

FIRST WOW! Black Credit Card- Rewards Program

Terms & Conditions

1. **Reward points** are earned **per ₹150 spent** on eligible transactions
2. **Reward Points on FIRST WOW! Black:**
 - **50 Bonus Reward Points** per ₹150 spent on **hotel bookings** through 'FIRST Rewards Gallery' section on **IDFC FIRST Bank Mobile App**
 - **30 Bonus Reward Points** per ₹150 spent on **flight bookings** through 'FIRST Rewards Gallery' section on **IDFC FIRST Bank Mobile App**
 - **4 reward points** per ₹150 spent on your online, offline and international spends
 - **1 Reward point** per ₹150 spent on Insurance premium payments, FASTag Recharges, Railway spends and Utility bill payments
3. **Reward Points on FIRST DIGITAL:**
 - 3 reward points per ₹150 spent on UPI transaction valued above ₹2,000
 - 1 reward point per ₹150 spent on UPI transaction valued up to ₹2,000
4. No Reward Points on the following category for **FIRST WOW! Black and FIRST DIGITAL:**
 - Fuel transactions (Fuel Surcharge waiver will be provided)
 - Transactions converted into EMI
 - Fee or Charges and the corresponding GST
 - Loan on Card
 - Balance Transfer
 - Cash withdrawal transactions
 - Transactions whose value is below ₹150

FIRST WOW! Black Credit Card Reward redemption value:

- **1 Reward Point = ₹0.5** on travel bookings (hotel & flights only) done through 'FIRST Rewards Gallery' section on **IDFC FIRST Bank Mobile App**
- **1 Reward Point = ₹0.25** everywhere else
- Reward Points earn through FIRST DIGITAL linked to your FIRST WOW! Black will also be available for the above redemption value

Accelerated Rewards Points earn and redemption details on bookings via IDFC FIRST Bank mobile banking app:

Get Bonus Reward Points (i.e., Reward Points which you'll earn over and above your usual Credit Card Reward Points on online spends) on transactions completed on your FIRST WOW! Black Credit Card on Flights & Hotel bookings done through 'FIRST Rewards Gallery' section on **IDFC FIRST Bank Mobile App** as per the following structure:

Travel Bookings	Bonus Reward Points per ₹150
Hotel	50 reward points
Flights	30 reward points

Credit Card	Total Bonus Reward Points that can be earned in a calendar month
FIRST WOW! Black	8,000

Spends Category	Rewards Structure
Base Earn (for eligible transaction) (A)	<ul style="list-style-type: none"> 4 reward points/₹150
Accelerated earn on Travel bookings via IDFC FIRST Bank mobile app (B)	<ul style="list-style-type: none"> Bonus 50 reward points / ₹150 (on hotels) Bonus 30 reward points/ ₹150 (on flights)
Total earn on Travel bookings via IDFC FIRST Bank Mobile App (A) + (B)	<ul style="list-style-type: none"> 54 reward points / ₹150 (on hotels) 34 reward points / ₹150 (on flights)
Reward Points/ ₹6,000 Spends on Travel bookings via IDFC FIRST Bank Mobile App	<ul style="list-style-type: none"> Earn 2,160 points (on hotels) Earn 1,360 points (on flights)

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- Bonus Reward Points will be applicable only on transactions which are completed without redemption of Rewards points i.e., Cash + Points transactions are not eligible for Bonus Reward Points.
- Bonus Reward Points will be credited by the 5th of the next calendar month post completion of travel/check-in (in case of hotels) on the respective card account provided the account is active.
- Bonus Reward Points will be applicable only on full swipe transactions on your FIRST WOW! Black Credit Card.
- Reward Points can be utilised to pay up to 70% of the total booking value (incl. tax); rest is to be paid via FIRST WOW! Black Credit Card from which the Reward Points are being utilised for making a hotel or flight booking through '**FIRST Rewards Gallery**' section on **IDFC FIRST Bank Mobile App**.
- There would be a capping on the Reward Points that can be redeemed for making hotel or flight bookings through '**FIRST Rewards Gallery**' section on **IDFC FIRST Bank Mobile App** in a calendar month and calendar year as shown below:

Credit Card	Monthly Capping on Redeemable Reward Points	Annual Capping on Redeemable Reward Points
FIRST WOW! Black	1,00,000	2,00,000

- In case of booking cancellations, refunds for both Reward Points & Cash will be processed and credited to source account within 5-7 business days from the date of cancellation.
- In the case of a refund on a booking which was done using reward points and credit card, the refund is first issued in the form of reward points (up to the amount used in the transaction), and any remaining refundable amount is then credited back to the original payment source (i.e. the credit card). For example, if a ₹10,000 booking was paid using 14,000 reward points (worth ₹7,000) and ₹3,000 via card, and the refund is ₹5,000, 10,000 reward points (worth ₹5,000) will be credited back. If the refund was ₹8,000, the customer would receive 14,000 reward points (worth ₹7,000) and ₹1,000 back to the card.
- The travel platform is designed to showcase exclusive travel offers from merchants and partners available to IDFC FIRST Bank Customers. IDFC FIRST Bank facilitates the payments, and the bank is not involved in selling/rendering any of these products and services.
- Bonus reward points will not be credited for any bookings that are subsequently cancelled, regardless of the reason for cancellation.
- All standard Credit Card Terms & Conditions and the Travel Specific Terms & Conditions (as amended from time to time) mentioned on the platform would apply.