



# Credit Card Statement

18/12/2023 - 17/01/2024

**IDFC FIRST  
Bank**  
ALWAYS YOU FIRST

## Sibaram Maharana

Orion Premiere Avenida J,  
Shilveria St Inez T S Mistry,  
DECORATORPS PANJI, 403001, PANJIM,  
GOA  
Panjim-403001

Account Number : 20000005515396  
Customer Relationship No. 5755010060  
CKYC ID No. XXXXXXXXX9533  
Statement Date 17/01/2024



From chai to latest gadgets!  
**Get it all with UPI**  
on your IDFC FIRST Bank Credit Card!

Fee of ₹199\* | Cash back of up to ₹200\*

[Activate now](#)

\*T&C Apply



## STATEMENT SUMMARY

Total Amount Due  
₹758.92 CR

Minimum Amount Due  
₹0.00

Payment Due Date  
04/02/2024

Late payment fee would be levied if Minimum Amount Due is not paid by the due date. Interest will be charged on the Total Amount due

Opening Balance ₹347.15	Purchases ₹0.00	Other Debits ₹6,474.90	Payments ₹7,580.97	Other Credits ₹0.00	Total Amount Due ₹758.92 CR
Credit Limit ₹35,000		Available Credit Limit ₹35,000.00		Cash Limit ₹3,500	



## PAY NOW

[Pay Credit Card bill](#)

[Pay Credit Card bill in EMI\\*](#)

\*Check your eligibility.



## PAYMENT MODES

### Pay via our new Mobile App



- Pay anytime or schedule Auto-Pay option
- Pay via UPI/Net Banking/Debit Card integrated in the app

### Pay through other banks



Scan QR or [click here](#) to pay from other bank

### Pay through NEFT

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

### Pay through UPI at

<YourCreditCardNumber>.cc@idfcbank

**Note:** For payments through third party platforms (like CRED, GPay, PhonePe etc.), please initiate the same **at least 3 days before your payment Due Date**, since it might take up to 48 hours (post receipt from the third party platform) to process your payment. The payment will reflect in your credit card only once successfully received from the third party partner



## REWARDS SUMMARY

Opening Balance  
-152

Earned this month  
0

Adjusted/Redeemed  
40

Rewards Available  
-192



## REWARDS EARNED THIS MONTH

### Bonus Rewards

0

### Note:

3X rewards on UPI Purchases above ₹2000. 1X rewards on UPI Purchases below ₹2000

Bonus rewards are Inclusive of reward points earned on UPI transactions.



Refer a Credit Card to your friends to let them enjoy benefits.

[Refer now](#)



Share your credit limit with your loved ones with an Add-on Card

[Apply now](#)



Flaunt your story on your Credit Card with Stories by IDFC FIRST Bank

[Upgrade now](#)



Bring your most captivating photo to life

Share #YourStory on your IDFC FIRST Bank Credit Card

[Apply Now](#)

T&C apply.

## YOUR TRANSACTIONS

Transaction Date	Transactional Details	FX Transactions	Amount (₹)
Card Number: XXXX 5924			
17/01/2024	Card Replacement Fee		100.00
17/01/2024	IGST		18.00
Card Number: XXXX 4025			
20/12/2023	MERCES CPT 2, NORTH GOA		3,500.00
21/12/2023	Domestic Cash Advance Fee		199.00
21/12/2023	IGST		35.82
22/12/2023	AMAZON, MUMBAI		299.00 CR
30/12/2023	336436788095_Payment_Received_UPI		347.15 CR
30/12/2023	336437006494_Payment_Received_UPI		3,435.82 CR
30/12/2023	336437204785_Payment_Received_UPI		2,800.00 CR
30/12/2023	AMAZON, MUMBAI		699.00 CR
09/01/2024	Paytm_FlipkartInternet - Interest Amount Amortization - <7/18>		39.66
09/01/2024	IGST		7.14
09/01/2024	Paytm_FlipkartInternet - Principal Amount Amortization - <7/18>		202.74
09/01/2024	AMAZON PAY INDIA PRIVATE T - Interest Amount Amortization - <7/18>		265.90
09/01/2024	IGST		47.86
09/01/2024	AMAZON PAY INDIA PRIVATE T - Principal Amount Amortization - <7/18>		1,359.30
14/01/2024	AMAZON - Interest Amount Amortization - <1/6>		39.53
14/01/2024	IGST		7.12
14/01/2024	AMAZON - Principal Amount Amortization - <1/6>		422.99
15/01/2024	AMAZON PAY INDIA PRIVATE T - Interest Amount Amortization - <7/18>		36.53
15/01/2024	IGST		6.58
15/01/2024	AMAZON PAY INDIA PRIVATE T - Principal Amount Amortization - <7/18>		186.73

Presenting  
Club Vistara IDFC FIRST  
Credit Card

Everyday spends leading  
to an extraordinary *lifestyle*



**Exciting perks**

- Up to 6 CV Points on everyday spends
- Up to 6 Premium Economy Ticket Vouchers
- Trip cancellation cover of ₹10,000

**Apply now**

### SPECIAL BENEFITS ON YOUR CARD



25% Off at movie  
tickets once a month  
up to ₹100



Up to 20% Dining  
Discounts across  
1500+ restaurants



Complimentary Railway  
lounge access, 4 times  
per quarter



Shop exciting offers from  
over 300 merchants  
[Click here](#)

### OFFER OF THE MONTH

**zomato**

Get 15% off up to ₹125,  
on a min purchase of ₹499,  
every Saturday and Sunday,  
Valid till: 31<sup>st</sup> March, 2024

**AVAIL NOW!**

**TATA CLiQ**

10% instant discount  
up to ₹300, on a minimum  
purchase of ₹1,750, every Monday  
Valid till: 31<sup>st</sup> March, 2024

**AVAIL NOW!**

**eazydiner\***

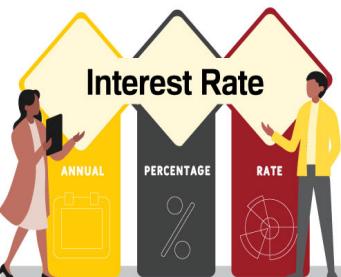
Get 15% instant discount  
upto ₹750 on a minimum  
purchase of ₹2500  
Valid till: 31<sup>st</sup> March, 2024

**AVAIL NOW!**

**yatra**

20% off on Hotels  
12% off on Flights  
every Friday  
Valid till: 31<sup>st</sup> March, 2024

**AVAIL NOW!**



**A STRESSFUL REALITY? NOT ANYMORE!**

**High Interest Rate stressing you out?  
We'll help reduce it so you can relax**

**Read more**

### YOU MADE A GREAT CHOICE! CHECK OUT WHY.

Save up to ₹10,400 p.a. in charges, only with IDFC FIRST Bank Credit Cards! Here's how we measure up against most Universal bank Credit Cards:

Features	IDFC FIRST Bank Credit Cards	Most Universal Bank Credit Cards
<b>Fees</b>	Lifetime free (no conditions apply)	Joining or annual fees (Conditional waivers)
<b>Annual Interest Rate</b>	Low interest rates between 9% - 42% p.a.	Generally between 36% - 42% p.a.
<b>ATM cash Withdrawals</b>	Interest-free ATM cash withdrawal for up to 48 days  ATM cash withdrawal fee of ₹199	3.5% Interest on ATM cash withdrawal is charged from day one  + ATM cash withdrawal fee of 2.5% or minimum ₹500
<b>Reward Points</b>	3X Reward Points on offline/in-store spend 6X Reward points on online spend 10X Reward Points on birthday spend 10X Reward Points on incremental spend above the threshold amounts for respective cards  Unlimited Rewards Points with no expiry  Reward Points are as good as cash: pay using your Reward Points for online purchases and at partner merchant outlets. Additionally, you can redeem them for gift vouchers of your choice. <small>1 Rewards Point = ₹0.25 For more details on our Reward Program refer to the product Guides on our website</small>	2X - 5X Reward Points with Terms and Conditions  Expires in 2 - 3 years  Redemption process may vary but usually points are redeemable only against limited options / catalogue.

## IMPORTANT INFORMATION

- 1) 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.
- 2) Failure to pay Minimum Amount Due would also lead to adverse reporting against the cardholder with all credit bureaus.
- 3) 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.
- 4) As per functionality, if customer has registered for SI before PDD -2 day then that case will be executed on immediate due date if not or registered on due date or after due date, then the SI will get executed in next month's due date
- 5) For Queries or Complaints, reach us at: Customer Care: 1800 10 888 Email Id: [banker@idfcfirstbank.com](mailto:banker@idfcfirstbank.com)
- 6) **\*Details regarding Rewards program on First Millennia Credit Card**
  - There has been 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>
  - 1X = 1 Reward Point per ₹100 has changed to 1X = 1 Reward Point per ₹150
  - 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 and Property management transactions will earn 3X reward points. However, such transactions will not be a part of 10X reward program and 10X threshold calculations.
  - The reward program is not applicable on Fuel, EMI transactions & Cash withdrawals.
  - Effective 21st August 2023, Insurance premium payments have been added to the reward program and will earn 1x rewards, Utility bill payments will now earn 1x reward points. However, such transactions will not be a part of 10X reward program and 10X threshold calculations.
  - Rewards Adjusted includes rewards debited due to merchant refunds/reversals, EMI conversion and redemption through POS terminals at merchant outlets.
- 7) In case you believe that your card is lost/stolen/used for unauthorized transactions, please block your card instantly by any of the following means:
  - **Login to your Mobile App or Net Banking and visit the Card details page**
  - **Call us at 1800 10 888 and block via IVR or through our Phone Banking Officer**
  - **Email us at [banker@idfcfirstbank.com](mailto:banker@idfcfirstbank.com)**
  - **SMS CCBLOCK <space> <Last 4 digit of Card Number> to 5676732**
- 8) Customer Relationship No - This is your common relationship number at the Bank level.
- 9) Account Number - All your cards, financial transaction and rewards are linked to this number.
- 10) Following tax rates are applicable for all fees and charges: IGST @18%, CGST @9% and SGST @9%.
- 11) 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.
- 12) For excess credit or merchant reversal refunds please call 1800 10 888 or write in at [banker@idfcfirstbank.com](mailto:banker@idfcfirstbank.com), with details of the Bank account into which refund is to be processed.
- 13) To Strengthen your Aadhaar, update it every 10 years.

GST No : 27AADCI6523Q3Z0 ● HSN Code : 997113 ● Place of Supply : Panjim ● State Code :30 ● Invoice No, ; 270224995515396P

Name and Address of the supplier : IDFC FIRST Bank Limited - Credit Card and Allied Services Division ('CCASD'); 4th Floor, Unit No 402, Plot No Gen/2/1/F, Mindspace Tower, TTC Industrial Area, MIDC Shirwane, Juinagar Navi Mumbai, Raigad, Maharashtra, 400706

## INSURANCE DETAILS

Complimentary Insurance cover subject to provision of explicit consent and nominee detail insurance coverages are available to IDFC FIRST Bank Cardholders through their Insurance Partner the Oriental Insurance Company Limited. Click on the following link to know

### For FIRST Millennia Credit Card

<https://www.idfcfirstbank.com/content/dam/IDFCFirstBank/credit-cards/FIRSTMillenniaCreditCard/FIRST-Millennia-Privileges.pdf>

## Schedule of Charges: IDFC FIRST Bank Credit Cards

### 1. Joining Fees, Annual Fees and Add-on Card Fees:

IDFC FIRST Bank Card Variant	Commencement / Joining Fee(₹)	Yearly /Annual Fee (₹)	Add-on Card Fee (₹)
FIRST Millennia Credit Card			
FIRST Classic Credit Card			
FIRST Select Credit Card	Nil	Nil	Nil
FIRST Wealth Credit Card			
Employee Credit Card			
FIRST WOW! Credit Card			
LIC Classic Credit Card	Nil	Nil	Nil
LIC Select Credit Card	Nil	Nil	Nil
FIRST Digital RuPay Credit card	₹199	₹199	Not Applicable
FIRST Power Credit Card	₹199	₹199	Nil
FIRST Power+ Credit Card	₹499	₹499	Nil
FIRST SWYP Credit Card	₹499	₹499	Not Applicable
Club Vistara IDFC FIRST Credit Card	₹4,999	₹4,999	Nil
FIRST Private Credit Card	₹50,000	₹50,000	1st Add-on - NIL, 2nd Add-on onwards - ₹4,000 per Add-on
Image Personalisation Fee*	₹499	Nil	₹499

\*Image personalisation feature is not applicable on FIRST Private, LIC Classic & LIC Select, FIRST Power & FIRST Power+ Credit Card, FIRST Digital RuPay Credit Card, FIRST SWYP Credit Card.

### 2. Finance Charges\*:

IDFC FIRST Bank Card Variant	Interest Rate on Purchases, Cash Advances and outstanding balances due <small>(will be charged if payment made is between Minimum Amount Due and Total Amount Due values)</small>	Overdue Interest <small>(will be charged on non-payment of Minimum Amount Due (MAD) by the Payment Due Date)</small>
FIRST Millennia Credit Card FIRST Classic Credit Card FIRST Select Credit Card FIRST Wealth Credit Card Employee Credit Card FIRST WOW! Credit Card FIRST Power Credit Card FIRST Power+ Credit Card Club Vistara IDFC FIRST Credit Card FIRST Digital RuPay Credit Card LIC Classic Credit Card LIC Select Credit Card	Monthly Rate - 0.75% - 3.5% Annual Rate - 9% - 42%	Monthly Rate - 3.99% Annual Rate - 47.88%
FIRST Private Credit Card	Monthly Rate - 0.75% Annual Rate - 9%	Monthly Rate - 3.99% Annual Rate - 47.88%
FIRST SWYP Credit Card	Not Applicable <small>(Customer has to either pay Total Amount Due in full or convert eligible due amount into EMI)</small>	Not Applicable <small>(Customer has to either pay Total Amount Due in full or convert eligible due amount into EMI)</small>

### 3. Other Fees and Charges:

Cash advance - transaction fee\*\*

₹ 199

<b>Late payment charges</b>	FIRST Millennia Credit Card, FIRST Classic Credit Card, FIRST Select Credit Card, Employee Credit Card, FIRST WOW! Credit Card, FIRST Wealth Credit Card, FIRST Power Credit Card, FIRST Power+ Credit Card, Club Vistara IDFC FIRST Credit Card, LIC Classic Credit Card and LIC Select Credit Card - 15% of Total Amount Due as of the previous statement minus any payments received before the due date (subject to a minimum of ₹100 and a maximum of ₹1250) FIRST Private Credit Card - NIL, FIRST Digital RuPay Credit Card - As per Primary credit Card## *Maximum Late Payment fees on FIRST SWYP Credit Card is ₹3,000
<b>Over-limit charges</b>	2.5% of the over limit amount (Subject to a minimum charge of ₹500), NIL for FIRST Private Credit Card, Not applicable for FIRST WOW! Credit Card, As per Primary Credit Card for FIRST Digital RuPay Credit Card
<b>Return of cheque/Auto Debit/ Payment Return</b>	₹250 per Returned cheque/Auto Debit/ Payment Return
<b>Reward Redemption Fee</b>	₹99 per redemption transaction
<b>Fee on cash payment at branches</b>	NIL
<b>Outstation cheque processing fee</b>	NIL
<b>Duplicate statement request</b>	NIL
<b>Card replacement fee</b>	FIRST Millennia Credit Card, FIRST Classic Credit Card, FIRST Select Credit Card, Employee Credit Card, FIRST WOW! Credit Card, FIRST Wealth Credit Card, FIRST Power Credit Card, FIRST Power+ Credit Card, Club Vistara IDFC FIRST Credit Card, LIC Classic Credit Card and LIC Select Credit Card, FIRST SWYP Credit Card - ₹100, For cards with image personalisation - ₹149 apply, FIRST Private Credit Card - ₹4000, FIRST RuPay Digital Credit Card - NIL
<b>Cheque/Cash processing fee</b>	NIL
<b>Chargeslip request</b>	NIL
<b>Markup Charges on foreign currency transaction**</b>	FIRST Millennia Credit Card, FIRST Classic Credit Card, FIRST Power Credit Card, FIRST Power+ Credit Card, LIC Classic Credit Card and LIC Select Credit Card, FIRST SWYP Credit Card - 3.5%, Club Vistara IDFC FIRST Credit Card - 2.99%, FIRST Select Credit Card, Employee Credit Card - 1.99%, FIRST Wealth Credit Card - 1.5%, FIRST WOW! Credit Card, FIRST Private Credit Card - NIL, FIRST Digital RuPay Credit Card - As per primary Credit Card
<b>EMI Fees</b>	1% of transaction value (minimum ₹ 99)
<b>Fuel Surcharge Waiver^</b> w.e.f 1st March 2023 will be applicable on fuel transactions values of ₹200 to ₹5000	1% fuel Surcharge Waiver upto - ₹100 per statement cycle on FIRST Power Credit Card. 1% fuel Surcharge Waiver upto - ₹200 per statement cycle on FIRST Millennia Credit Card, FIRST Classic Credit Card, FIRST WOW! Credit Card, FIRST Power+ Credit Card, LIC Classic Credit Card, FIRST SWYP Credit Card. 1% fuel Surcharge Waiver upto - ₹300 per statement cycle on FIRST Select Credit Card, LIC Select Credit Card, Employee Credit Card. 1% fuel Surcharge Waiver upto - ₹400 per statement cycle on FIRST Wealth Credit Card, Club Vistara IDFC FIRST Credit Card - Fuel Surcharge waiver not applicable, 1% fuel Surcharge Waiver - no capping on FIRST Private Credit Card. FIRST Digital RuPay Credit Card - As per Primary Credit Card##
<b>Rent and Property Management [MCC 6513]</b>	Effective 3rd March 2023, rent payments made through your IDFC FIRST Bank credit card will attract an 1% + GST fee on total transaction amount.
<b>Goods and Service Tax (GST)</b>	At rates as notified by the Government of India, presently @ 18% is applicable on all fees, interest and other charges and is subject to change.

\*The finance (interest) rates applicable to a Cardholder depend on internal policy parameters of the Bank. These are final and binding, and subject to change at Bank's discretion.

\*\*International amount billed post-conversion to INR via DCC viz dynamic currency conversion (i.e. a service offered at certain international merchant outlets/ATMs which allows a Cardmember to convert a transaction denominated in a foreign currency to local currency i.e. Indian Rupees at the point of withdrawal/sale) may include any fees / charges levied by the acquiring bank or service provider

^The Fuel transaction surcharge is levied by the acquirer (merchant's bank providing terminal / payment gateway). Fuel Surcharge Waiver will be capped at 1% of the eligible fuel transaction amounts. GST on Fuel surcharge will not be reversed. The value on chargeslip will differ from the Credit Card statement since the Surcharge Et GST is levied by acquiring bank post the transaction. The 1% surcharge waiver (excluding GST) for eligible transactions would reflect separately in the monthly Credit Card statement.

#cash advance not applicable for FIRST Digital RuPay Credit Card and FIRST SWYP Credit Card ##Primary credit card against which UPI credit card is issued

#### For further details on calculation/illustrations of these charges and details on billing and disputes

##### 1. Billing statements

##### 2. Billing disputes resolution

please refer the Most Important Terms and Conditions document:

<https://www.idfcfirstbank.com/content/dam/IDFCFirstBank/PDF/MITC-Document-Customer.pdf>

#### Grievance Redressal:

If you are not satisfied with the response received from access channels, you can escalate your concern by contacting the Nodal Officer via email - nodaldesk@idfcfirstbank.com or call 022-41652700 between 9:30 am to 6:00 pm (Monday to Saturday, excluding bank Holidays). For any further escalation, write in to Mr. Vipul Raj, PNO, IDFC FIRST Bank Ltd. Building No.2, Raheja Mindspace, MIDC Industrial Area, Shiravane, Juinagar, Nerul, Navi Mumbai 400706, Maharashtra, India. Email - pno@idfcfirstbank.com or call 1800 209 9771 (24x7).