FIRST Private
CREDIT CARD BY IDFC FIRST BANK

IDFC FIRST Bank
ALWAYS YOU FIRST

TERMS AND CONDITIONS

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FIRST Private Credit Card
Reward Points Regular Earning Structure

Earn **10 Reward Points** on all eligible domestic spends

Earn **5 Reward Points** on all eligible international spends

Earn **1 Reward Point** on all domestic and international spends done on below mentioned categories

- Rent
- Education
- Utilities
- Insurance
- Government Services
- Fastag
- Wallet Loads
- Railways
- Gift Vouchers
- Jewellery (Gold and watches included)

No Reward Points will be awarded for

- Fees or charges and applicable GST
- Transactions converted into EMIs
- Quasi Cash Transactions
- Balance transfers
- Fuel transactions*
- Loan on Card
- Cash withdrawals

*(Note: Fuel surcharge waiver will be provided)

Reward Points are given per ₹150 spent on eligible transactions

Reward Points on FIRST Digital Credit Card Spends:

Spends made using the **FIRST Digital Credit Card** will count towards the FIRST Private Credit Card's reward calculation, but will earn rewards as follows:

- **3 Reward Points per ₹150** on UPI transactions **above ₹2,000**
- **1 Reward Point per ₹150** on UPI transactions **up to ₹2,000**

FIRST Private Credit Card: Reward Points Redemption Value

- 1 Reward Point = ₹1 on travel bookings done via IDFC FIRST Bank Mobile App
- 1 Reward Point = ₹0.25 everywhere else

FIRST Private Credit Card
Bonus Reward Points on travel bookings via IDFC FIRST Bank Mobile App

Get Bonus Reward Points (i.e., Reward Points which you'll earn over and above your regular FIRST Private Credit Card Reward Points) on transactions done with your FIRST Private Credit Card on Flight & Hotel bookings done via FIRST Rewards Gallery on IDFC FIRST Bank Mobile App as per the following structure:

Bonus Reward Point Earning:

- Earn 50 Bonus Reward Points for every ₹150 spent on hotel bookings
- Earn 20 Bonus Reward Points for every ₹150 spent on flight bookings

Bonus Reward Point Redemption:

Redemption of Reward Points for travel bookings through the IDFC FIRST Bank Mobile App is capped at 6,00,000 Reward Points per calendar year

Example:

Spends Category	Reward Structure
Base Earn (for eligible transactions) (A)	10 Reward Points/₹150
Accelerated earn on Travel bookings via IDFC FIRST Bank mobile app (B)	Bonus 50 Reward Points/₹150 (on hotels) Bonus 20 Reward Points/₹150 (on flights)
Total earn on Travel bookings via IDFC FIRST Bank Mobile App (A)+(B)	60 Reward Points/₹150 (on hotels) 30 Reward Points/₹150 (on flights)
Reward Points/₹1,500 Spends on Travel bookings via IDFC FIRST Bank Mobile App	600 Reward Points (on hotels) 300 Reward Points (on flights) 100 Reward Points on remaining eligible transactions

Overall Reward Points

1. Reward Points for transactions completed in a statement cycle will be credited on the statement generation date. If the customer does not pay at least the Minimum Amount Due (MAD) by the payment due date for that statement, the Reward Points earned for that cycle will be reversed and debited

2. **Eligible Spend for Reward Points Accrual**
   - Reward Points are earned only up to the card's credit limit per statement cycle ("spend cap"). Spends beyond this limit-including through repayments and re-use of the limit-will not earn additional points
   - Repayments during the cycle do not reset or increase the spend cap
   - If a transaction exceeds the cap, Reward Points will be awarded only on the portion within the cap
   - Certain transactions (e.g., fuel, cash withdrawals) do not earn Reward Points, but will still count towards the spend cap

   Example:
   If the credit limit is ₹1,00,000:

   - Total spends of ₹1,20,000 will earn Reward Points only on ₹1,00,000, even if part of the limit is repaid and reused
   - If ₹90,000 has already been spent, a ₹20,000 transaction will earn points only on ₹10,000
   - If ₹20,000 of spends are ineligible, Reward Points will be earned only on the remaining eligible spends, though the full ₹1,00,000 counts towards the cap

3. **Refunds, Reversals, and Adjustments**

- Any refund or reversal will result in a proportionate reversal of Reward Points

  Example:
  If a ₹10,000 purchase is refunded, Reward Points earned on ₹10,000 will be reversed.

- The refunded amount will adjust the eligible spend within the statement cycle

  Example:
  If ₹20,000 is refunded, the customer can earn Reward Points again on up to ₹20,000 of new spends within the same cycle, subject to the overall spend cap

- Reward Points on refunds processed in a subsequent cycle will be reversed in that cycle.

  Example:
  A ₹20,000 purchase made in one statement cycle earns Reward Points, but if it is refunded in the next statement cycle, the corresponding Reward Points will be reversed in that subsequent statement cycle

4. **Credit Limit Changes**

- **Increase:**
  If the credit limit is increased during a statement cycle, the revised limit at statement date will apply as the spend cap. Transactions that did not earn Reward Points earlier due to the lower cap may be credited within the revised cap

- **Decrease:**
  If the credit limit is reduced, Reward Points earned beyond the revised cap will be reversed, typically on a last-in-first-out (LIFO) basis

  Example:
  If the limit increases from ₹1,00,000 to ₹1,50,000 during the cycle, Reward Points may be earned on an additional ₹50,000 of spends (including previously unrewarded transactions); if reduced to ₹1,20,000, Reward Points corresponding to excess spends will be reversed starting with the most recent transactions

5. **Promotional and Bonus Reward Points**

   Reward Points awarded under promotional campaigns, milestone programs, or discretionary offers are independent of regular accrual rules, and will not be subject to standard caps or reversals, unless explicitly specified in the respective campaign terms

   Example:
   If a customer earns 5,000 Reward Points under a promotional campaign, these points will not be impacted by standard reward cap or reversal rules unless stated otherwise

Bonus Reward Points

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 Private Credit Card

4. Reward Points can be utilised to pay up to 70% of the total booking value (incl. tax); rest is to be paid via FIRST Private Credit Card from which the Reward Points are being utilised in the transaction

5. 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

6. In the event of a partial refund (as per the applicable airline or hotel cancellation policy) for a Cash + Points transaction, the refund will first be credited in the form of Reward Points, followed by any remaining eligible amount being credited to your Credit Card

7. 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

8. All standard Credit Card Terms and Conditions and the Travel Specific Terms & Conditions (as amended from time to time) mentioned on the platform would apply

Karma Points

About Karma Points:

- Karma Points can be earned in addition to the standard reward points on your First Private Credit Card. These points are exclusively meant for charitable giving and can be used to support any of the partner charities listed below. Donations are made by the bank on customer's behalf, in customer's name

- 1 Karma Points is earned per ₹150 on monthly spends in a statement cycle

- 1 Karma point = ₹0.25 when utilised for donation

- Karma points are not accrued on transactions such as Fuel, EMI, Cash withdrawals, government transactions and quasi cash transactions

- When Karma points pool crosses 20,000 (₹5,000 in value), the entire Karma points are available to be donated to the chosen Charity

- If applicable, customers can apply for a tax exemption certificate against the donation amount. This will be sent via e-mail to the customer

- Charity donations will be routed to any of the NGOs from the list below through Points for Good. This NGOs list can change any time without any prior notice to the cardholders

1. **Agewell Foundation**
   - Providing Wheelchairs to Destitute Elderly
   - Providing Adult Diapers for Bedridden and Elderly Patients
   - Distribution of Free Food Ration Packets among Destitute & Needy Elderly

2. **BHUMI**
   - Social Emotional Learning
   - Bring Smile Scholarships
   - Skill Education

3. **Breakthrough Trust**
   - End Early Marriage
   - Girl Child's Education

4. **CRY**
   - Education
   - Health & Nutrition

5. **Concern India Foundation**
   - Girl Child Education
   - Scholarship for Higher Education
   - Supporting Persons with Disabilities

6. **Amba Dalmia Foundation Trust (Edu Tennis)**
   - Using Tennis to teach life skills

7. **Grow-Trees**
   - Trees for Tigers
   - Trees for Ecotourism

8. **India Foundation for the Arts**
   - Become a Friend of Artists, Become a Friend of IFA

9. **RMHC**
   - Care for terminally ill & their families

10. **Save the Children**
    - Back to School
    - Health & Nutrition

11. **Sustain Plus Energy Foundation**
    - Reduce Poverty
    - Climate Action
    - Gender Equity & Inclusion

12. **The Akanksha Foundation**
    - Support towards Akanksha's School Project
    - Support towards Financial Aid for students (alumi) to continue their college education

13. **The Feline Foundation**
    - Sterilization Program
    - Rehabilitation of At-Risk Stray Cats
    - Community Veterinary Clinic

14. **Vishwanath Cancer Foundation**
    - Early screening and detection of Cervical Cancer
    - Increase Accessibility Of Molecular Diagnostics (Next Generation Sequencing) For Presicion Medicine Treatment
    - Community Screening And Early Detection Camps
    - Cancer Awareness Drives

15. **Vishwanath Cancer Foundation**
    - The DevNext Foundation - Tech4School Fund
    - The DevNext Foundation - Building Back Fund
    - The DevNext Foundation - Resilient Youth Fund

Karma Points

1. All donations made to the charities/ causes listed above will be routed through Points For Good, our charity partner

2. On submission of the donation to the charity, Points For Good will send an email confirmation from support@pointsforgood.org to the customer's email ID

3. It will take 30 days for the donation confirmation to reach customer's mailbox

4. Donations are eligible to get 50% tax exemption under Section 80G

5. To claim the exemption, customer has to write to info@pointsforgood.org with their PAN Number, Donation reference number & transaction date or register on the website with their details and share their donation details

6. Refunds are not applicable on this donation

7. The individual who has redeemed Karma Points for this cause is deemed to be the donor

8. For any help regarding donations of Karma Points, please reach out at +91 91529 05290 or email us at care@firstrewards.in

BIRTHDAY DONATION FEATURE

1. In the form of Karma Points, 10% of the spends done by the Cardholder on FIRST Private Credit Card will be added to the Karma points pool

2. Donation for the Birthday will be capped at ₹25,000 per year

FIRST Private

CREDIT CARD BY IDFC FIRST BANK

IDFC FIRST Bank

ALWAYS YOU FIRST

FIRST Private Credit Card
Travel Privileges

Zero Forex Markup

No foreign exchange fees when you use your card for any international purchase (including ATM cash withdrawal)

For international transactions, cardholders are advised to opt for billing in the local currency of the country of purchase. Selecting INR for payments made outside India may result in Dynamic Currency Conversion (DCC) charges, which can be imposed by the merchant and may be up to 5% of the transaction amount.

Airport Lounge Access

About the benefit:

Both Primary and Add-on FIRST Private Credit Card holders are eligible for the benefits listed below

- **Domestic Airport Lounges:**
  Unlimited complimentary access to select lounges across India
- **International Airport Lounges:**
  Unlimited complimentary access to select lounges overseas
- **Guest Visits to Domestic Airport Lounges:**
  4 complimentary visits per year for accompanying guests

List of eligible lounges: Click here

How To Access?

- **Indian airport lounges:**
  Present your FIRST Private Credit Card at the airport lounge
- **Global airport lounges:**
  Present your Dreamfolks card. For easier access, do advance bookings online

Airport Lounge Access within India

This section sets out the terms and conditions governing access to participating airport lounges at domestic and international terminals located within India. The benefit is offered by IDFC FIRST Bank in partnership with EliteAssist

1. **Eligibility and Presentation:**

   Present your FIRST Private Credit Card plus a valid same/next-day ticket or boarding pass at participating lounge entrances. The service is only available for intended cardholder and is non-transferable. The user's name on the credit card will be matched with the name on the boarding pass/ air ticket to ensure access is being availed by the entitled cardholder only

2. **Authorization and Charges:**

   Access to the lounges is granted upon successful authorization of the FIRST PrivateCredit 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

3. **Access Limitations:**

   This program is open only to cardholders carrying FIRST Private Credit Card issued in India. Each cardholder is permitted one entry per visit. Any additional guests or services will incur extra charges

4. **Lounge Facilities:**

   Each lounge follows certain food offerings; customer is responsible for making prior inquiries in this respect with the lounge before entry

5. **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 avail the right to refuse entry to customers for statutory, regulatory, or airport policy reasons, including health and safety policies or fire regulations

6. **Capacity Constraints:**

   Access to the lounge will be available on a first-come-first-serve basis. Access to/ usage of service(s) may be subject to terms/ conditions/ restrictions imposed by the lounge and/ or governing authorities, which may change from time to time and are required to be adhered to

7. **Lounge Operations and Access:**

   IDFC FIRST Bank assumes no responsibility if any particular lounge operator shuts down the lounge(s) due to reasons beyond their control. IDFC FIRST Bank or EliteServices 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/EliteServices

8. **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

9. **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

10. **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 participating lounge

11. **Alcoholic Beverages:**

    Alcoholic beverages are not part of the offer at lounges situated at domestic departure terminals

12. **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

13. **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

14. **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 participating lounges is subject to change from time to time

15. **Contact Information:**

    For queries or assistance regarding the lounge access, customers can contact IDFC FIRST Bank at 1800 10888 or email at banker@idfcfirstbank.com, and EliteAssist Support Team at 1800 5718990 and loungeaccess@eliteassist.in

16. **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 Private Credit Card in India. Cardholders are encouraged to stay updated on any modifications to the program's terms and conditions

International Airport Lounge Access

This section covers the terms and conditions governing access to participating airport lounges at airport terminals outside India. The benefit is offered by IDFC FIRST Bank in partnership with DreamFolks

1. **Eligibility and Presentation:**

   Present your DreamFolks Card along with a valid same/next-day boarding pass or air ticket at the entrance of participating lounges. Please note, certain global airport lounges require prior online booking-up to 48 hours before your visit. Such bookings can be made using FIRST Private Credit Card on the DreamFolks portal - https://webaccess.dreamfolks.com

2. **Authorization and Charges:**

   Access to the lounges is granted upon successful authorization of the DreamFolks Card on the electronic terminals placed at the lounges. For authorization, a nominal charge of ₹2 will be deducted to verify the card's validity

3. **Access Limitations:**

   This program is open only to cardholders carrying FIRST Private Credit Card issued in India. Each cardholder is permitted one entry per visit. Any additional guests or services will incur extra charges

4. **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

5. **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 avail the right to refuse entry to customers for statutory, regulatory, or airport policy reasons, including health and safety policies or fire regulations

6. **Capacity Constraints:**

   Access to the lounge will be available on a first-come-first-serve basis. Access to/ usage of service(s) may be subject to terms/ conditions/ restrictions imposed by the lounge and/ or governing authorities, which may change from time to time and are required to be adhered to

7. **Lounge Operations and Access:**

   IDFC FIRST Bank or DreamFolks assumes no responsibility if any particular lounge operator shuts down the lounge(s) due to reasons beyond their control. IDFC FIRST Bank or 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

8. **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

9. **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

10. **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 participating lounge

11. **Alcoholic Beverages:**

    Alcoholic beverages are not part of the offer at lounges situated at domestic departure terminals

12. **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

13. **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

14. **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 participating lounges is subject to change from time to time

15. **Contact Information:**

    For queries or assistance regarding the lounge access, customers can contact IDFC FIRST Bank at 1800 10888 or email at banker@idfcfirstbank.com, and DreamFolks Support Team at 18001 234109 and helpdesk@dreamfolks.in

16. **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 Private Credit Card outside. Cardholders are encouraged to stay updated on any modifications to the program's terms and conditions

Details on
Lounge facilities and access

1. "Airport Lounge Facilities" refer to designated waiting areas in the airside or landside sections of airports, offering amenities such as:
    a. Food and beverages
    b. Internet access via computers
    c. A selection of local and international magazines and newspapers
    d. Wi-Fi connectivity
    e. Mobile and laptop charging stations
    f. Facilities may vary by location

2. Participating Airport Lounges will make reasonable efforts to maintain a clean and comfortable environment, ensure staff availability for assistance, and remove any individuals displaying inappropriate behavior

3. Entry may be refused for reasons related to statutory, regulatory, or airport policies, including health, safety, or fire regulations

4. **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 seam less and elevated experience for all cardholders, without impacting genuine travel needs

5. **Airport Lounge Access Policy:**

    a. Access is granted upon presentation of the FIRST Private Credit Card or the DreamFolks Card to the lounge counter agent

    b. Authorization must be successfully completed at electronic terminals placed at the lounge

    c. Only one entry per cardholder is permitted per visit

    d. Access is strictly for authorized cardholders; the name on the boarding pass must match the name on the FIRST Private Credit Card and on the DreamFolks Card which is applicable for International Airport Lounge access

    e. Entry is on a first-come, first-served basis and subject to lounge capacity

    f. Participating Airport Lounges may enforce a maximum stay policy (typically 2 hours) to manage occupancy. Charges for extended stays may apply

g. All accompanying children (where permitted) will be subject to the full fee unless otherwise stated. Children below 2 years may be allowed complimentary entry at the lounge's discretion

h. Child policies vary across Airport Lounges; cardholders should confirm details before entry

i. Airport Lounges are not obligated to announce flight departures or boarding times. Cardholders are responsible for monitoring their own flight schedules

j. Cardholders should inquire in advance about any additional services or food items beyond the standard offering. Charges for such services must be paid directly to the lounge

k. Alcoholic beverages are not included at lounges located in domestic departure terminals.

l. Lounge access is subject to operational hours and at the sole discretion of the lounge operator. Access may be restricted or denied due to:

- Full or near-full capacity
- Flight delays
- Intoxication or disruptive behavior
- Any other valid reason determined by the lounge operator Program Terms

m. The lounge access program applies only to participating Airport Lounges and is subject to availability

n. IDFC FIRST Bank may modify, amend, or revoke the program at any time without prior notice

o. IDFC FIRST Bank reserves the right to add or remove Airport Lounges from the program at its discretion

p. IDFC FIRST Bank is not liable if a lounge becomes unavailable due to lease expiry or other reasons beyond its control

q. Participation in the program is voluntary. By availing the service, cardholders agree to the terms and conditions of the Lounge Program

6. **Customer Responsibilities:**

   a. Customers must comply with no-smoking policies in place at Airport Lounges

   b. Lounge access is permitted up to 2 hours prior to flight departure

   c. 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 card holder

7. IDFC FIRST Bank reserves the right to modify, amend, change or revoke the program at any time without prior intimation. The list of participating lounges is subject to change from time to time.

Cancellation for Any Reason (CFAR) insurance

About the benefit:

Trip Cancellation Cover or Cancel For Any Reason (CFAR) Insurance, is a travel insurance that offers increased flexibility to travel plans. With this plan, IDFC FIRST Credit Cardholders can receive reimbursement upon cancellation for bookings done on their FIRST Private Credit Card for the non-refundable amount for Flight/ Hotel booking during the period from date of issue till 7th May 2027. The coverage will include any trip cancelation for a reason not otherwise covered in the booking or any other policy. To be covered 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 only to Primary & Add-On Cardholders holding the below eligible Credit Card. They share the coverage benefits as given below:

• Eligible Cover - Max ₹25,000 for Flight booking & Max ₹25,000 for Hotel booking

• This cover is not fungible between hotel and flight booking

• Policy Period - From 8th May 2026 or Card Issuance date (whichever is later) till 7th May 2027

Cancellation For Any Reason (CFAR) insurance

- The eligible cover amount can be used across a maximum of two transactions during the policy period as defined above and is fungible between the Primary and Add-On cardholder

- 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

Terms and Conditions

- Available to the Primary & Add-on Cardholder for bookings done through their FIRST Private 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
- 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/Add on 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.

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Cancellation For Any Reason (CFAR) insurance

- Cover is for a maximum 2 transactions per eligible customer during the policy period covering Domestic flight, International flight, Domestic Hotel and International hotel
- 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 FIRST Private Credit Card should be active with no overdue 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.**

Cancellation For Any Reason (CFAR) insurance

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
- Cancellation date
- Estimated Loss (Non-Refundable cancellation charges pertaining to the Cardholder)
- Nature of Loss: Hotel / Flight / Hotel + Flight
- 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, Cancelation confirmation for Flight/ Hotel o IDFC FIRST Bank Credit Card statement high lighting 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 Id. Submission of documents may also be forwarded to the below email id

Sr. No.	Channel	Details
1	Email ID	howdenindia.idfcfirstclaims@howdengroup.com

Airport Meet & Greet Services

Complimentary Meet & Greet service

You can enjoy a complimentary meet and greet service at major Indian airports once a year with your credit card. This offer is available by spending $1000 (approx. ₹91,000) on international point-of-sale transactions in the past 12 months before the booking date

Flat 10% discount on meet-and-greet service

A flat 10% discount on meet & greet services at major Indian airports will be provided for all other instances or when more than one guest is included

More Details

Book Now

Airport Transfer Discounts

Get attractive discounts on airport transfer limousine services across in over **3000 cities** across **83 countries**

Book Now

Railway Lounge Program

About the benefit:

- Unlimited complimentary access to select Railway lounges on FIRST Private Credit Cards
- Both Primary and Add-on FIRST Private Credit Card customers can each enjoy this feature

Program Applicability:

This program is applicable at select Railway Lounges in India and is offered to cardholders holding an active IDFC FIRST Bank Credit Card. To access the Participating Railway Lounges under the program, cardholders must present their credit card and a valid train ticket at the entrance of the lounges

Access and Authorization:

Access to the lounge will be granted upon successful authorization of the credit card on the DreamFolks electronic terminals placed at the lounges. A fee of ₹2 will be charged on the card to verify the card's validity. Once a valid card is swiped successfully for lounge access, it can only be used again after 24 hours from the last access

Additional services:

Access to the lounge is provided on a first-come-first-serve basis. Any additional services such as recliners or more will be chargeable separately, as per the operator's pricing for those services

Excess Lounge Access:

Lounges are available on a chargeable basis in excess of the complimentary visits

Access for Children:

Children below 2 years of age can enjoy complimentary lounge access. However, if they consume any services or food and beverages, the lounge operator reserves the right to charge the cardholder for these services

Additional Charges After 2 Hours:

After 2 hours of lounge stay, the lounge reserves the right to charge the cardholder for respective services

Railway Lounge Program

Guest Access:

Eligible IDFC FIRST Bank Cardholders can use their complimentary visit quota to bring one guest into the Railway Lounge at no extra charge. Guests are required to present their valid train ticket and any government-issued identity proof at the lounge's entrance. Failure to present these items may result in access being denied. Guest access and fees are subject to the terms and conditions of participating lounges. There are no complimentary guest visits for Railway Lounges on FIRST Private Credit Card.

Complimentary Lounge Facilities:

The complimentary access to the railway lounge includes the following facilities:

a. Two hours of lounge stay

b. Air-conditioned comfortable seating arrangements

c. One buffet meal (breakfast, lunch, or dinner as per the time of visit). Only one buffet meal per visit will be provided to eligible cardholders

d. Unlimited tea and coffee

e. Free Wi-Fi

f. Access to newspapers and magazines

Lounge Closure:

IDFC FIRST Bank and DreamFolks assume no responsibility in case a particular lounge operator shuts down the lounge(s) for any reason beyond their control

Merchantability Responsibility:

IDFC FIRST Bank and DreamFolks assume no responsibility for the merchantability of the services provided in the lounge. Their efforts are aimed at delivering the best possible service

Program Modifications:

The program can be modified, amended, changed, or revoked at any time by IDFC FIRST Bank without prior intimation

Railway Lounge Program

Customer Support:

For queries or assistance regarding lounge access, customers can contact DreamFolks at 18001 234109 or write to helpdesk@dreamfolks.in. These terms and conditions outline the process and guidelines for accessing railway lounges using an IDFC FIRST Bank Credit Card, with details on complimentary services and other important provisions. Cardholders are advised to keep themselves informed about any changes to these terms and conditions

Eligible List of Railway Lounges:

#	Outlet Name	Railway Station	City	Platform No.
1	IRCTC Executive Lounge	Agra Cantt Railway Station	Agra	Platform 1
2	IRCTC Executive Lounge	Ahmedabad Kalupur Railway Station	Ahmedabad	Platform 1
3	IRCTC Executive Lounge	Jaipur Railway Station	Jaipur	Platform 1
4	IRCTC Executive Lounge	Kolkata (Sealdah) Railway Station	Kolkata	Platform 8
5	IRCTC Executive Lounge	Madurai Railway Junction	Madurai	Platform 1
6	IRCTC Executive Lounge	New Delhi Railway Station	New Delhi	Platform 16
7	IRCTC Executive Lounge	New Delhi Railway Station	New Delhi	Platform 1
8	IRCTC Executive Lounge	Varanasi Cantt Railway Station	Varanasi	Platform 1

FIRST Private Credit Card
Lifestyle Privileges

Five Star Hotel Stay Offer - ITC Hotels

Stay for 3, Pay for 2 at ITC Hotels

Enjoy a complimentary 3rd night for every 2 consecutive paid nights at ITC Hotels

Use Promo Code **ITCVIS** to unlock the offer on the ITC website

Get 50% off on your 2nd night at ITC Hotels

Stay for 2 nights and enjoy the 2nd night at 50% off at ITC Hotels

Use Promo Code **ITCV50** to unlock the offer on the ITC website

More Details

The Postcard Hotels Offer

Enjoy ₹7,500 OFF on a minimum purchase of ₹25,000 on your FIRST Private Credit Card

Offer Details

- Anytime check in and anytime check out
- Anytime breakfast, freshly prepared on order
- Welcome cocktail to start your holiday

FIRST Private
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The Postcard Hotels Offer

- Instant discount of ₹7,500 for the FIRST Private Credit Card
- The offer is applicable for IDFC FIRST Private Credit Card customers only
- The offer is subject to availability of rooms
- The offer cannot be combined with any other offer
- The offer is applicable once per month per card
- This offer is applicable from 10th March, 2025 till 10th February, 2027
- Exclusive of applicable government taxes and service charge
- Bookings under this offer can be made from The Postcard Hotel's website https://www.postcardresorts.com
- Cardmembers may also choose to call at +91 79995 55222 or email on book@postcardresorts.com to make a reservation
- The Cardmember needs to stay at the property to avail the offer
- The offer is valid for all hotels as seen on The Postcard Hotel website https://www.postcardresorts.com

Promo Code: IDFCFPVIP

Redempion Steps:

01 **Visit the Reservation Page:** Go to the following link to begin your booking: https://www.postcardresorts.com/packages

02 **Select 'Book':** Click on the 'Book' button to be redirected to the booking page

03 **Choose Your Stay Details:** Select your preferred hotel, dates, and proceed to the payment section
- Enter the promo code 'IDFCFPVIP' in the promo code field to avail the offer
- Alternatively, click on 'ADD PROMO CODE' and choose 'IDFCFPVIP' from the dropdown list

04 **Complete Your Payment:** Once the promo code is applied successfully, complete the payment process to finalize your reservation

Book Now

FIRST Private
CREDIT CARD BY IDFC FIRST BANK

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Golf Offer

Offer Details:

1. Unlimited access to Golf rounds or lessons across select Golf courses in India for FIRST Private Credit Cardholders
2. 1 complimentary golf round across select International Golf courses per quarter for FIRST Private Credit Cardholders

How to Avail Offer:

- Book your Golf Round/Lesson on https://idfcfirst.truztee.com/
- Use your registered email ID with IDFC FIRST Bank and OTP sent on your email ID to log into the website
- You can make a Booking upon Clicking “Make a Booking” tab on the website
- Choose your preferred Golf course, time slot and send your booking request
- Card Validation charges of ₹2/- shall be charged on the payment gateway as part of the booking request
- Greenedge shall send booking request confirmation on your registered email ID
- Upon confirmation of your booking from the Golf Course, Greenedge shall send the Booking confirmation voucher on your registered email ID
- On the booking date, show your Booking voucher/ID details to gain entry at the Golf course and enjoy your Golf round/lesson tea time

Terms and Conditions:

- This program is applicable only for the eligible Primary cardholders of FIRST Private Credit Card
- Cardholders will need to sign in to the golf program account online at idfcfirst.truztee.com using the same email as registered with their IDFC FIRST Bank Credit Card account
- The complimentary benefit(s) will be visible in the Cardholder’s online account as per the eligibility criteria
- A booking can be made as per the specified timelines by completing the booking request form and paying a Card Validation Fee of ₹2/- using the FIRST Private Credit Card

Booking Process and Rules:

- This benefit from IDFC FIRST Bank is being facilitated to cardmembers through "Greenedge Enterprise Private Limited" (Truztee/Greenedge) who represents a Service provider and the bookings shall be processed through the Service provider only

- Bookings are subject to availability

- Bookings on weekdays & weekends are subject to minimum flight requirement

- Bookings are valid only for the stated date & time and for the duration of the lesson/Golf Round only

- Client can check in with his/her name on arrival at the venue, however, in the event that the golf club requires more information, please show the confirmation details. It is mandatory to carry the booking confirmation details to the golf facility

- Voucher needs to be given/shown during registration at the golf club to avail the service

- Only one booking per day per cardholder can be confirmed

- Bookings window open 14 days prior and close 3 days prior to the actual play date for domestic courses and 30 days prior and close 5 days prior to the actual play date for international courses

- Bookings will be processed by the golf facility between 7 to 2 days prior to the play date after which a confirmation is provided subject to availability. Booking confirmation shall be sent to the cardholder's registered email address

- Bookings can be cancelled up to 4 days in advance to the play date (excluding the play date for domestic courses. For certain Golf clubs and international golf courses, the cancellation policy may be more stringent and will be specific to the golf course

- **Golf course policy:**
  - Card member must be in possession of a valid Handicap Certificate (Maximum Handicap: 24 for Men | 36 for ladies) at the time of registration to avail the complimentary round of golf
  - Golfers are subject to golf club's rules on minimum handicap requirements, producing valid handicap certificates and any other requirements. The golf club reserves the right to reject/restrict play in the event of not fulfilling these requirements
  - Minimum flight requirement will need to be met for a booking as specified via Greenedge. The entire flight booking has to be completed via Greenedge. Combining bookings via other sources to meet the minimum flight requirements will not apply. Paid bookings will be made with Greenedge directly at the applicable Greenedge visitor rate specified at the time of booking

- Customers cannot entertain their guests/family members/friends at the golf club without explicit permission from the Golf club to do so

- The list of Golf Clubs included in the program are subject to change without any prior notice

- Golf Courses will not be accessible on tournament days and other holidays when it is closed for guests

- Golf clubs will not entertain any correspondence/enquiries and/or attempts for bookings directly from the participating golfers and golf clubs will not respond directly to any such enquiries

- Golf course terms and conditions apply and are subject to change

- Access to the golf clubs cannot be used by the participating golfers in conjunction with any other promotional golf program or to participate in any private event, tournament or any other special golf day arrangement

- The client will be solely liable for any violations by them of any local rules/policies of the golf clubs including behaviour on the course/property. The Service Provider will not be held liable for any such violations. The card members will be solely responsible for any damage to the golf course/property/equipment/practice areas/etc.

- Rain check policy is subject to the discretion/rules of the golf club, inclusions and payment terms and conditions

- Only the mentioned inclusions for each golf facility viewable while making a booking is provided as part of the program

- Any additional services are to be paid for directly at the golf facility by the Cardholder. In certain cases, additional services such as caddie and cart fees will need to be paid directly to Greenedge to enable the booking to be confirmed as a package with the golf course. This is based on the golf course T&Cs

- The Golf Rates are subject to change as golf courses periodically revise their rates

- Guest bookings & Paid bookings can only be confirmed upon receiving the payment within the timelines mentioned in the payment due email sent to the cardholder

- Tips & Gratuities (caddies, guide, drivers etc.) are not included as a part of the program and need to be paid directly to the caddie/guide/driver

- Weekend refers to Saturday, Sunday & Public or Bank Holidays as stated by the golf course. The rates for weekday and weekend differ

General Terms & Conditions:

- IDFC FIRST Bank/Greenedge Enterprises Pvt Ltd (Truztee/Greenedge) is not responsible for or liable for any action, claims, demands, losses, damages, cost, charges and expenses which the client may suffer, sustain or incur including but not limited to changes or cancellations of the services provided under this program

- IDFC FIRST Bank/Greenedge Enterprises Pvt Ltd (Truztee/Greenedge) is not responsible for the quality of the services provided by the golf club or the golf pros

- Other T&Cs of the golf club applies

- IDFC FIRST Bank/Greenedge Enterprises Pvt Ltd (Truztee/Greenedge) and their partners and agents, employees, directors, officers, representatives, shareholders, host golf clubs and other suppliers of goods and services accept no liability from any and all claims for damages for death, personal injury or property damage which the golfer, his/her personal representatives, heirs, next-of-kin, assigns and insurers may have, or which may hereafter accrue, as a result of using the services provided in this program

- IDFC FIRST Bank/Greenedge Enterprises Pvt Ltd (Truztee/Greenedge) shall not be considered liable or in default of providing the golf services if such performance is prevented by adverse conditions, which is beyond its control

- IDFC FIRST Bank/Greenedge Enterprises Pvt Ltd (Truztee/Greenedge) role is to provide access and golf bookings to the facilities mentioned in the program. However, the Service Provider bears no direct or indirect control over the "Golf Facilities" and their internal policies, rules and service quality and hence in no way shall be held responsible for the same

Golf Lesson Policy:

- The golf professional assigned to the golf learning experience is based on availability and program tie ups and guests may not be able to request for specific Pros at the time of the lesson. All such requests have to be received prior to the confirmation of the booking and additional charges may apply

- All terms & conditions of the golf club or learning facility will need to be followed In general, Balls & Equipment provided during the lesson is 1 bucket of balls and 1 golf club used during the golf lesson

- The proper dress code has to be adhered to during the golf lesson

Golf Round Policy:

- The inclusions provided in the golf round will be subject to change
- If not mentioned in "Inclusions", voucher does not include caddie fees, buggy fees, caddie tips & any other services
- The golf clubs reserve all rights to slot in golfers to fill any vacant slots in flights without having to inform the golfers who have already made their tee time booking during week days or weekends
- Golfers participating in this program shall be allowed to play with members of the club or any other Green Fee paying guests and use the benefits of this program, provided that a confirmed golf booking is held by the other players and the golf club allows clubbing of bookings. In some instances, golf club will not allow clubbing of bookings
- All tee times should be booked in advance through Greenedge Enterprises Pvt Ltd (Truztee/Greenedge). No walk-ins or direct payment to Golf Clubs are allowed in this program. The minimum flight requirement on weekdays is 2 ball on a weekday and 3 ball on a weekend. In certain cases, this requirement may be different and will be communicated at the time of confirming the booking
- Whether on weekdays or weekends (or public holidays), tee times provided for single or 2 golfers are indicative as the golf course reserves the right to hold them up for a period of time (not beyond reasonable limits) to team the golfer/s up with other golfers to optimize pace of play on the course as per the course policy or otherwise
- This golf program is valid for golf course access only to individual golfers and is not valid for any Group Bookings
- Golf Clubs may at any time change the inclusions for the Golf Rounds and any additional services need to be paid for directly to the Golf Club

The list of golf courses can be viewed at - **IDFC First Bank Golf Rewards > Dashboard**

Entertainment Benefit - BookMyShow

About the benefit:

Get ₹750 off on Movies, events & food combos twice in a month

How to Avail Offer from Book My Show:

Go through the regular ticketing flow for selecting the movie/non-movies & food combo of your choice

1. To avail offer, click on unlock offers or apply promo codes
2. Enter your 16-digit credit card and click on 'Apply'
3. Instant discount shall be applied. You will have to pay the remaining transaction amount using the same card on which you have availed your offer

Terms and Conditions:

- Customer will get upto ₹750 off on their transaction. This offer can be availed on Movies and FnB and/or Non-movies
- The Maximum number of transactions in which discount can be availed is twice for each card in a calendar month
- Maximum Discount per transaction will be the actual value of transaction or ₹750 whichever is lower & Maximum number of discounted transactions in a month = 2
- Eligible Bin Range - 4405231000000000 to 4405231009999999
- Offer is valid on Movies, FnB, Events, Concerts, Plays, Sports, Activities
- For any Non-Movies Transaction, if the transaction amount is below ₹750 for any event and there is no convenience fees, then the customer will have to select "BookASmile" and make a minimum ₹1 payment to avail the offer
- Offer is not valid on BMS Stream
- Food Combos has to be purchased in the same movie transaction to avail the offer
- Food Combos are available only in select cinemas
- Food Combos are not available for non-movies booking category
- Offer is valid till 31st March, 2027
- In case you have applied for the discount but the transaction doesn't go through for some reason, kindly wait for 20 minutes before trying to avail the discount again

- The current purchase process at www.bookmyshow.com will remain unchanged till the stage where the eligible card number is provided. After this stage the website will recognize the eligible card, reduce the bill amount and inform the transacting eligible cardholders accordingly

- The customer will have to pay convenience fee as levied on each ticket

- This offer is valid only for users coming directly to the BookMyShow website and mobile app not via individual cinema sites

- This offer cannot be combined with any other offer/winpin/discount on BookMyShow

- Tickets once bought online, shall be considered sold and cannot be cancelled, refunded or exchanged

- Once the booking is committed, the confirmation mail/SMS received from BookMy Show needs to be exchanged with the ticket available at the theatre

- Cardholders shall not be entitled to compensation/benefits in any form whatsoever in lieu of the offer being availed

- Bigtree & IDFC FIRST Bank Limited reserves the right to disqualify any cardholder/s from the benefits of the program. If case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the program

- Bigtree & IDFC FIRST Bank Limited reserves the right to modify/change all or any of the terms applicable to the program without assigning any reasons or without any prior intimation whatsoever

- Bigtree & IDFC FIRST Bank Limited also reserves the right to discontinue the program without assigning any reasons or without any prior intimation whatsoever

- Individual cinema rules are applicable

- In addition to the above, this offer on the website is also subject to BookMyShow's general terms of us

- Kindly refer to BookMyShow's Terms & Conditions on the homepage

- The cardholder shall be required to give personal information and card details online or the tickets purchased on www.bookmyshow.com

- In case of any disputes, Bigtree's decision will be final

FIRST Private

CREDIT CARD BY IDFC FIRST BANK

IDFC FIRST Bank

ALWAYS YOU FIRST

FIRST Private Credit Card
Lifestyle Privileges

Luxury Villa Vacations At Elivaas Properties

Stay for 3, Pay for 2 at Elivaas

Enjoy a complimentary 3rd night for every 2 consecutive paid nights booked at Elivaas properties

Get 50% off on your 2nd night at Elivaas

Stay for 2 nights and enjoy the 2nd night at 50% off at Elivaas properties

Konw More

Premium Hotel Offers

Access to over 900 luxury hotels around the world with premium benefits such as automatic room upgrade upon arrival, complimentary in-room Wi-Fi, complimentary continental breakfast, VIP Guest status, 3PM check-out upon request and others

Book Now

Curated Dining Deals

Experience luxury dining at its finest - handpicked restaurants, bespoke menus, and priority access await you with your VISA Infinite card

Book Now

Concierge Services

Get personalized assistance for self-booking your dining, staycations, flights and activities

Book Now

FIRST Private Credit Card
Additional Privileges

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

Complimentary Coverages	Sum Insured
Purchase Protection-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	₹5,00,000
Travel Insurance-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	Loss of Checked-In Baggage-$500 Delay In Flight-$300 Delay of Checked-In Baggage-$100 Loss of Passport and other documents-$300
Personal Air Accident-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	₹2,50,00,000

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/Phishing:

- 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 ₹1 Lakh, also online cyber-crime police complaint to be accepted for domestic/international transactions

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

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

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 With drawal 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 With drawal 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

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

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

FIRST Private
CREDIT CARD BY IDFC FIRST BANK

IDFC FIRST Bank
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Personal Accident/Air Accident/ Credit Shield/ Purchase Protection/Travel Insurance Cover

Loss of Passport and travel related documents:

1. Covers for reimbursement of expenses incurred in procuring travel related documents namely Pass port/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

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

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

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

FIRST Private Credit Card
Additional Privileges

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. 186050 01111 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 ₹1,00,000
- The cardholders can call IDFC FIRST Bank helpline No. 186050 01111 or write at 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

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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. 186050 01111
  IDFC FIRST Bank Email Id: creditcard@idfcfirstbank.com
  Marsh India Email IDs: Sumetra.Ezava@marsh.com; Lochana.Desai@Marsh.com
  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; Hiren.Shirsat@marsh.com; 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. 186050 01111
  IDFC FIRST Bank Email Id: creditcard@idfcfirstbank.com
  Marsh India Email IDs: Sumetra.Ezava@marsh.com; Lochana.Desai@Marsh.com
  Hiren.Shirsat@marsh.com

- **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; Hiren.Shirsat@marsh.com; Lochana.Desai@Marsh.com

FIRST Private Credit Card
Additional Privileges

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 and Lochana.Desai@Marsh.com
Cc - Shirsat, Hiren 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 and Lochana.Desai@Marsh.com
Cc - Shirsat, Hiren 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

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

FIRST Private Credit Card
Additional Privileges

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>₹1 Lakh, 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>₹1 Lakh, 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)
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

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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

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.**

FIRST Private Credit Card
Additional Privileges

24/7 Roadside Assistance

Complimentary Roadside Assistance worth ₹1,399

How to Avail:

1. IDFC FIRST Bank card holder should call Toll-free Number 18005723860 to avail Emergency Road side Assistance (RSA).
2. IDFC FIRST Bank cardholder will share their full name, last 4 digits of the 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, PUC Certificate, 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 ayear.

Terms & Conditions:

Plan Features	Details
Towing of Vehicle on breakdown/accident	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 the Vehicle to be towed to the nearest Authorised Service Centre, using tow trucks in the cities & corresponding covered area where available. Towing Distance - Incident to Drop 50 Kms.

Plan Features	Details
Alternate Battery or Jump Start	In the event Covered Vehicle is immobilized, while on trip, due to rundown battery, Global Assure will assist the Customer by organizing for a Vehicle technician to jump start the Vehicle with appropriate means. Global Assure will bear labour and conveyance costs. If the run-down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will be borne by the Customer.
Tyre Change	In the event Covered Vehicle is immobilized due to a flat tyre, Global Assure will assist the Customer by organizing for a vehicle technician to replace the flat tyre with the spare Stepney tyre of the Vehicle at the location of breakdown. Global Assure will bear labour cost and round- trip conveyance costs of the provider. Material/spare parts if required to repair the Vehicle (including repair of flat spare Stepney tyre) will be borne by the Customer. In case the spare tyre is not available in the covered Vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for the same shall be borne by the Customer.
Breakdown support	In the event Covered Vehicle breaks down due to a minor mechanical / electrical fault / accident and immediate repair on the spot is deemed possible within the scope of services, Global Assure shall assist Customer by arranging for a vehicle technician to reach the breakdown location. Global Assure will bear labour cost and conveyance costs. Cost of Material & Spare Parts if required to repair the vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by the Customer.
Taxi Benefit	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 the taxi. Taxi charges will be borne by the customer

Plan Features	Details
Arrangement of spare keys	If the keys of the covered vehicle are locked inside the vehicle, broken, lost, or misplaced, Global Assure (upon the request of the customer) will arrange for the forwarding of another set from his/her place of residence or office by courier / in person by hand-delivery to the location of the vehicle after receiving the requisite authorizations from the Customer with regards to the person designated to hand over the same to Global Assure. The Customer may be requested to submit an identity proof at the time of delivery of the keys.
Arrangement of fuel	In the event Covered Vehicle runs out of fuel and hence is immobilized while on a trip, Global Assure will assist Customer by organizing for a Vehicle technician to supply emergency fuel (up to 5 litres on a chargeable basis) at the location of breakdown. Global Assure will bear labour and conveyance costs. The cost of the fuel will be borne by the customer.
Extraction or Removal of vehicle	In event of vehicle being stuck in a ditch/pit/valley, Global Assure will make the arrangement to get the vehicle retrieved and towed to the nearest authorised service centre at no cost to the Customer. (Free towing to & Fro up to 50 KM)
Message relay to relatives/colleagues/emergency numbers	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.
Ambulance Referral	In the event Covered Vehicle suffers an immobilizing break down due to an accident, Global Assure will assist in making arrangement for the Ambulance. Ambulance charges will be borne by the customer
Penalty Clause	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.

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 event 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 the blood is greater 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 the 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 the Client or the authorized driver have infringed upon the regulatory ordinances as far as the requisites and number of persons transported, weight and means of things and animals that can be transported or the form of handling.
7. Those happening while the vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to circulate on public roads in the country where the Covered Vehicle is found.
8. Any vehicle involved in or liable to be involved in legal case prior to or post immobilization.
9. Those caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported in the Covered Vehicle.
10. Any public vehicle like ambulances, taxis, police vehicles and / or fire brigade vehicles and any other vehicle not used for private use are excluded of all the services coverage under these general conditions.
11. Any accident or breakdown caused due to usage of the car for racing, rally and criminal activity purposes.
12. Luggage that is not sufficiently wrapped or identified, fragile luggage or perishable products, and any commercial goods carried in the Covered Vehicle.
13. Assistance to occupants of the Covered Vehicle different to those defined as beneficiaries.
14. Any animals carried in the Covered Vehicle.
15. In event of any damage during towing, the maximum liability of GLOBAL ASSURE is of ₹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.
    - Sunroof cannot be closed
    - 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 warnings 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 windscreen wiper is faulty
    - Damaged or faulty fuel caps
    - Any noises or unusual sound which does not render the vehicle immobilized
    - Other faults 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 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 service shall be activated as a goodwill measure.

Adverse weather conditions & Force Majeure:

It shall be our endeavor to support the covered vehicle promptly as per the terms of the program. However, in certain adverse weather conditions such as floods, thunderstorms, heavy rains, and other adverse conditions 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 promptly support the vehicle 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.