mobile Banking App >> Credit Card section >> Rewards Section >> Redeem Now) after payment of 1st year subscription (joining) fee on eligible credit card account
- The offer will be valid for 1 booking per card per category (Flights/Hotels) within 90 days of joining fee payment
- Cardholder will get MakeMyTrip discount coupons through email/SMS for redemption after payment of joining fees
- To avail the offer, customer must enter E-Coupon received through email/SMS in the E-Coupon field0
- The offer is valid for bookings made on MakeMyTrip website, Mobile site, Android & iOS App
- This offer is also valid on EMI option

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## MakeMyTrip Coupons Terms & Conditions

### Flights

- For flights, discount will be calculated on the booking amount (excluding convenience fee and any ancillaries purchased e.g., meals, insurance)
- The offer is not valid on "Multi-City Flights" made through the "Multi-City" tab on MakeMyTrip website
- Offer is not applicable on payments made through My Wallet (MakeMyTrip Wallet - bonus amount), 3rd party wallets, PayPal, Gift card and net banking payments
- Offer is not applicable on payments made through IDFC FIRST Bank NetBanking or App

### Hotels

- Offer is not applicable on payments made through My Wallet (MakeMyTrip Wallet - bonus amount), 3rd party wallets, Pay Pal, Gift card and net banking payments
- Offer is not applicable on payments made through IDFC FIRST Bank NetBanking or App
- The offer is valid on select properties
- For Hotels, Villas and Apartments, the discount is to be calculated on hotel base price (pre-tax price)
- The offer is not applicable on payments made through My Wallet (MakeMyTrip Wallet - bonus amount), 3rd party wallets, Pay Pal, Gift card and net banking payments
- The offer is not applicable on payments made through IDFC FIRST Bank NetBanking or App

### CONDITIONS IN CASE OF CANCELLATION

- In case of partial/full cancellation the offer stands void and customer will not be eligible for the discount
- If the Customer cancels the travel service purchase after the discount amount is availed, MakeMyTrip will deduct the discount amount from the refund and cancellation charges shall apply
- If there is any rescheduling or cancellation, customer has to bear the fare difference (regardless of whether the component is in the base fare or in tax + surcharge) and other rescheduling/cancellation fees

### TERMS OF THE OFFER

- If the customer doesn't receive the discount, he/she must raise a claim at <https://support.makemytrip.com/myAccount/MyIncidents/NewComplaint> within 3 months from booking date. In event cardholder fails to do so, he/she will not be eligible for discount amount
- This offer cannot be clubbed with any other offer of MakeMyTrip
- For any card related claims, customer will need to approach Bank. MakeMyTrip shall not entertain such claims
- MakeMyTrip shall not be liable for any loss or damage arising due to force majeure event
- In event of any misuse or abuse of offer by customer or travel agent, MakeMyTrip reserves right to deny offer or cancel booking
- In no event entire liability of IDFC FIRST Bank under this offer exceed amount promotional discount under this offer
- MakeMyTrip shall not be liable for indirect, punitive, special, incidental, consequential damages arising out of or relating to this offer
- Disputes if any arising out related to this offer subject exclusive jurisdiction competent courts Mumbai only
- User Agreement, Privacy Policy of MakeMyTrip website apply

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- Customers who are Travel Agents by occupation are barred from making bookings for their customers using their own cards on MakeMyTrip website. MakeMyTrip reserves right to cancel such bookings
- Customer needs to enter promo code before payment checkout page on MakeMyTrip. Needs verified payment page on MakeMyTrip. IDFC FIRST Bank will be responsible for providing cashback. IDFC FIRST Bank only liable for cashback to account holder's bank account
- Any queries, escalations, or dispute related to services made available on MakeMyTrip needs to be addressed and resolved with MMT directly by writing to support.makemytrip.com. Only escalation or dispute related to cashback offers from bank needs to be addressed and resolved with bank directly by writing to vcare@idfcfirstbank.com
- IDFC FIRST Bank shall not be liable in any manner whatsoever for any loss, damage, or claim that may arise from use of services provided by MakeMyTrip or availing benefits under the Offer
- IDFC FIRST Bank and MakeMyTrip reserves the right to disqualify/exclude any Cardholder from the offer, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer or otherwise by use of the Card
- IDFC FIRST Bank shall not be held liable for any delay or loss that may be caused in delivery of services

### C. EazyDiner Prime Membership

**Benefit details:** Get Complimentary **3 month EazyDiner Prime membership** worth ₹1095/- with your IDFC FIRST WOW! Black Credit Card.

#### How to avail the Membership:

1. Cardholder will get complimentary 3 month EazyDiner Prime Membership through email/SMS for redemption after payment of joining fees/FD booking.
2. Customer can redeem this voucher by clicking on 'redeem now' button on offer communication.
3. Customer can also redeem the voucher as per below.
  - a. Go to Credit Card >> Rewards Section >> Redeem Now  
OR
  - b. Go to Hamburger (≡) in the IDFC FIRST Mobile Banking App >> Credit Card -Rewards  
OR
  - c. Login to the Redemption Portal through below link:  
<https://my.idfcfirstbank.com/rewards/cclp>  
(Accessible only on mobile device with IDFC FIRST Mobile Banking App installed)
4. Login to the IDFC FIRST Mobile Banking App
5. Navigate to reward redemption platform
6. Click on the banner available on the credit cards rewards page and redeem now to receive the voucher code.

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7. The code will be visible in the redemption history.
8. Select 3-month EazyDiner Prime Membership plan in the EazyDiner app and click on Pay Now.
9. Apply the unique coupon code.
10. Complete purchase and activate your Prime membership

**Benefit Terms and Conditions:**

- The offer is applicable only on FIRST WOW! Black credit card customers only
- This benefit can be availed only once in a lifetime.
- The validity of the membership will be for 3 months once activated
- Customer needs to claim the membership offer within 90 days from the time it is made available on reward portal or shared with the customer through any communication.
- Membership Offer will expire after 90 days if not redeemed. Any extension of the validity or reactivation will not be entertained. The offer will be availed only once the fee is paid.

**D. Flat 10% instant discount on Mokobara**

**Benefit details:** Get 10% Instant Discount on Mokobara with your IDFC FIRST WOW! Black Credit Card

**How to avail the Membership:**

- Visit the Mokobara website: <https://mokobara.com/>
- Add items in your cart
- On the payment page, enter your received Discount Code and click Apply
- Discounted amount will be displayed on the page
- Complete the transaction using your IDFC FIRST WOW! Black Credit Card to avail the offer
- Refer to offer T&Cs below for further details on offer fulfilment.

**Benefit Terms and Conditions:**

- Customer needs to claim the membership offer within 90 days from the time it is made available on reward portal or shared with the customer through any communication.
- Membership Offer will expire after 90 days if not redeemed. Any extension of the validity or reactivation will not be entertained.
- This benefit can be availed only once in a lifetime.

**Mokobara offer Terms & Conditions:**

- Valid only once per user in a lifetime.
- Voucher is not valid on gift cards.
- The offer will provide 10% off on the total order value of valid products.
- The offer will be valid on selling price. The coupon code can't be combined with any other coupon code.
- Only valid on mokobara.com
- Not valid during major sale events like Black Friday sale, Prime Day sale and few more.
- Coupon can't be combined with any more coupon code.

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- Offer valid only on Mokobara online stores
- The offer will be availed only once the fee is paid.
- Voucher will expire after 90 days if not redeemed. Any extension of the validity or reactivation will not be entertained. Offer can be redeemed through online transactions only.
- Mokobara reserves the right to change/modify terms and conditions of the coupon.

#### **E. Lenskart Gold Max Membership for 1 year worth ₹800**

**Benefit details:** Get complimentary Lenskart Gold Max Membership for 1 year worth ₹800 on payment of joining fee.

#### **How to avail the Membership:**

- Cardholder will get complimentary Lenskart Gold Max Membership through email/SMS for redemption after payment of joining fee.
1. Visit Lenskart website –
  2. [https://www.lenskart.com/lenskart-gold-max-one-year-membership.html?utm\\_source=dec29goldmaxid&utm\\_medium=affiliate&utm\\_term=affiliate&utm\\_campaign=dec29goldmaxdc](https://www.lenskart.com/lenskart-gold-max-one-year-membership.html?utm_source=dec29goldmaxid&utm_medium=affiliate&utm_term=affiliate&utm_campaign=dec29goldmaxdc)
  3. Add Gold Max Membership to your cart
  4. Apply promo code at checkout page under the tab 'Have a voucher'
- Refer to offer T&Cs below for further details on offer fulfilment.

#### **Benefit Terms and Conditions:**

- Cardholder will get free Lenskart Gold Max Membership after payment of joining fees through email/SMS for redemption.
- The terms of the offer are subject to change, including fulfillment partner, new issuance without further notice. Customers whose card has been issued during the offer being live, will be fulfilled.
- During the offer fulfilment, if the customer's credit card account is found to be in overdue or in over-limit status, the customer will become ineligible.
- A customer will be eligible for Membership once during the offer period.
- Lenskart Gold Max Membership will be made available for redemption on the Reward Redemption portal (Login IDFC FIRST Mobile Banking App >> Credit Card section >> Rewards Section >> Redeem Now) after payment of 1st year subscription fee on eligible credit card account.
- Customer needs to claim the membership offer within 90 days from the time it is made available on Reward Redemption portal or shared with the customer through any communication. Membership Offer will expire after 90 days if not redeemed. Any extension of the validity or reactivation will not be entertained.

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- Welcome offers are subject to change from time to time at the discretion of Bank without any prior notice.
- Welcome offer is only applicable for primary FIRST WOW! Black Cardholders.
- The Offer is non-transferable, non-cashable and non-negotiable.
- Any Customer eligible for this offer shall be deemed to have read, understood and accepted these terms and conditions, the offer terms and conditions mentioned in communication sent as well as general terms and conditions of Bank before availing The Offer.
- The Bank reserves right to disqualify any Customer from benefits of this offer if any fraudulent activity is identified as being carried out for purpose of availing benefits under this offer (including default in payments).
- Bank reserves right at anytime without prior notice assigning reason whatsoever to add/alter/modify/change/vary all or any of these terms and conditions or replace wholly or in part this Offer by another similar offer or extend/withdraw altogether the goods/services offered by the merchant with regards to this offer.
- Customer is expected to take any grievance, pertaining to quality, delivery or any other issue of purchased goods and services, to the respective merchant and not to the Bank.
- The decision of the Bank in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.
- Disputes, if any, arising out of or in connection with or as a result of the above Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges.
- I hereby confirm that I have also read and understood the contents of the Offer details and agree to be levied various charges mentioned therein as and when applicable to me. The T&C, Offer and miscellaneous documents provided are in English language and I have fully understood the same and would request IDFC FIRST Bank to provide any further information in English language. I am aware they are available for reference on the IDFC FIRST Bank website <https://www.idfcfirstbank.com>.
- I hereby declare that the details furnished in the application are true and correct to the best of my knowledge and belief. I undertake to inform IDFC FIRST Bank of any changes therein immediately. In case the information is found to be false, untrue, misleading or misrepresenting, I am aware that I may be held liable.

### **Lenskart Gold Max Membership TnC**

- Get 5% Cashback on first order and 5% on all future orders
- Get 10% off on Aqulens Contact Lenses
- Buy 1 Get 1 Free is valid on Vincent Chase, Lenskart Air, John Jacobs, Hooper & Le Petit Lunetier (for Eyeglasses & Sunglasses)
- Free Eye Test at Home & In Store
- Buy One Get One can be availed on:
  - Eyeglasses + Sunglasses
  - Eyeglasses + Eyeglasses
  - Sunglasses + Sunglasses
- Convenience fee of ₹49 will be applied at checkout
- Membership is valid for 365 days from the date of purchase
- Membership benefits can be availed on 2 orders per month & 12 orders per year
- Cashback credited to your wallet with GOLD MAX is 100% redeemable on your next orders
- Cashback will be credited to your LK Cash+ wallet after 30 days from your estimated date

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- Cashback will be valid till 365 days from the date of credit or Gold Max membership end date
- Membership benefits are applicable across App, Website, 1900+ Stores & Home Try-On services
- This offer is applicable only for new users
- Membership cannot be returned or refunded
- Both products need to be added in cart to avail Buy One Get One
- The offer is applicable only on FIRST WOW! Black credit card customers only.
- The membership can be redeemed only once
- The validity of the membership will be for 3 months once activated
- Customer needs to redeem the voucher within 90 days from the time it is made available on reward portal or shared with the customer through any communication.
- Membership can be redeemed through online transactions only ( this point is not there in t&C of welcome offer excel)
- Lenskart.com reserves the right to change/modify terms and conditions of the coupon
- You cannot change or refund purchases made with this voucher

The offer will be availed only once the joining fee for FIRST WOW! Black is paid.

#### **How to avail the Membership:**

1. Visit Lenskart website –  
[https://www.lenskart.com/lenskart-gold-max-one-year-membership.html?utm\\_source=dec29goldmaxid&utm\\_medium=affiliate&utm\\_term=affiliate&utm\\_campaign=dec29goldmaxdc](https://www.lenskart.com/lenskart-gold-max-one-year-membership.html?utm_source=dec29goldmaxid&utm_medium=affiliate&utm_term=affiliate&utm_campaign=dec29goldmaxdc)
2. Add Gold Max Membership to your cart
3. Apply promo code at checkout page under the tab 'Have a voucher'

#### **F. Up to Rs 1,000 cashback on 1<sup>st</sup> EMI transaction**

**Benefit details:** 5% cashback up to ₹1,000 on 1st EMI transaction through IDFC FIRST Bank Credit Card

#### **How to avail the Membership:**

1. This offer is applicable only on first EMI conversion within first 30 days of card generation.
2. Offer can be availed by customers who have never converted transaction to EMI before.
3. The mentioned offer is applicable on EMI booked through IDFC FIRST Bank Mobile App, Web & Call Center.

#### **Benefit Terms and Conditions:**

- Eligible customers will receive cashback within 90 days of the offer end date.
- This offer cannot be availed in combination with any other offer on your IDFC FIRST Bank Credit Card.
- If any of the transactions are reversed/canceled/foreclosed by the cardholder or merchant, that EMI transaction will be excluded. Similarly for any disputed transaction by the cardholder, that EMI transaction will be excluded.
- EMI amount will be a part of Minimum Amount Due payable by the cardholder during the EMI tenure.

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- Processing fee of 1% of transaction value (Minimum ₹99) plus GST as applicable will be charged in the first statement generated after the transaction is converted to EMI. Processing fee will be a part of Minimum Amount Due (MAD) in credit card statement. You must make the payment of Minimum Amount Due (MAD) to avoid charges.
- Once the EMI tenure has been chosen by the Customer, it cannot be changed.
- The first EMI will be billed in the statement following your upcoming statement.
- Transactions done on Gold & Jewelry are not eligible for EMI conversion.
- If the customer is delinquent at the time of offer fulfilment, that customer will not be eligible for the final offer.
- Interest is calculated on a reducing method basis. For details, please refer repayment schedule.
- In case you wish to cancel the above EMI, you may please raise a request through the IDFC FIRST App under Credit Card Section. Alternatively, you may also contact customer care.
- If the EMI is cancelled, then foreclosure fee will be charged @ 3% of the outstanding principal amount of EMI along with the cycle interest will be charged to the card. Cycle interest is rate of interest applicable for period between last statement date and date of foreclosure.
- In case of EMI foreclosure, the entire outstanding principal will be debited to account and will be due by the next due date. The processing fee if levied at the time of booking will not be reversed in case of EMI foreclosure.
- In case of transaction reversal/cancellation/refund, customer must contact bank for EMI cancellation. Transaction reversal/cancellation/refund does not result in automatic EMI closure.
- In case EMI conversion is done after the statement generation, customer must still make the payment of Minimum Amount Due (MAD) to avoid charges.
- EMI must be foreclosed if cardholder wishes to close the card account during the EMI tenure. In such scenario above terms and conditions pertaining to EMI foreclosure will apply.
- In the event only credit card is blocked with customer's account and/or other card remaining active prior to the completion of loan tenure, loan initial interest amount and/or EMI(s) will continue to be billed in the monthly statement and shall be included as a part of minimum amount due.
- Bank reserves the right to foreclose the loan and debit the entire outstanding amount in case customer defaults on two consecutive billing cycles. In such scenario above terms and conditions pertaining to EMI foreclosure will apply.
- GST (as per Govt. notification) will be applicable on Interest, Processing Fee and Foreclosure charges and will be billed separately along with respective charges.
- No request for a change in billing cycle shall be processed during the EMI tenure.
- EMI facility should be at the sole discretion of the bank and is subject to performance on credit card.
- Any payment made to the Credit Card account over and above the initial interest amount or EMI shall not be deemed to be payment towards the amount availed under EMI facility and shall not be deemed as closure of said facility. In the event of a transaction being partially or fully cancelled/disputed, the EMI facility availed on it will continue, unless a pre closure request is made by the customer.
- The Bank will share credit information with credit bureau, including but not limited to Instalment loans taken on credit card.

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- Any disputes pertaining to aforementioned loan shall be subject to exclusive jurisdiction of the courts of Mumbai.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges
- The Bank reserves the right, at any time, with prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all or any of these terms and conditions or to replace, wholly or in part this Offer by another offer whether similar to this Offer or not or to extend or withdraw this Offer altogether.
- The Bank reserves the right to disqualify any Customer from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer.
- This is an offer - based facility available to IDFC FIRST Bank Credit Card Customers only.
- The terms and conditions contained in the Card Member Agreement will apply over and above the terms and condition of this loan.

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## Movie Ticket Offer

### Benefit details:

25% discount on movie tickets up to ₹100 on District by Zomato mobile App.

The offer can be availed once a month.

### How to Avail Offer on District Mobile App:

1. Go through the regular ticketing flow for selecting the movie, cinema and show of your choice.
2. To avail offer, click "View all Offers". Select and click on 'Apply' offer on IDFC FIRST WOW! Black Credit Card or enter Promocode IDFCFCFM
3. Enter your 16 Digit credit card number, expiry date and click on "Add & Secured Card".
4. Instant Discount shall be provided, you will have to pay the remaining transaction amount using the same card on which you have availed the offer. To make the payment, enter remaining details like CVV & OTP on payment confirmation page.

### Offer Terms and Conditions:

- Use Promo code IDFCFCFM to book movie tickets using an IDFC FIRST WOW! Black Credit Card and get a 25% instant discount up to ₹100.
- Offer is applicable on booking of a minimum of one or more movie tickets.
- Offer will only be valid once per user per card for every calendar month.
- On booking of Movie Tickets, the user will get 25% the Price of movie tickets or ₹100 (whichever is lesser) as an Instant discount.
- The Promo code can be used to book movie tickets for any show-date.
- The offer is valid on cards with the following BIN values only: 43999200, 44434100, 52556700, 52556710, 40156100, 40156110, 52556720, 40156130, 52556730, 40156120, 51534900, 51534910, 43999200, 43999210, 65301910,65306800.
- Orbgen Technologies Pvt Ltd. & IDFC FIRST Bank reserve the right to disqualify any cardholder/s from the benefits of the program.
- Orbgen Technologies Pvt Ltd. & IDFC FIRST Bank reserve absolute right to withdraw and/or alter any terms and conditions of the offer at any time.
- Cardholders shall not be entitled to compensation / benefits in any form whatsoever in lieu of the offerbeing availed.
- In case of any disputes, Orbgen Technologies Pvt Ltd. & IDFC FIRST Bank's decision will be final.
- This Promo Code is only Applicable on District App.

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## Airport Lounges

### Benefit details:

This document outlines the terms and conditions for accessing airport lounge services with the FIRST WOW! Black Credit Card

### Offer Terms and Conditions:

1. **Privileges:** Cardholders can enjoy up to 1 complimentary visits per quarter to select lounges in Indian Airports (domestic). [Click here.](#)
2. **Spending Requirements:**
  - a. This program is applicable only on minimum monthly spends of ₹20,000.
  - b. Spends and cash withdrawal between the 1st and last day of a calendar month shall be considered for access in the next month.
  - c. Fee, charges and EMI amortization and the corresponding GST will not be considered for lounge benefit
3. **Sharing of Benefits:** The above terms and conditions shall be applicable to the primary card and all add-on cards. This benefit will be shared between the primary cardholder and all add-on cardholders.
4. **Eligibility and Presentation:** This program is applicable at select lounges in India, and it is available to cardholders with an active FIRST WOW! Black. To access participating airport lounges under the program, cardholders must present their FIRST WOW! Black / DreamFolks Card and a valid air ticket or boarding pass for travel on the same or next day at the entrance of the participating lounges.
5. **Authorization and Charges:** Access to the lounge is granted upon successful authorization of the FIRST WOW! Black Credit Card on the electronic terminals placed at the lounges. For credit card authorization, a nominal charge of ₹2 will be deducted to verify the card's validity.
6. **Lounge Access – Fair Usage Policy:** To preserve the exclusivity and comfort of your complimentary lounge benefits, access is governed by a fair usage policy. As part of this, system-led checks may limit back-to-back usage within a short window. This ensures a seamless and elevated experience for all cardholders, without impacting genuine travel needs.
7. **Child Entry:** Complimentary entry for children below two years is at the discretion of the participating lounges. Cardholders are encouraged to confirm this policy at the lounge entrance before entering.
8. **Access Limitations:** This program is open only to cardholders carrying an FIRST WOW! Black Credit Card issued in India. Each cardholder is permitted one entry per visit. Any additional guests or services will incur extra charges.
9. **Lounge Facilities:** Eligible cardholders receive access to the lounge, including food and beverages, as applicable under the agreement between DreamFolks and the lounge. Cardholders are advised to check what services and facilities are covered under the Lounge Program.
10. **Lounge Facilities Maintenance:** The lounge shall make reasonable efforts to maintain a suitable environment in the lounge facilities. This includes keeping the area clean and tidy, ensuring staff are available to respond to queries, and removing individuals whose behaviour is unsuitable. The lounge reserves the right to refuse entry to customers for statutory, regulatory, or airport policy reasons, including health and safety policies or fire regulations.
11. **Capacity Constraints:** Access to the lounge is available on a first-come-first-serve basis and is subject to capacity constraints at each participating lounge. Some participating Global Airport Lounges may impose a maximum stay policy (typically 2 hours) to prevent overcrowding, at the discretion of the lounge operator, and may change for extended stays. The Global Airport Lounge's child policy, where permitted, may also vary.

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12. **Lounge Operations and Access:** IDFC FIRST Bank or DreamFolks assume no responsibility if a particular lounge operator shuts down the lounge(s) due to reasons beyond their control. IDFC FIRST Bank / DreamFolks cannot guarantee lounge access, and access is subject to the operational hours of the lounge. Access may be restricted or refused under various circumstances, including when the lounge is at or near full capacity during flight delays, when the lounge client(s) is not sober or may disturb other users, or for other valid reasons at the discretion of IDFC FIRST Bank/DreamFolks.
13. **Excess Lounge Access:** Lounges are available on a chargeable basis in excess of the complimentary visits or during months when lounge access has not been activated.
14. **Flight Information:** Participating airport lounges are not contractually obligated to announce flights or remind customers of their flight boarding times. Eligible customers are solely responsible for abiding by the boarding times stated on their flight tickets. The lounge will not be liable for any failure to board flights by eligible customers for any reason.
15. **Additional Services:** Eligible customers should inquire about and are responsible for paying charges for any separate services, privileges, or meal/food items apart from the general free services/privileges or meal/food items offered at the participating airport lounge.
16. **Alcoholic Beverages:** Alcoholic beverages are not part of the offer at lounges situated at domestic departures/terminals.
17. **Voluntary Participation:** Cardholders are not bound to avail the offer, and any participation by the cardholder is voluntary. The terms and conditions of the Lounge program are binding on the cardholder.
18. **Customer Obligations:** Customers agree to adhere to any no smoking policies in operation in any of the Lounge Facilities. Customers can access the lounge for up to 2 hours prior of departure.
19. **Program Changes:** IDFC FIRST Bank reserves the right to modify, amend, change or revoke the program at any time without prior intimation. The list of eligible lounges is subject to change from time to time.
20. **Contact Information:** For queries or assistance regarding lounge access, customers contact IDFC FIRST Bank at 1800 10 888 or email at [creditcard@idfcfirstbank.com](mailto:creditcard@idfcfirstbank.com), DreamFolks at 18001234109 or [helpdesk@dreamfolks.in](mailto:helpdesk@dreamfolks.in).
21. **Terms & Conditions:** The terms and conditions of this offer are subject to change.

These terms and conditions outline the eligibility, access requirements, and limitations for cardholders wishing to enjoy airport lounge access using their FIRST WOW! Black credit card in India. Cardholders are encouraged to stay updated on any modifications to the program's terms and conditions.

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## Trip Cancellation Cover Insurance

Trip Cancellation Cover is a travel insurance that offers increased flexibility to travel plans. With this plan, eligible IDFC FIRST Credit Cardholders can receive reimbursement upon cancellation for bookings done on their IDFC FIRST Credit Card for the non-refundable amount of Flight/Hotel booking during the policy period till 7th May 2026.

The coverage will include any trip cancellation for a reason not otherwise covered in the booking policy. In order to be eligible under the Cancel For Any Reason benefit, the customer must cancel the booking at least 24 hours before the scheduled travel date.

### Trip Cancellation Policy for IDFC FIRST Bank Credit Cards

**Coverage** – Trip Cancellation cover is available to both Primary & Add-On Cardholders holding below eligible credit cards. They share the coverage benefits as given below:

- FIRST WOW! Black, FIRST Wealth, FIRST Select & FIRST Family Credit Card

- Applicable for Eligible Customers\* only.
- Policy Period – From 8th May'25 or Policy issuance date (whichever is later) till 7th May'26
- Eligible Cover - ₹10,000 for Flight & Hotel booking. This cover is fungible between the two.

\*Eligible Customers are defined as customers who have done minimum 1 transaction on their respective credit card in the calendar month preceding the start of the policy period. Eg Spends in June 2025 will make you eligible for policy period July'25 till May'26.

- The eligible cover amount can be used across a maximum of two transactions during the policy period as defined above.
- For any other credit cards of bank, where in program is run as per tactical campaigns during eligibility criteria and benefits will be applicable accordingly:
  - Policy will be Applicable for Qualifying Customers\* only.
  - Policy Period – From 8th May'25 or Policy issuance date (whichever is later) till 7th May'26.
  - Eligible Cover - ₹10,000 for Flight & Hotel booking. This cover is fungible between two.
  - The eligible cover amount can be used across a maximum of two transactions during policy period as defined above and is fungible between flight and hotel bookings.
  - Qualifying Customers will be those who are eligible as part of the campaigns which are done by IDFC FIRST Bank for its Credit Cardholders from time to time. The campaign winners/qualifiers will be provided with the Trip Cancellation Cover

Coverage will be available for non-refundable portion for Hotel/Flight Bookings which is not refunded by the merchant post cancellation.

For cover to apply, both booking and cancellation will need to be done between the defined policy period only

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### **Terms and Conditions:**

- Available to the Primary & Add-on Cardholder for bookings done through their IDFC FIRST Bank Credit cards. This benefit is shared between the Primary and Add-On Cardholder for maximum of 2 cancellations.
- For a travel booking to be eligible for CFAR, the booking would have to be done post policy issuance and the booking & cancellation will have to be during the policy. Communication from the Bank through SMS/EMAIL will be done confirming the activation of policy.
- Coverage will be available on cancellations done at least 24 hours prior to the travel / stay date.
- The coverage is not applicable for No Shows for Flight/Hotel stays.
- Available to the cardholder for the portion of the non-refundable amount for Hotel/Flight Booking which is not refunded by the merchant post cancellation.
- Pro-rata Refund of the cancellation charges which is applicable for the Primary cardholder's booking will be refunded back as part of the Trip Cancellation cover.
- Cover will not include refund of any discount offer/cashback/voucher (Provided by Bank or Merchant) which has been used by the cardholder as part of the booking.
- Cover is only applicable for amounts pertaining to Flight Ticket/Room Rates for Hotel Booking. Coverage not available for other charges (like re-scheduling charges paid for flight/hotel booking, Food/beverage charges, Taxi, Sightseeing, City Tour, Entertainment & Games and other such miscellaneous charges) even if they have been paid as part of the Flight/Hotel charges booking amount.
- Cover is for a maximum 2 transactions per eligible customer during the policy period covering Domestic / International flights and Domestic / International hotels.
- Cover for hotel bookings is Applicable for 4 star / 5 star hotels only.
- Not applicable for Villa, Homestay/Bed & breakfast/Guest house and other such lodging facilities.
- Claim intimation should be within 30 days from date of cancellation.
- Documents submission for the respective claim to be done within 60 days of cancellation.
- Claim settlement to be processed within 30 days of submission of all required documents.
- The refundable amount would be credited in the Bank account shared by the customer at the time of claim settlement.
- At the time of raising a claim the applicable IDFC FIRST credit card should be active with no over due amount on any credit Card issued to the Primary and Add-on Cardholder by IDFC FIRST Bank.

### **Cancellation Coverages (Trip Cancellation and Interruption):**

Flight cancelled by Customer due to below reason are covered.

- Insured Person's serious injury or sudden sickness requiring minimum three days' hospitalization
- Insured Person's spouse or parent or child serious injury or sudden sickness requiring minimum three days' hospitalization
- Serious injury or sudden sickness requiring minimum three days' hospitalization of Insured person's wife or child who were booked to travel with the Insured person and who is also insured with the Insurer Due to terrorism, Natural calamities, Cyclone, flood, storm etc.
- Due to Any Personal Reason. The reason can be anything. There is no definition for personal reason.

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### **Claim Intimation and Submission Process:**

- Visit the Portal <https://howden.gosure.ai/web/corporate-claims>
- Customer will need to fill the relevant details on the portal including
  - Primary Card Holder Name
  - Booking Date o Cancellation date
  - Estimated Loss (Non-Refundable cancellation charges pertaining to the Cardholder)
  - Nature of Loss: Hotel / Flight / Hotel + Flight o Contact details: Mobile Number registered with Bank
  - Email ID registered with bank
  - Travel Details – From and To
- Customer will need to Upload required Documents on the Portal including
  - Claim Form
  - Claim Supporting documents - Booking confirmation document for Flight/ Hotel Booking, Cancellation confirmation for Flight/ Hotel
  - IDFC FIRST Bank Credit card statement highlighting the transaction for Hotel booking/Air ticket purchase
  - Claim Bill – Cancellation of booking /ticket indicating cancellation charges applicable.
  - Cancel cheque copy in name of Primary Cardholder for Refund of the amount
  - KYC documents
  - The required documents given upon is indicative, additional documents may be asked by Insurance company at the time of claim

Intimation of claims can be done through email to Howden India Insurance Brokers India Pvt. Ltd to below mentioned email Ids. Submission of documents may also be forwarded to the below email ids.

Sr. No.	Channel	Details
1	Email ID	<a href="mailto:howdenindia.idfcfirstclaims@howdengroup.com">howdenindia.idfcfirstclaims@howdengroup.com</a>

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## Road Side Assistance

### Benefit details:

Complimentary Road Side Assistance (RSA) all over India, up to 4 times in a year worth ₹1,399 on your FIRST WOW! Black Credit Card through Global Assure.

RSA Cover is applicable for Active card i.e Card should be enabled for transactions, and the cardholder should have done at least 1 Purchase/ATM Withdrawal transaction during the last 30 days prior to the incident. In the event of a card status change due to transaction enablement, issuance of a new card, or card replacement, the RSA service will be activated five days after the change is completed.

### How to avail:

1. IDFC FIRST Bank card holder should call Toll-free Number 1800 572 3860 to avail Emergency Road Side Assistance (RSA).
2. IDFC FIRST Bank cardholder will share their full name, last 4 digits of the card, last 4 digits of mobile number as registered against the IDFC FIRST Credit Card, and vehicle details with Global Assure to claim RSA services. Complimentary RSA service is available only for vehicles owned by the customer (vehicle must be registered in the cardholder's name). Upon validation of these details, a fleet vehicle will be dispatched to the cardholder's location.
3. IDFC FIRST Bank card holder will show any own Govt ID proof / Car ID (RC Copy, DL, Insurance Copy) to the fleet vehicle agent. RSA Service will be provided post validation and name match on Govt ID/Car ID with the name on the IDFC FIRST Bank credit card.
4. All the services to IDFC FIRST Bank card holder will be provided as per the below mentioned terms & conditions.
5. IDFC FIRST Bank card holder can avail up to a maximum of 4 complimentary RSA services in a year.

**Pro Tip:** To ensure your RSA service remains available without any breaks, it's recommended that you use your IDFC FIRST Credit Card at least once every month.

### Terms & Conditions:

Plan Features	Details
<b>Towing of Vehicle on breakdown/accident</b>	<p>In the event Covered Vehicle suffers an immobilizing break down due to a mechanical or electrical fault or an accident which cannot be repaired on the spot, Global Assure will assist in making arrangement for vehicle to be towed to the nearest Authorized Service Center.</p> <ul style="list-style-type: none"> <li>• Within City limits: Towed up-to Drop Site</li> <li>• Outside City limits: Towed up-to Drop Site</li> </ul>
<b>Alternate Battery or Jump Start</b>	<p>In the event Covered Vehicle is immobilized, while on trip, due to rundown battery, Global Assure will assist in arranging for battery replacement and if available technician jump start The Vehicle with appropriate means.</p> <ul style="list-style-type: none"> <li>• Global Assure shall bear labor and conveyance costs only</li> <li>• Cost of new battery to be borne by customer</li> </ul>
<b>Tyre Change</b>	<p>In case covered vehicle is immobilized due to a flat tyre(s), Global Assure will assist Customer in arranging for a vehicle technician for replacing flat tyre(s) with spare Stepney tyre of The Vehicle at place of breakdown/accident site using equipment available in The Covered Vehicle (as provided by manufacturer).</p> <ul style="list-style-type: none"> <li>• Spare parts cost shall be borne by Customer</li> <li>• Additional charges for carrying out repairs at workshop have also been borne by Customer</li> <li>• If spare wheel is not available then it is repaired at nearest repair shop</li> <li>• Towing charges till repair shop are covered under this program</li> <li>• Additional charges for same shall be borne by Customer</li> </ul>

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Plan Features	Details
<b>Breakdown Support</b>	In the event Covered Vehicle breaks down due to a minor mechanical / electrical fault / accident and immediate repair is not possible at the breakdown site within the scope of services, Global Assure shall assist customers in arranging for a vehicle technician to reach the Breakdown location. Global Assure shall bear part of reasonable cost towards Cost of Material & Spare parts for repair of breakdown vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by the customer.
<b>Taxi Benefit</b>	In the event Covered Vehicle suffers an immobilizing break down due to a mechanical or electrical fault or an accident which cannot be repaired on the spot, Global Assure shall assist in making arrangement for the taxi. Taxi charges will be borne by the customer.
<b>Arrangement of Spare Keys</b>	If keys are locked inside, or vehicle locked inside the vehicle, broken, lost or misplaced, Global Assure (upon request of the customer) will arrange for forwarding another set from his/her place of residence/office to bring it to him/her upon handing required authorization from Customer with regards to person designated to hand over/ in person by Global Assure. The Customer may be requested to submit an identity proof at time of delivery of keys.
<b>Arrangement of Fuel</b>	In case when covered vehicle runs out of fuel and hence is immobilized during a trip, Global Assure assists customer by organizing for a Vehicle Technician to supply emergency fuel (up to 5 liters on chargeable basis) at location of breakdown. Global Assure will bear labor and conveyance costs. The cost of fuel will have to be borne by customer.
<b>Extraction or Removal of Vehicle</b>	In event covered vehicle being stuck in a ditch/pit/valley, Global Assure will make arrangement to get the vehicle extracted and moved to nearest authorized service center at no cost to Customer (Free towing up 50 KMs).
<b>Message Relay Service (Relatives/ Colleagues/Emergency Numbers)</b>	Global Assure will take charge of relaying urgent messages relating to the breakdown to the authorized workshop and/or service contacts. When requested, Global Assure will relay urgent messages on behalf of the Customers to a designated person of their choice.
<b>Ambulance Referral</b>	In the event Covered Vehicle suffers an immobilizing breakdown due to an accident, Global Assure will assist in making arrangement for the Ambulance. Ambulance charges will be borne by the customer.
<b>Penalty Clause</b>	In case Global Assure is not able to service as per the agreement, then Global Assure will reimburse customer cost of service or ₹1,000/- whichever is less.

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**General Exclusions:**

1. Any vehicle which has not been maintained regularly as per the guidelines of respective car manufacturers and thus is not in roadworthy condition.
2. Any wear where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
3. Any customer history where customer has twice on prior occasions misused or abused the services.
4. Any event when the driver of the vehicle is found to be in any of the situations that are indicated below:
  - (i) The state of intoxication or under the influence of drugs, toxins or narcotics not medically prescribed. For these effects, one is under the effect of alcoholic drinks when the degree of alcohol in blood is superior than that authorized by the legislation on traffic, motor vehicle circulation, road safety, or similar ones in the country where the incident occurs.
  - (ii) Lack of permission or corresponding license for the category of Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.
5. Those accidents resulting from the illegitimate removal of the Covered Vehicle.
6. Those accidents or breakdowns that are produced when Client or authorized driver have infringed upon regulatory ordinances as far as requisites and number persons transported, weight and means things animals can be transported form handling.
7. Those happening while vehicle lacks documentation requisites (including Technical Inspection Vehicles Obligatory Insurance) legally necessary circulate public roads country where Covered Vehicle found.
8. Any vehicle involved liable involved legal case prior immobilization.
9. Those caused fuels, mineral essences, other inflammable explosive toxic materials transported Covered Vehicle.
10. Any public vehicle like ambulances, taxis police vehicles / fire brigade vehicles any other used not used private use excluded all services coverage under these general conditions.
11. Accident breakdown caused usage car racing rally criminal activity purposes
12. Luggage that sufficiently wrapped identified fragile luggage perishable products same category goods carried Covered Vehicle
13. Assistance occupants Covered Vehicle different those defined beneficiaries
14. Assistance driving Covered Vehicle
15. In case multiple towing maximum liability GLOBAL ASSURE \$5000 per incidence.
16. Events which do not render the vehicle immobilized are not covered under the program. Some examples of such events are given below:
  - Non-functional horn
  - Faulty gauges and meters
  - Air conditioning is not working
  - Boot cannot be opened
  - Front and/or rear demisters are not working
  - Damaged door glasses
  - Broken rear view mirror or rear windshield
  - Sunroof cannot be opened

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- Window glasses broken
  - Windows cannot be opened or closed
  - Faulty seat adjuster
  - Passenger seat belts are faulty
  - Vehicle headlights not functional
  - Illumination of warning lamps of any non-safety related lights/service warning lights but vehicle not rendered immobilized
  - Electronic vehicle security systems, if fitted as standard equipment, are faulty but do not render it immobilized or alarm is not ringing incessantly
  - ABS light lamp glows ON
  - Vehicle runs out of windscreen wiper fluid
  - Front wipers are faulty
  - Rear window screen wiper is faulty
  - Damaged or faulty fuel caps
  - Any noises or unusual sound which does not render the vehicle immobilized
  - Other failures in the vehicle which do not render it immobilized but need repair at the workshop
17. The problems/situations mentioned shall not immobilize the vehicle. It is important to consider that such a program is designed for emergencies. However, as it is the endeavour of GLOBAL ASSURE to provide best customer support, in any such case if GLOBAL ASSURE finds that customer's safety might be at risk or he may be in adverse situation, relevant assistance services shall be activated as a goodwill measure.

### **Adverse Weather Conditions & Force Majeure:**

It shall be our endeavor to support covered vehicle promptly as per the terms of the program. However, in certain adverse weather conditions such as floods, thunderstorms, heavy rains and other unforeseen situations such as traffic congestion, political movements, civil unrest, protests etc., it may become physically impossible to provide assistance. This may affect our ability and capabilities to perform services, though it shall be our priority to support the covered vehicle by all feasible means.

### **Right of Refusal:**

In case it is found at any stage that false information has been furnished by a Customer to enroll in the program or in case the program is misused or abused, the services may be refused by GLOBAL ASSURE to the Customer and the Customer in such cases, shall not have any right of claim against GLOBAL ASSURE or IDFC FIRST Bank.

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## Complimentary Insurance Benefit

**Complimentary Insurance Coverages** – – Below insurance coverages are available to IDFC FIRST Bank Cardholders through their Insurance partner New India Assurance. The empaneled broker for the policy who shall also assist the cardholders/legal nominees with the Insurance claims is Marsh India Insurance Brokers India Pvt Ltd.

### Terms & Conditions

1. The Card Member may be offered various insurance benefits from time to time by IDFC FIRST Bank through a tie up with the Insurance Company. In all cases of claim, the Insurance Company will be solely liable for settlement of the claim and the Card Member will not hold IDFC FIRST Bank responsible in any manner whether for compensation, recovery of compensation, processing of claims or for any other reason whatsoever.
2. All insurance benefits will be applicable only in case the said IDFC FIRST Bank Credit Card has been used at least once for a Purchase or ATM withdrawal transaction in the last 30 days prior to the happening of the unforeseen event.
3. All insurance benefits are available on both the Primary and Add on Cards.
4. Travel insurance covers international travel only and only when the ticket is purchased using the said IDFC FIRST Bank Credit Card.
5. The insurance claim proceeds may be placed in escrow by the Insurance Company at the direction of IDFC FIRST Bank until satisfactory discharge of all outstanding liabilities on the Card by the Card Member.
6. In the event of the Card facility being terminated, for whatever reason, all such insurance benefits shall automatically and ipso facto cease to be available from such date of cessation of membership.
7. Insurance is the subject matter of solicitation. The insurer for the cover as aforesaid is New India Assurance. The policy is governed by the terms and conditions laid down by New India Assurance. IDFC FIRST Bank is not responsible for processing of claims and all claim related queries need to be taken up directly with New India Assurance. Insurance is underwritten by New India Assurance. Servicing of the policy and adjudication of claims is sole responsibility of New India Assurance and IDFC FIRST Bank can not be held liable for the same. The services mentioned are only an indication of the covers offered.
8. IDFC FIRST Bank may at any time (at its sole discretion without giving any prior notice thereof) modify, suspend, withdraw or cancel these insurance benefits and there will be no binding obligation on IDFC FIRST Bank to continue these benefits

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Complimentary Coverages for FIRST WOW! Black Credit Card	Sum Insured
<p><b>Card Liability Cover</b> - Covers for Lost Card Liability, Counterfeit, Skimming, and Online Fraud Protection for transactions on Cardholder's IDFC FIRST Bank Credit Card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card</p>	<p>₹25,000</p>
<p><b>Personal Accident</b> - Covers accidental death or Permanent Disability due sudden, unforeseen and involuntary event caused by external, visible and violent means. Claim under this cover is payable only once irrespective of the number of cards held by the cardholder. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card</p>	<p>₹2,00,000</p>
<p><b>Credit Shield</b> - Cover in respect of the debits established against the Cardholder resulting only from the use of the IDFC FIRST Bank Credit Card by the Cardholder in the event of an accidental death of the Cardholder. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card</p>	<p>₹50,000</p>
<p><b>Purchase Protection</b> - Cover against Standard Fire and Allied perils and Burglary in residential premises of the cardholder as per the records of the Bank only. Cover is valid for 60 days from the date of purchase. Cover valid for purchases on IDFC FIRST Bank Credit Card only. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card</p>	<p>₹25,000</p>
<p><b>Travel Insurance</b> - Covering Loss of Checked-In Baggage, Delay in Flight, Delay of Checked-In Baggage, Loss of Passport and documents. Claim would be payable only if the Air ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card</p>	<p>Not Available</p>
<p><b>Personal Air Accident</b> - Covers Air accidental death arising out of Aircraft, schedule Airlines etc. Claim would be payable only if the Air ticket is purchased from the covered card</p>	<p>Not Available</p>

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## Insurance Coverages

### Zero Card Liability Cover (Lost Card Liability, Counterfeit/Skimming/Online Fraud Protection)

#### Lost Card Liability:

- Fraudulent utilization of lost or stolen covered card including at point of sale and merchant establishments transactions are covered.
- PIN based transactions are not covered.
- Any PIN based transactions (like ATM withdrawal, Purchase, Internet and telephone etc) are covered provided the Pin is acquired under duress by unauthorized person
- Coverage of cards forgotten by the customer in the ATM will be covered provided the card is used by unauthorized person using card no. & CVV
- Tap & Pay cards are covered. Please note these cards do not require PIN for authentication

#### Skimming/Counterfeit/Duplicate cards:

- Losses arising out of unauthorized/ fraudulent transactions on Counterfeited/skimmed card on ATM/POS/ EDC terminal/E-commerce any where in the world.
- Any PIN based transactions (like ATM withdrawal, Purchase, Internet and telephone etc) are covered provided the Pin is acquired under duress by unauthorized person
- Losses arising out of duplicate or counterfeit cards as issued by the Bank created without the Card holder's knowledge.
- Counterfeit Card shall mean a Card which has been embossed or printed to pass off as a Card issued by the Bank which is subsequently altered or modified or tampered with without consent of the Bank.
- Tap & Pay cards are covered. These cards do not require PIN for authentication

#### Online Fraud Protection

- The coverage covers online fraudulent utilization of Credit Cards using the authorized CVV (Card Verification Value Code)/PIN issued to the Cardholder by the Bank

#### GENERAL EXCLUSIONS:

- Fraudulent transactions done by person known to the cardholder.
- All Losses arising from breach of 2nd level authorizations
- Claim due to deliberate breach of law
- Gross Negligence
- Any failed/ duplicate/ declined transactions by host website/ authorized bank
- Any losses arising due to server hacking or data breach

#### General Terms and Conditions

- Card holder should block/cancel the card as soon as practicable, but not more than 7 days from the date of notification of fraud transaction via SMS/Card statement/Email/Net Banking or by any other means
- Police complaint copy to be waived off till amount of Rs 1 Lakh, also online cyber-crime police complaint to be accepted for domestic / international transactions.

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### **Personal Accident/Air Accident/ Credit Shield/ Purchase Protection/Travel Insurance Cover**

**Personal Accident/Permanent Disability** - Covers accidental death or Permanent Disability due to sudden, unforeseen and involuntary event caused by external, visible and violent means. Claim under this cover is payable only once irrespective of the number of credit cards held by the cardholder.

1. PA Death / Permanent Disability : Minimum 1 transaction in a month i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card
2. Claim under this cover is payable only once irrespective of the number of credit cards held by the card holder
3. In the event of Insured having multiple credit cards, the Personal Accident claim would be payable on one card only, with maximum benefit (highest sum insured)
4. Personal Accident covers accidental death/disability due to sudden, unforeseen, unexpected, unusual and involuntary event caused by external, visible and violent means, which occurs at an identifiable time and place during the period of insurance.
5. Death due to participation in dangerous sports activities, attempted suicide, self injury, or under influence of intoxicating liquor or drugs or any kind of natural death will not be covered
6. Claim would be payable only if the same is intimated to the Insurance company within 90 days from the date of accident.

### **Personal Air Accident**

1. In the event of Air accidental death arising out of Aircraft, schedule Airlines etc. as defined under the policy the claim would be payable only if the ticket is purchased from the covered card.
2. Claim under this policy is payable only once irrespective of the number of credit cards held by the card holder
3. In the event of Insured having multiple credit cards, the Personal Accident claim would be payable on one credit card only, with maximum benefit (highest sum insured)
4. Claim would be payable only if the same is intimated to the Insurance company within 90 days from the date of accident.
5. Pilots, Armed Forces, Police, Air crew are not covered

### **Credit Shield:**

1. Cover in respect of the debits established against the Cardholder resulting only from the use of the Credit Card by the Cardholder in the event of an accidental death of the Cardholder.
2. Minimum 1 transaction in a month i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

### **Purchase Protection:**

1. Cover against Standard Fire and Allied perils and Burglary in residential premises of the cardholder as per the records of the Bank only. Cover is valid for 60 days from the date of purchase. Cover valid for purchases on Bank credit cards only. Cover for residential address of the card holder in India as per the records of the Bank.
2. Minimum 1 transaction in a month i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card
3. The Insurance company shall indemnify the valid cardholders for any item purchased using the Credit card anywhere in the Geographical Area when such items is in transit from the place of purchase to the residence of the card holders and when the item is contained in the residence of the cardholder when such item is lost or destroyed due to fire, burglary, theft, riot and strike, malicious damage, and by accidental external means for a period of 60 days from the date of purchase of such item.
4. Cover is valid for 60 days from the date of purchase
5. Jewellery, perishable items are not covered
6. STFI, RSMD, SRCC are covered
7. Cover for residential address of the card holder as per the Bank records of the cardholder only
8. Earthquake, Terrorism are not covered
9. Mysterious disappearance is not covered

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## Travel Insurance

### Loss of checked in Baggage-

1. Compensation up to Sum Insured will be paid in the event of the Insured suffering a total loss of Baggage while on a Journey that has been checked by an International Airline for an International flight.
2. Insured will be reimbursed for the expense incurred for emergency purchase of basic essential items (Clothes, toothpaste, toothbrush etc.) in the event his baggage is lost. Invoice is not required for claim.
3. Valuables are not covered. Valuables shall mean photographic, audio, video, computer, telecommunication and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, furs and articles made of precious stones and Metals
4. No partial loss or damage shall be compensated
5. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

### Delay of Checked in Baggage-

1. Insured will be reimbursed for the expenses incurred for emergency purchase of basic essential items (Clothes, toothpaste, toothbrush etc.) in the event that he suffers a delay of Baggage of more than 12 hours from the scheduled arrival time at the destination for delivery of Baggage that has been checked by an International Airline for an International flight.
2. A non-delivery certificate or PIR must be obtained immediately from the international airline which must be submitted to the company in the event of a claim hereunder
3. No Compensation Certificate from international airlines would be required to be submitted at the time of claim. Claimant should provide the invoices of basic essential items purchased during the event.
4. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

### Loss of Passport and travel related documents -

1. Covers for reimbursement of expenses incurred in procuring travel related documents namely Passport / Visa. All cost incurred in procuring including application fees for the lost passport including any travel documents such as Visa in event of a loss.
2. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

### Delay in Flight –

1. Compensation up to Sum Insured will be paid in event an international flight of an international Airline in which the Insured is travelling arrives at the destination after 12 hours from the scheduled arrival time. Proof of delay of flight must be provided by obtaining the Certificate(s) from the concerned authorities.
2. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

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**Exclusions:**

The Insurance Company shall not be liable to make any payment for any claim under this Benefit of the Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

1. Delayed arrival of the Insured Person or Travelling Companion
2. Any delayed departure caused by a Strike or industrial action known to exist or capable of being anticipated at the time the Trip was booked.
3. If the Common Carrier is taken out of service on the instruction of the Civil Aviation Authority, or any other governmental authority
4. Any flight of an international or National Airline for an international inbound flight to Republic of India
5. Any loss or damage resulting from or arising out of or in connection with terrorism or terrorist activity
6. On duty Pilots, armed forces, police, air crew are not covered

**Fidelity for Corporate Cards**

1. Cover is valid only on credit card variant - corporate cards
2. Insured: Corporate entities to whom IDFC FIRST Bank has issued the corporate cards.
3. Cover: The Fidelity cover is extended to the Corporate entities holding the Corporate Credit Card and will reimburse them in case there is any fraudulent/ unauthorized transaction done on the Corporate card(s) by any employee(s) of the respective Corporate entities to whom the card is issued, without the knowledge of the card holder.

**General Exclusions for all Insurance Coverages:**

- Any flight of an International or National Airline for an international inbound flight to Republic of India.
- No partial loss or damage shall be compensated.
- Valuables in the baggage will not be covered.
- Any loss or damage, resulting from or arising out of or in connection with terrorism or terrorist activity.
- On duty Pilots, armed forces, police, air crew are not covered.
- Any act of terrorism is not covered.
- Death due to participation in dangerous sports activities, attempted suicide, self-injury, or under influence of intoxicating liquor or drugs, or any kind of natural death will not get covered in the policy.
- Jewelry, perishable items are not covered.
- Earthquake, Terrorism is not covered.
- Mysterious disappearance is not covered.
- Gross Negligence is not covered
- Any claim due to deliberate breach of law would not be payable
- Any losses arising due to bank server hacking or data breaching of bank
- Fraudulent transactions done by person known to the cardholder

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## Insurance Claims

### Claim intimation period:

1. Card Liability Covers (Covers for Lost Card Liability, Counterfeit and Online Fraud Protection) : Cardholders should report the claim within 24 hours of the incidence and claim documents should be submitted within 30 days from the date of intimation. .
2. Personal Accident/Air Accident Cover: Cardholder/Nominee has to report the claim within 90 days from the date of death/Permanent disability and documents should be submitted within 60 days from the date of intimation to insurance company.
3. Travel Insurance Cover : Cardholder/Nominee has to report the claim within 7 days from the date of loss and documents should be submitted within 30 days from the date of intimation to insurance company.
4. All other Insurance Covers Cardholders should report the claim within 30 days from the date of incident. Claim documents are to be submitted by Card holder within 30 days from the date of intimation.

### Claim Process for Card Liability Cover (Covers for Lost Card Liability, Counterfeit and Online Fraud Protection)

- Block / Hotlist the card by calling IDFC FIRST Bank helpline no. 18605001111 within 24 hours of discovering unauthorized transactions.
- In case of Lost / stolen / skimming of Card, file a Police intimation / FIR within 24 hours of discovering unauthorized transactions. Requirement of FIR/Diary register (Noting) is not mandatory for Lost Card Liability/Fraud upto INR 1,00,000
- The cardholders can call IDFC FIRST Bank helpline no. 18605001111 or write at [creditcard@idfcfirstbank.com](mailto:creditcard@idfcfirstbank.com) to report the fraudulent transactions.
- The Bank/Insurance Company shall investigate the unauthorized transactions and inform the cardholder about the claim process and required documentation.
- The findings of the Bank or Insurance Company investigation will be final and binding on the customer.

### Claim Process for Personal Accident/Air Accident/ Credit Shield/ Purchase Protection/Travel Insurance

#### For Personal Accident and Air Accident:

- In the event of loss of life of Cardholder due to the Accident, legal nominee must intimate the Bank and Marsh India.  
IDFC FIRST Bank helpline no. 18605001111  
IDFC FIRST Bank Email Id : [creditcard@idfcfirstbank.com](mailto:creditcard@idfcfirstbank.com)  
Marsh India Email IDs : [Sumetra.Ezava@marsh.com](mailto:Sumetra.Ezava@marsh.com) ; [Lochana.Desai@Marsh.com](mailto:Lochana.Desai@Marsh.com) ; [Hiren.Shirsat@marsh.com](mailto:Hiren.Shirsat@marsh.com)
- Claim Reporting Timelines: Intimation to Bank/Marsh India should be made within 90 days from the date of accident.
- Claim documents are to be submitted within 60 days from the date of intimation to Marsh India at [Sumetra.Ezava@marsh.com](mailto:Sumetra.Ezava@marsh.com) ; [Hiren.Shirsat@marsh.com](mailto:Hiren.Shirsat@marsh.com); [Lochana.Desai@Marsh.com](mailto:Lochana.Desai@Marsh.com)

#### For Credit Shield, Purchase Protection and Other Travel Insurance Related Claims:

- In the event of loss Cardholder must intimate the Bank and Marsh India.  
IDFC FIRST Bank helpline no. 18605001111  
IDFC FIRST Bank Email Id : [creditcard@idfcfirstbank.com](mailto:creditcard@idfcfirstbank.com)  
Marsh India Email IDs : [Sumetra.Ezava@marsh.com](mailto:Sumetra.Ezava@marsh.com) ; [Hiren.Shirsat@marsh.com](mailto:Hiren.Shirsat@marsh.com) ; [Lochana.Desai@Marsh.com](mailto:Lochana.Desai@Marsh.com)

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- Claim Reporting Timelines for Cardholder: Intimation to Bank/Marsh India should be made within 30 days from the date of Incident.
- Claim documents are to be submitted by Card holder within 30 days from the date of intimation to Marsh India at [Sumetra.Ezava@marsh.com](mailto:Sumetra.Ezava@marsh.com) ; [Hiren.Shirsat@marsh.com](mailto:Hiren.Shirsat@marsh.com)  
[Lochana.Desai@Marsh.com](mailto:Lochana.Desai@Marsh.com)

### **Claim Document Submission**

**Step 1:** Cardholder will intimate the claim via email to Marsh India Insurance Brokers India Pvt. Ltd. at below given ids

To - Ezava, Sumetra [Sumetra.Ezava@marsh.com](mailto:Sumetra.Ezava@marsh.com) and [Lochana.Desai@Marsh.com](mailto:Lochana.Desai@Marsh.com)

Cc- Shirsat, Hiren <[Hiren.Shirsat@marsh.com](mailto:Hiren.Shirsat@marsh.com)>

**The below details need to be included in the intimation mail.**

1. Card Number
2. Card Variant
3. Name of the Cardholder
4. Claim amount
5. Date and time of Incident
6. Type of Claim
7. Details about the incident
8. Date and time intimation to Bank / Marsh India

**Step 2:** Claim reference number will be shared to the Cardholder post registration of the claim. Cardholder can use claim reference number for claim tracking purpose

**Step 3:** Once claim is notified/registered; Cardholder must share the documents for Claim settlement to Marsh India Insurance Brokers/ New India Assurance within above given timelines

**Step 4:** All claim documents should be couriered to below given Address:

Sumetra Ezava/Lochana Desai

**Marsh India Insurance Brokers Pvt Ltd**

1201-02, Tower 2B, One World Centre,

Jupiter Mills Compound, Senapati Bapat Marg,

Prabhadevi, Mumbai 400 013

**Step 5:** Scanned copy of original claim documents should be emailed to the below mentioned email ids.

To - Ezava, Sumetra - [Sumetra.Ezava@marsh.com](mailto:Sumetra.Ezava@marsh.com) [Lochana.Desai@Marsh.com](mailto:Lochana.Desai@Marsh.com)

Cc - Shirsat, Hiren - [Hiren.Shirsat@marsh.com](mailto:Hiren.Shirsat@marsh.com)

**Step 6:** Claims will be processed within 30 working days after submission of all the documents mentioned in the below list.

Customers can also connect with below contact person at New India Assurance for queries on Insurance claims.

Name- Sovan Nayak

Contact No.- 022-26633289

Email id- [ch14@newindia.co.in](mailto:ch14@newindia.co.in)

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**CLAIM DOCUMENTATION****FOR LOST CARD LIABILITY CLAIMS:**

1. Claim form dully filled and signed by the claimant
2. Card copy
3. Latest account/card statement (for the month of loss)
4. Passport copy, if loss at international location, i.e. all pages covering departure from India Immigration stamp to return back in India Immigration along with first and last page of passport.
5. Incident report by Bank
6. Copy of Dispute letter given by the Customer to Bank.
7. Police Intimation / FIR copy for claims above ₹1 lacs

**FOR PERSONAL ACCIDENT CLAIM**

1. Claim form dully filled and signed by the nominee- Original
2. Destroyed card copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Copy of Death Certificate- Notarized/Attested by Gazette officer
4. Copy FIR Copy- Notarized/Attested by Gazette officer
5. Post-mortem Report or Viscera Report- Notarized/Attested by Gazette officer
6. Copy of Panchnama (Spot and/ or Inquest) -Notarised/ Attested by Gazeted officer
7. If claim amount > ₹1lakh, AML Documents - Notarised/ Attested by Gazetted Officer (Pan Card Copy, Address Proof, 2 Passport color photos of claimant)
8. Indemnity cum declaration bond on a ₹50 / 100 /- stamp paper (Legal heir certificate)- Original)
9. Consent letter from other legal heirs on a ₹50 / 100 /- stamp paper (No objection certificate by other legal heirs) – Original
10. NEFT mandate form duly filled in by the claimant and verified by bank with cancelled cheque of the nominee-Original (for direct fund transfer)

**FOR AIR ACCIDENTAL CLAIM**

1. Claim form dully filled and signed by the nominee- Original
2. Destroyed card copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Copy of Death Certificate- Notarized/Attested by Gazette officer
4. Copy FIR Copy- Notarized/Attested by Gazette officer
5. Post-mortem Report or Viscera Report- Notarized/Attested by Gazette officer
6. Copy of Panchnama (Spot and/ or Inquest) -Notarised/ Attested by Gazeted officer
7. If claim amount > 1lakh, AML Documents - Notarised/ Attested by Gazetted Officer (Pan Card Copy, Address Proof, 2 Passport colour photos of claimant)
8. Indemnity cum declaration bond on a Rs.50 / 100 /- stamp paper (Legal heir certificate)- Original)
9. Consent letter from other legal heirs on a Rs.50 / 100 /- stamp paper (No objection certificate by other legal heirs) – Original
10. NEFT mandate form duly filled in by the claimant and verified by bank with cancelled cheque of the nominee-Original (for direct fund transfer)
11. Air Ticket & Account/card statement highlighting the transaction for Air ticket purchase.
12. Certificate from Airline authority, in case of Air accident

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**FOR PURCHASE PROTECTION CLAIM**

1. Original Claim form duly filled and signed
2. Credit Card Copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Proof of purchase (Original Bills)
4. Copy of FIR
5. Bank/card statement highlighting the purchase was made through IDFC Credit Card

**FOR CREDIT SHIELD CLAIM**

1. Original Claim form duly filled and signed by Bank
2. Credit Card Copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Copy of Death Certificate
4. Bank/card Statement highlighting Outstanding Amount.

**FOR LOSS OF CHECKED IN BAGGAGE**

1. Claim form duly filled in and signed by the claimant: Original
2. Card copy
3. Complete Passport copy, if loss at international location
4. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
5. Boarding pass and Journey tickets: Original
6. Property irregularity report (PIR) : Original
7. No compensation certificate from Airlines; Original Invoices for the expenses incurred for the purchase of basic essential items in view of the loss: Original
8. Air Ticket & Account/card statement highlighting the transaction for Air ticket purchase

**FOR DELAY IN CHECKED IN BAGGAGE**

1. Claim form duly filled in and signed by the claimant: Original Card copy
2. Complete Passport copy, if loss at international location
3. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank Boarding pass and Journey tickets: Original
4. No compensation certificate from Airlines; Original Invoices for the expenses incurred for the purchase of basic essential items in view of the loss: Original
5. Declaration from Airline for the duration of delay or missed flight/ baggage
6. Air Ticket & Account/card statement highlighting the transaction for Air ticket purchase

**FOR LOSS OF DOCUMENTS**

1. Claim form duly filled in and signed by the claimant: Original
2. Card copy
3. Complete Passport copy, if loss at international location
4. FIR Copy: Notarised/ Attested by a Gazetted officer
5. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
6. Boarding pass and Journey tickets: Original
7. Local Embassy confirmation for loss of passport
8. Air Ticket & Account/card statement highlighting the transaction for Air ticket purchase

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**FOR DELAY IN FLIGHT**

1. Claim form duly filled in and signed by the claimant: Original
2. Card copy
3. Complete Passport copy, if loss at international location
4. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
5. Boarding pass/Journey tickets: Original
6. No Compensation certificate from Airlines: Original
7. Declaration from Airline for the duration of delay in flight.
8. Air Ticket & Account/card statement highlighting the transaction for Air ticket purchase

**AGREED PANEL OF SURVEYORS**

An Agreed Surveyor clause to form part of the policy which would imply in an event of a claim appointing any one of the surveyors from the list below:

1. Adept Surveyors, Mr. Saurabh Agarwal
2. N Kothhari & Co
3. Sudhir Tandon

**\*The above documentation is tentative in nature. Insurer may choose at its discretion to request more documents for settlement purposes. Customer needs to submit the required documents/revert of queries within 15 Working days to the Insurance company/ Marsh India Insurance Brokers India Pvt Ltd.**

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