FIRST Wealth

IDFC FIRST Bank

ALWAYS YOU FIRST

REWARD POINTS

Terms & Conditions

FIRST Wealth Credit Card – Reward Program:

1. 10 reward points on Dining, Travel, and International purchases.
2. 3 reward points on all offline and online eligible spends.
3. The following transaction categories are eligible for only 3 or 1 reward points.
   a. 3 reward points on Rent, Government, Wallet Load and Education
   b. 1 reward point on Insurance, Utilities, Railway, and Fastag
4. Reward points are earned per ₹200 spent on eligible transactions.
5. No Rewards points on the following categories:
   a. Fuel transactions (Fuel Surcharge waiver will be provided)
   b. Transactions converted into EMI
   c. Fee or Charges and the corresponding GST
   d. Loan on Card
   e. Balance Transfer
   f. Cash withdrawal transactions
   g. Transactions whose value is below ₹200.
6. Reward Points on FIRST Digital Credit Card Spends - Spends on FIRST Digital Credit Card associated with FIRST Wealth Credit Card earn the below mentioned reward points.
   a. 3 reward points per ₹200 spent on a transaction valued above ₹2,000.
   b. 1 reward point per ₹200 spent on a transaction valued up to ₹2,000.

Note: Dining and Travel purchases are identified based on merchant category codes (MCC).
Dining (including food delivery) includes MCCs 5812, 5813 and 5814. Travel includes MCCs ranging from 3000 to 3350, 3501 to 3853 and 7011, 4511, 4722, 4723.
International purchases refer to transactions made at international merchants.

Reward Points will be valid for 24 months from the date they are credited.
Example: Reward Points earned from July 2026 statement cycle will be valid till July 2028.

FIRST Wealth Credit Card Reward redemption value:

- 1 Reward Point = ₹0.25

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

Section I:

1. **Bonus Reward Points** refers to the Reward Points which a cardholder will earn over and above the usual Credit Card Reward Points earned on spends.
2. **Platform** refers to the **"Travel & Shop"** section in **IDFC FIRST Bank Mobile App** from where flights and hotels can be booked. It is accessible directly from the homepage of the mobile app.
3. **Base Earn** refers to the Reward Points earned by the cardholder as per the respective credit cardvariant.
4. **Reward Points Redemption** refers to the redemption of Reward Points on this Platform.

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Section II:

Effective **January 18th, 2026,** get Bonus Reward Points on your FIRST Wealth Credit Card on Flights & Hotel bookings done via the Platform as per the following structure:

Table 2.1:

Travel Bookings	Bonus Reward Points
Hotel	20% Bonus Reward Points on hotel bookings
Flights	10% Bonus Reward Points on flight bookings

Table 2.2:

Credit Card	Total Bonus Reward Points that can be earned in a calendar month in the credit card account
FIRST Wealth	8,000

Table 2.3:

Spends Category	Rewards Earn Structure
Base Earn* (A)	• **Up to 5%** Reward Points
Bonus Reward Points Earn (B) On Bookings via Platform	• **20% Reward Points** (On Hotel Bookings) • **10% Reward Points** (On Flight bookings)
Total Reward Points Earn (A+B) On Bookings via Platform	• **Up to 25% Reward Points** (On Hotel bookings) • **Up to 15% Reward Points** (On Flight bookings)

Section III

Reward Points Redemption for Flight & Hotel bookings via Platform:

1. Reward Points can be redeemed at 1 Point = ₹0.25.
2. Bonus Reward Points will be applicable only on transactions which are completed without redemption of Reward Points i.e., Cash + Points transactions are not eligible for Bonus Reward Points.
3. Reward Points can be redeemed to pay up to 70% of the total booking value (incl. tax); rest is to be paid via IDFC FIRST Bank Credit Card from which the Reward Points are being redeemed in the transaction.
4. There would be a capping on the Reward Points that can be redeemed in a calendar month and calendar year as shown below:

Table 3.2:

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

5. In case of booking cancellations, refunds for both Reward Points & payments done via credit card will be processed and credited to source account within 7 business days from the date of cancellation.
6. In the case of a refund on a booking done using Reward Points redemption, the refund is first issued in the form of Reward Points (up to the value of points used), and any remaining refundable amount will be credited to credit card.

   For example, if a ₹10,000 booking was paid using 28,000 points (worth ₹7,000) and ₹3,000 via card, and the refund is ₹5,000, 20,000 Reward Points will be credited back. If the refund was ₹8,000, the customer would receive 28,000 points (worth ₹7,000) and ₹1,000 back to the card.

Section IV

GENERAL TERMS & CONDITIONS:

1. In case of booking cancellations, refunds for both Reward Points & payments done via credit card will be processed and credited to source account within 7 business days from the date of cancellation.

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. Refer table below for more information.

Table 4.1:

Booking Date	Travel/Check-in Date	Points Credited by
10th June	15th June	5th July
10th June	1st July	5st August
10th June	15th August	5th September

3. Bonus Reward Points will be applicable only on full swipe transactions on your IDFC FIRST Bank Credit Card. Any EMI transactions or transactions converted to EMI will not earn Bonus Reward Points.
4. The 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.
5. 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.
6. The Platform is introduced for Flight & Hotel bookings of the cardholder and cardholder's immediate family-members. IDFC FIRST Bank reserves the right to review the bookings, & clawback Bonus Reward Points earned against the bookings not made for cardholder and/or cardholder's immediate family members. The onus to prove that the booking/s are genuine in such a scenario lies with the cardholder. Decision of IDFC FIRST Bank will be final and binding.
7. IDFC FIRST Bank reserves the right to alter/ modify/ remove altogether any or all of the above with due intimation to the Cardmember through the Bank's website and by other acceptable modes of communication.