FIRST Private

IDFC FIRST Bank

ALWAYS YOU FIRST

Terms and Conditions Milestone offer Taj Experiences Dining vouchers

Important Note:

The Taj Experiences Dining Vouchers benefit will be discontinued effective 17th July 2026.

Only existing cardholders whose card anniversary date falls on or before 17th July 2026 and who achieve the required spend milestone of ₹15 lakh within the first six months of their applicable card anniversary year will be eligible to receive the dining vouchers.

No Taj Experiences Dining Vouchers will be awarded for anniversary years commencing after 17th July 2026, irrespective of the spend achieved.

About the benefit:

FIRST Private Credit Card customers can unlock **Taj Experiences Signature Dining Voucher** on crossing spends of ₹15 Lakhs, every 6 months, every anniversary year.

Vouchers could be availed as per below:

- Meal (Pre plated Thali or 3 Course Set Menu) for up to 2 persons redeemable at over 60 Specialty Restaurants across India.
- Complimentary meal, along with soft beverages, for two persons.
- Valid at more than 60 participating Speciality Restaurants.
- Valid at Golden Dragon, Southern Spice, House of Ming, Karavalli, Thai Pavillion, Sonarga on and many more speciality restaurants.
- Valid for one year from the date of issuance.

How to avail?

1. The E-Vouchers / digital vouchers are one time redeemable by the customers.
2. These vouchers will be sent to the customer on their personal email ID registered with the Bank.
3. Each voucher has a Voucher Code and PIN written on the same which is validated by the restaurant upon acceptance.

Eligibility for the benefit:

- Eligibility check of crossing ₹15,00,000/- spends will be done on 1st, 2nd, 3rd, 4th, 5th and 6th statement cycle every anniversary year from card generation.
- On every statement cycle net spends will be considered.
- Any fee or financial charge levied by the Bank will not be considered as an eligible transaction for milestone calculation.
- Spends done on customers Add-on credit card will not be considered for the threshold calculation.
- Any reversals, transactions converted to EMI Conversions, Balance Transfer & Cash Withdrawals will not be considered for milestone calculation.

Detailed terms and conditions:

1. The benefit is applicable only to primary cardholders of FIRST Private Credit Card.
2. IDFC FIRST Bank will entertain queries/ complaints related to offer issuance/renewal/activation only. Any issue pertaining to membership benefits/reservation/ service should resolved by the Cardholder with IHCL directly.
3. IHCL & IDFC FIRST Bank reserve the right to disqualify any participant/s from the benefits of the offer under reasonable grounds. In case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the Offer.
4. IDFC FIRST Bank reserve the right at any time, without notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, entire or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether.
5. IHCL & IDFC FIRST Bank also reserve the right to discontinue the Offer without assigning any reason or without any prior intimation, whatsoever.
6. Cardholders whose accounts are not active and/or are closed or have a credit freeze will not be eligible to avail the offer.
7. The decision of IDFC FIRST Bank will be final and binding on all and any correspondence in this regard will not be entertained.
8. IDFC FIRST Bank will not be responsible or liable in case the offer is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
9. The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
10. In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, IDFC FIRST Bank's decision shall be final and binding on Cardholders in all respects.
11. Offer provided by IDFC FIRST Bank is solely for promoting usage of FIRST Private Credit Card and IDFC FIRST Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Taj Hotels, IHCL. Any dispute or claim regarding the goods and/or services must be resolved by the Card holder with Trident hotels directly.
12. The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card issued by IDFC FIRST Bank.
13. Images provided in promotions are only for pictorial representation and IDFC FIRST Bank does not undertake any liability or responsibility for the same.
14. Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of any third party and is not intended to create any rights and obligations.
15. The offer by IDFC FIRST Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
16. IDFC FIRST Bank may use the services of agents for sales / marketing of the products/services. Copy Rights of IDFC FIRST Bank are Limited. All rights are reserved.

17. IDFC FIRST Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
18. IDFC FIRST Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and /or services under the offer.
19. IDFC FIRST Bank reserves the right to disqualify any cardholder from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer or otherwise by use of the Card.
20. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the cardholder and IDFC FIRST Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
21. The offer is not available wherever prohibited and products/ services for which such pro grams cannot be offered for any reason whatsoever.
22. Logos/trademarks used are owned by respective entities. IDFC FIRST Bank has been authorised to use these logos/trademarks for offer promotion purposes.
23. IDFC FIRST Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
24. Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
25. Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
26. The decision of IDFC FIRST Bank will be final and binding on all and any correspondence in this regard will not be entertained.