

Karma Points

Terms and conditions

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 Precision 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

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 9152905290 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.
3. Spends done on Fuel, EMI, Insurance, Rental, transactions and Cash Withdrawals will not be considered for Birthday donation.