

## FIRST WOW! Credit Card- Rewards Program

### Terms & Conditions

1. **Reward points** are earned per **₹200 spent** on eligible transactions
2. Reward Points on FIRST WOW!
  - 10% Bonus Reward Points on hotel bookings through IDFC FIRST Bank mobile app
  - 5% Bonus Reward Points on flight bookings through IDFC FIRST Bank mobile app
  - 4 reward points per ₹200 spent on your online, offline and international spends
  - 1 Reward point per ₹200 spent on Insurance premium payments, Utility bill payments, FASTag recharges and Railway spends.
3. Reward Points on FIRST DIGITAL:
  - 3 reward points per ₹200 spent on UPI transaction valued above ₹2,000
  - 1 reward point per ₹200 spent on UPI transaction valued up to ₹2,000
4. No Reward Points on the following category for FIRST WOW! 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 ₹200
5. Reward Points earned on your FIRST WOW! credit card will remain valid for 24 months from the date they are credited.
6. Rewards will be earned for spends up to your credit limit per billing cycle. Additional spends beyond this will not be eligible for reward points, including transactions enabled through payments and subsequent re-utilisation within the same billing cycle.

### FIRST WOW! Credit Card Reward redemption value:

- ★ 1 Reward Point = ₹ 0.25
- ★ Reward Points earn through FIRST DIGITAL linked to your FIRST WOW! will also be available for the above redemption value

**Bonus Reward 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 spends) on transactions completed on your FIRST WOW! 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
Hotel	10%
Flights	5%

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

Spends Category	Rewards Structure
Base Earn (for eligible transaction) (A)	2% Reward points
Bonus Rewards earn on Travel bookings via IDFC FIRST Bank mobile app (B)	10% Bonus Reward Points <i>(on Hotels Bookings)</i> 5% Bonus Reward Points <i>(on Flights Bookings)</i>
Total earn on Travel bookings via IDFC FIRST Bank Mobile App (A) + (B)	12% Reward Points <i>(on Hotels Bookings)</i> 7% Reward Points <i>(on Flights Bookings)</i>
Reward Points/ ₹6,000 Spends on Travel bookings via IDFC FIRST Bank Mobile App	Earn 720 reward points <i>(on hotels)</i> Earn 420 points <i>(on flights)</i>

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1. 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.
2. 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.
3. Bonus Reward Points will be applicable only on full swipe transactions on your FIRST WOW! Credit Card.

4. Reward Points can be used to pay up to 70% of the total booking amount (including applicable taxes) for hotel or flight bookings made through the "FIRST Rewards Gallery" on the IDFC FIRST Bank Mobile App. The remaining booking amount must be paid using the same FIRST WOW! Credit Card from which the Reward Points are being redeemed.  
*Example: If the total booking amount is ₹10,000, Reward Points can be used for up to ₹7,000 of the booking value (28,000 Reward Points), while the remaining ₹3,000 must be paid using the same FIRST WOW! Credit Card.*
5. There would be a capping on the Reward Points that can be redeemed for making hotel or flight bookings via "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
Hotel	1,00,000	2,00,000

6. 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.
7. 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 28,000 reward points (worth ₹7,000) and ₹3,000 via card, and the refund is ₹5,000; 20,000 reward points (worth ₹5,000) will be credited back. If the refund was ₹8,000, the customer would receive 28,000 reward points (worth ₹7,000) and ₹1,000 back to the card.
8. 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.
9. Bonus reward points will not be credited for any bookings that are subsequently cancelled, regardless of the reason for cancellation.
10. All standard Credit Card Terms & Conditions and the Travel Specific Terms & Conditions (as amended from time to time) mentioned on the platform would apply.