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REWARD POINTS

Terms & Conditions

Ashva Credit Card – Reward Program:

- **10 reward points per** ₹150 on eligible incremental spends above ₹20,000 in a statement cycle.
- **5 reward points per** ₹150 on eligible spends up to ₹20,000 in a statement cycle.
- **2 reward points per** ₹150 on international transactions with eligible international transactions contributing towards ₹20,000 monthly statement spends calculations to earn 10 reward points per ₹150.
- The following transaction categories (both domestic and international) are eligible for 3 or 1 reward points per ₹150 and are not considered for calculations towards ₹20,000 monthly statement spends to earn 10 reward points per ₹150.
  - 3 reward points per ₹150 on Rent, Government, Wallet Load and Education
  - 1 reward point per ₹150 on Fastag, Railways, Insurance and Utilities
- Reward Points on FIRST Digital Rupay Credit Card Spends - Spends on FIRST Digital Rupay Credit Card associated with Ashva Credit Card will be counted for calculation towards statement milestone of ₹20,000 to earn 10 reward points per ₹150 spent on Ashva Credit Card but will earn only the below mentioned reward points.
  - 3 reward points per ₹150 spent on UPI transactions valued above ₹2,000.
  - 1 reward point per ₹150 spent on UPI transactions valued up to ₹2,000 and on insurance and utilities transactions.

Example: In a statement cycle, a customer spends ₹10,000 for flight bookings and ₹10,000 across multiple transactions on FIRST Digital Credit Card making total spends of ₹20,000. In the same statement cycle, any further spends on Ashva Credit Card will earn 10 reward points and any spends on FIRST Digital Credit Card will earn up to 3 reward points.

- No Rewards points on the following categories:
  - Fuel transactions (Fuel Surcharge waiver will be provided)
  - Transactions converted into EMI
  - Fee or Charges and the corresponding GST
  - Loan on Card
  - Balance Transfer
  - Cash withdrawal transactions
  - Transactions whose value is below ₹150.
- 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.
- Rewards will be earned for spends up to your credit limit per billing cycle. Additional spends beyond this will not be eligible for reward points.

Ashva Credit Card Reward redemption value:

- 1 Reward Point = ₹0.4 on travel bookings(hotel & flights only) done via Travel & Shop section on IDFC FIRST Bank Mobile app
- 1 Reward Point = ₹0.25 everywhere else

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

Get Bonus Reward Points (i.e., Reward Points which you'll earn over and above your usual Credit Card Reward Points on online spends) on transactions completed on your IDFC FIRST Bank Ashva Credit Card on Flights & Hotel bookings done via **"Travel & Shop"** section on **IDFC FIRST Bank Mobile App** as per the following structure:-

Travel Bookings	Bonus Reward Points per ₹150
Hotel	30 reward points
Flights	15 reward points

Credit Card	Total Bonus Reward Points that can be earned in a calendar month
Ashva	15,000

Spends Category	Rewards Structure
Base Earn (for eligible transaction) (A)	• 10 reward points/ ₹150*
Accelerated earn on Travel bookings via IDFC FIRST Bank mobile app (B)	• Bonus 30 reward points / ₹150 (on hotels) • Bonus 15 reward points/ ₹150 (on flights)
Total earn on Travel bookings via IDFC FIRST Bank Mobile App (A) + (B)	• 40 reward points / ₹150 (on hotels) • 25 reward points / ₹150 (on flights)
Reward Points/ ₹6,000 Spends on Travel bookings via IDFC FIRST Bank Mobile App	• Earn 1,600 points (on hotels) • Earn 1,000 points (on flights)

*Assuming you have spent ₹20,000 on eligible categories in the statement cycle and are eligible for earning 10 reward points per ₹150 on regular card purchases.

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

Credit Card	Monthly Capping on Redeemable Reward Points	Annual Capping on Redeemable Reward Points
Ashva	1,00,000	2,00,000

- In case of booking cancellations, refunds for both Reward Points & Cash will be processed and credited to source account within 5-7 business days from the date of cancellation.
- In the case of a refund on a booking which was done using reward points and credit card, the refund is first issued in the form of reward points (up to the amount used in the transaction), and any remaining refundable amount is then credited back to the original payment source (i.e., the credit card). For example, if a ₹10,000 booking was paid using 17,500 points (worth ₹7,000) and ₹3,000 via card, and the refund is ₹5,000, 12,500 reward points will be credited back. If the refund was ₹8,000, the customer would receive 17,500 points and ₹1,000 back to the card.
- The travel platform is designed to showcase exclusive travel offers from merchants and partners available to IDFC FIRST Bank Customers. IDFC FIRST Bank facilitates the payments, and the bank is not involved in selling/rendering any of these products and services.
- Bonus reward points will not be credited for any bookings that are subsequently cancelled, regardless of the reason for cancellation.
- All standard Credit Card Terms & Conditions and the Travel Specific Terms & Conditions (as amended from time to time) mentioned on the platform would apply.