

Credit Card Statement

24/04/2022 - 24/05/2022



ALWAYS YOU FIRST



Ved Prakash

H-no-g81-rk-tower-dharam-colony-pal
Amvihar-extn-rk-tower-gurgaon,
GURGAON, HARYANA, 122001
Gurgaon-122001
Haryana



MESSAGE OF THE MONTH:

Entertain and Indulge! Catch all the latest movie releases with Buy 1 Get 1 movie offers. Travel, dine out and create ever lasting memories with handpicked dining discounts, access to airport lounges and low forex mark up.
[Click here to avail now](#)

Account Number 30100000907586

Customer Relationship No. 5000034045



STATEMENT SUMMARY

Total Amount Due

₹80,393.10

Minimum Amount Due

₹14,898.00

Payment Due Date

11/06/2022

Late payment fee would be levied if Minimum Amount Due is not paid by the due date

Opening Balance	+	Purchases	+	Other Debits	-	Payments	-	Other Credits	=	Total Amount Due
₹79,532.67		₹5,410.00		₹11,450.43		₹16,000.00		₹0.00		₹80,393.10
Credit Limit			Available Credit Limit			Cash Limit				
₹1,81,000			₹1,00,606.90			₹18,100				



PAYMENT MODES

Pay via our new Mobile App

- Click here to open/download the new mobile app
- Pay anytime or schedule Auto-Pay option
- Pay via UPI/Net Banking/Debit Card integrated in the app

Pay from other banks



Scan QR or Click here to pay from other bank via Bill desk
Pay from 60+ banks

Pay through UPI at

- <YourCreditCardNumber>.cc@idfcbank

Pay through NEFT

- Add IDFC FIRST Bank as a beneficiary
- Enter Credit Card number
- Enter IFSC Code as IDFB0010225

YOUR TRANSACTIONS

Transaction Date	Transactional Details	FX Transactions	Amount (₹)
Card Number: XXXX 9058			
27/04/2022	SAKSHI SAREES - Interest Amount Amortization - <11/18>		157.99
24/05/2022	IGST		28.44
27/04/2022	SAKSHI SAREES - Principal Amount Amortization - <11/18>		1,413.42
27/04/2022	S V PANTAGUN PLYWOOD - Interest Amount Amortization - <9/24>		233.77
24/05/2022	IGST		42.08
27/04/2022	S V PANTAGUN PLYWOOD - Principal Amount Amortization - <9/24>		990.31
27/04/2022	S V PANTAGUN PLYWOOD - Interest Amount Amortization - <9/24>		93.51
24/05/2022	IGST		16.83
27/04/2022	S V PANTAGUN PLYWOOD - Principal Amount Amortization - <9/24>		396.12
27/04/2022	S V PANTAGUN PLYWOOD - Interest Amount Amortization - <9/24>		93.51
24/05/2022	IGST		16.83
27/04/2022	S V PANTAGUN PLYWOOD - Principal Amount Amortization - <9/24>		396.12
08/05/2022	SAKSHI GARMENTS - Interest Amount Amortization - <10/18>		173.06
24/05/2022	IGST		31.15
08/05/2022	SAKSHI GARMENTS - Principal Amount Amortization - <10/18>		1,366.92
08/05/2022	SAKSHI GARMENTS - Interest Amount Amortization - <10/18>		134.21
24/05/2022	IGST		24.16

YOUR TRANSACTIONS

Transaction Date	Transational Details	FX Transactions	Amount (₹)
08/05/2022	SAKSHI GARMENTS - Principal Amount Amortization - <10/18>		1,060.06
08/05/2022	SAKSHI GARMENTS - Interest Amount Amortization - <10/18>		151.87
24/05/2022	IGST		27.34
08/05/2022	SAKSHI GARMENTS - Principal Amount Amortization - <10/18>		1,199.54
08/05/2022	SAKSHI SAREES - Interest Amount Amortization - <10/18>		109.49
24/05/2022	IGST		19.71
08/05/2022	SAKSHI SAREES - Principal Amount Amortization - <10/18>		864.78
08/05/2022	PHONE PE - Interest Amount Amortization - <10/18>		70.64
24/05/2022	IGST		12.72
08/05/2022	PHONE PE - Principal Amount Amortization - <10/18>		557.92
08/05/2022	SAKSHI SAREES - Interest Amount Amortization - <10/18>		70.64
24/05/2022	IGST		12.72
08/05/2022	SAKSHI SAREES - Principal Amount Amortization - <10/18>		557.92
09/05/2022	NCR MOTORS INDIA PVT LTD, GURGAON		5,410.00
09/05/2022	Phonepe Pvt Ltd, Visa Direct		16,000.00 CR
24/05/2022	Interest charges for MAY-2022 Statement		954.79
24/05/2022	IGST		171.86



REWARDS SUMMARY

Opening Balance	+	Earned this month	-	Adjusted/ Redeemed	=	Closing Balance
666		162		0		828



REWARDS EARNED THIS MONTH


3X (on offline spends)	+	6X (on online spends)	+	10X (on spends > 20k)*	+	Bonus Rewards*	=	Rewards Earned
162		0		0		0		162




Unlock 10x Rewards faster by adding family spends at no extra cost! **Apply for an Add-on Credit Card Now!**

[Apply now](#)

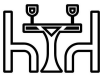
SPECIAL BENEFITS ON YOUR CARD




Complimentary Domestic Airport Lounge access



Buy One, Get One Free Movie Tickets, up to ₹250 Off, twice per month




Up to 20% Dining Discounts across 1500+ restaurants




Enjoy exciting offers from 300+ merchants by scanning the QR code or [Click here](#)

SPECIAL OFFERS




Get 10% discount
up to ₹1000 on a minimum order of ₹2500 on Myntra every Wednesday

AVAIL NOW!




15% instant discount
upto ₹100 on a minimum purchase of ₹499. Valid twice per month every Thursday

AVAIL NOW!



20% off on Hotels
12% off on Flights
every Friday





AVAIL NOW!



10% instant discount
upto ₹300 on a minimum purchase of ₹1750 every Monday

AVAIL NOW!

YOU MADE A GREAT CHOICE! CHECK OUT WHY.

	 Fees	 Reward Points	 Interest Rate	 ATM Withdrawals
Most Bank Credit Cards	<ul style="list-style-type: none"> ➤ Joining or annual fees (conditional waivers) ➤ 3% - 3.5% overlimit charges ➤ Fx fee 3.5% 	<ul style="list-style-type: none"> ➤ 2X - 5X Reward Points with many T&Cs ➤ Expiry in 2 - 3 years ➤ Clunky redemption process & fee 	Generally between 36% - 42% p.a.	Charge 3.5% p.m. interest from the day of withdrawal
FIRST Select Credit Card	<ul style="list-style-type: none"> ✓ Lifetime free (No conditions apply) ✓ Low Overlimit charges 2.5% ✓ Low Fx fee 1.99% 	<ul style="list-style-type: none"> ✓ Up to 10X Reward Points ✓ Redeem realtime for any online purchase ✓ No expiry <p>1 Reward Point = ₹0.25</p>	Low Interest Rates starting from 9% p.a.	0% interest up to 48 days on ATM Cash Withdrawals
Overall impact on savings	★★★★★	★★★★★	★★★★★	★★★★★

IMPORTANT INFORMATION

- The Available Credit Limit in the statement considers charges incurred but not due.
- Payment of any amount lesser than the **Total Amount Due** in any month would result in interest accrual on the balance outstanding amount including any new purchases or cash advances. Furthermore, making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance.
- Failure to pay Minimum Amount Due would also lead to adverse reporting against the cardholder with all credit bureaus.
- Transactions/balances converted into instalments or any credits received after the card statement generated shall be excluded from Total Amount Due. However, it is mandatory to make Minimum Amount Due payment to avoid financial charges and keep your credit card in good standing.
- Following tax rates are applicable for all fees and charges: IGST @18%, CGST @9% and SGST @9%.
- All content of this statement will be deemed to be correct and accepted by the cardholder unless the Bank is notified of any discrepancies within 30 days from statement date.
- 100% cash back upto ₹500 is applicable for the first transaction on the Add-on Credit Card within 30 days of card setup.
- Account Number - All your cards, financial transaction and rewards are linked to this number.
- Customer Relationship No - This is your common relationship number at the Bank level.
- For Queries or Complaints, reach us at: Customer Care: 1860 500 1111 Email Id: creditcard@idfcfirstbank.com
- *Details regarding Rewards program on First Select Credit Card
 - Effective April 2022, there will be a revision in Rental Reward accrual, Late Payment Fee, Over limit Fee, EMI Fee and Finance Charges (interest charges). To Know more about the applicable most important terms and conditions (MITC) and interest charge calculations visit us at <https://www.idfcfirstbank.com/content/dam/IDFCFirstBank/CreditCards/MITC.pdf>
 - Effective 17th May, 2022, the threshold for earning 10X Reward Points will change from ₹20,000 to ₹25,000 per month
 - Effective 17th May, 2022, 1X = 1 Reward Point per ₹100 will change to 1X = 1 Reward Point per ₹125
 - Effective 1st October, 2022, a convenience fee of ₹99 (plus applicable taxes) will be levied on redemption of Reward Points
 - Bonus Reward Points include Rewards on Birthday spends, referral programs and other promotional campaigns
 - 10X Reward Points are assigned by giving incremental 7X Reward Points on all offline transactions and 4X Reward Points on all online transactions. Rental transactions are not considered in 10X Reward Points calculation
 - The reward program is not applicable on Fuel, Insurance, EMI & Cash withdrawal transactions

Grievance Redressal:

If you are not satisfied with the response received from access channels, you can escalate your concern by contacting the Head/Senior Customer Care via email- head.customerservice@idfcfirstbank.com or call @ 1800 209 9771 (toll free) between 9:30 AM to 6:00 PM all 7 days. For any further escalation, write in to Ms. I James, PNO, IDFC FIRST Bank Ltd. Building No.2, Raheja Mindspace, MIDC Industrial Area, Shiravane, Juinagar, Nerul, Navi Mumbai 400706, Maharashtra, India or call @ 1800 209 9771 (toll free) between 9:30 AM to 6:00 PM all 7 days