


ADITYA BANSAL

Statement Summary

(FIRST WOW XX7589)

 Need help? [Check out our FAQs](#)

Total Amount Due	Minimum Amount Due	Credit Limit	Payment Due Date	Statement Period
₹0.00	₹0.00	₹50,000	01/Sep/2025	18/Jul/2025 - 17/Aug/2025

 To know more about your available Credit & Cash limit please [click here](#)

Opening Balance		₹101.75
Purchases	+	₹0.00
EMI & Other Debits	+	₹0.00
Payments & Refunds	-	₹101.75
Total Amount Due	=	₹0.00

The detailed breakdown of this provided on the next page.

Rewards Summary

Opening Balance		1,701
Earned this Month	+	0
• 1x (on insurance & utility spends)		0
• 3x		0
• 4x		0
• Bonus Rewards		0
Utilized	-	0
Rewards Available	=	1,701

Pay Now
Pay in EMI*

For the latest APR applicable on your Credit Card, please refer to the Card Privileges section in your IDFC FIRST Bank Mobile App
 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.
 *Subject to eligibility.

Payment Modes

Pay via our new Mobile App

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

Pay through 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

- Step1: Add IDFC FIRST Bank as a beneficiary
- Step2: Enter your Credit Card number
- Step3: Enter IFSC Code as IDFB0010225

- Please exercise due caution and refrain from making payments through modes other than those authorized by IDFC FIRST bank mentioned above. Any credit card bill payment made via other platforms, including any 3rd party apps not affiliated with IDFC FIRST Bank may have a higher turnaround time for the payment clearance. Please note that the payment will reflect in your credit card only once successfully received from the third-party partner.

YOUR CARD INFORMATION

Statement Date:	Relationship No.	CKYC :
17/Aug/2025	6238996904	XXXXXXXXXX2017

YOUR TRANSACTIONS

Transaction Date	Transaction Details	EMI Eligibility	FX Transactions	Amount (In INR)
Card Number: XXXX 7589				
Payments & Other Credits				
21 Jul 25	BillDesk BBPS CC Payment/DP115202173922Gb5EjS			101.75 CR

CreditPro
 BALANCE TRANSFER

105


INTEREST-FREE DAYS

 Enjoy up to 105 interest-free days to pay your other bank **credit card dues**
[Check Eligibility](#)

*T&C Apply



Refer this Credit Card to your friends and earn up to 10,000 reward points

[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](#)

Enjoy the Convenience of flexible payments!

 Covert your **IDFC FIRST Bank Credit Card** transactions to easy EMIs.

 Flexible tenure
(3-36 months)

[EMIify now](#)


UPI payments get 3X more rewarding with the FIRST Digital RuPay Credit Card



Convenient payments



100% cash back up to ₹200*



Up to 3X Rewards on UPI spends

[Activate UPI](#)

*T&C Apply

Upgrade Your Credit Limit with a Fixed Deposit

Create a new fixed deposit to increase your credit power instantly.

[Avail Now](#)


*T&C Apply

SPECIAL BENEFITS ON YOUR CARD



100% ATM cash
withdrawal of FD
Value



Up to 20% Dining
Discounts across
1500+ restaurants

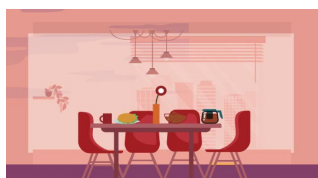


0 Forex
MarkUp Fee



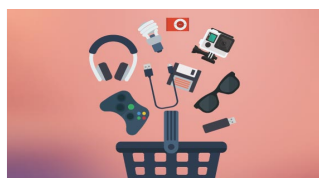
Shop exciting offers from
over 300 merchants

Discover This Month's Offers on the IDFC FIRST Bank Mobile App



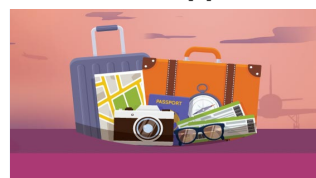
Deals on Food & dining

AVAIL NOW!



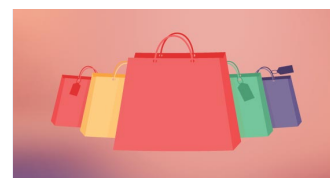
**Upgrade Your Tech with
Gadget Discounts**

AVAIL NOW!



**Explore the World with
Travel Benefits**

AVAIL NOW!



**Enhance Your Lifestyle with
300+ Merchant offers**

AVAIL NOW!

Unsure how to build a better credit score?

Understanding credit card use
for a good credit score



YOU MADE A GREAT CHOICE! CHECK OUT WHY.

Here's how we measure up against most Universal bank Credit Cards:

Features	IDFC FIRST Bank Credit Cards	Most Universal Bank Credit Cards
Fees	Lifetime free (no conditions apply) Nil Forex Markup Fee	Joining or annual fees (Conditional waivers)
ATM cash Withdrawals	Interest-free ATM cash withdrawal for up to 45 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
Reward Points	1X Rewards on Utility bill payments and Insurance Premium Payments Unlimited 4X Reward Points	2X - 5X Reward Points with Terms and Conditions
	Unlimited Rewards Points with no expiry	Expires in 2 - 3 years
	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.	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) Making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance
- 4) 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.
- 5) Auto Pay registration / de-registration once setup will be enabled from the upcoming due date onwards. However, if the due date falls within the next 2 days of Auto-Pay registration/de-registration, Auto Pay instruction will be effected from the next statement due date onwards.
- 6) In the event of cancellation of the Card by Cardmember/ IDFC FIRST Bank or termination/ withdrawal/cancellation of the fixed deposit of the IDFC FIRST WOW! Credit Card or if Cardmember fail to pay the amount outstanding on the IDFC FIRST WOW! Credit Card within sixty (60) days from the due date as mentioned in the Card Statement, the Bank shall be entitled forthwith to liquidate the entire fixed deposit amount including the interest accrued and set-off such amount against the outstanding amount payable to Bank under the IDFC FIRST WOW! Credit Card.
- 7) For Queries or Complaints, reach us at: Customer Care: 1800 10 888 Email Id: banker@idfcfirstbank.com
- 8) 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
 - SMS CCBLOCK <space> <Last 4 digit of Card Number> to 5676732
- 9) The Available Credit Limit in the statement considers charges incurred but not due.
- 10) Customer Relationship No - This is your common relationship number at the Bank level.
- 11) Account Number - All your cards, financial transaction and rewards are linked to this number.
- 12) Following tax rates are applicable for all fees and charges: IGST @18%, CGST @9% and SGST @9%.
- 13) 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.
- 14) For excess credit or merchant reversal refunds please call 1800 10 888 or write in at banker@idfcfirstbank.com with details of the Bank account into which refund is to be processed.
- 15) To Strengthen your Aadhaar, update it every 10 years.

GST No : 27AADCL6523Q3Z0 ● HSN Code : 997113 ● Place of Supply : North Delhi ● State Code :07 ● Invoice No. ; 270925997780596P

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 New India Assurance. Click [here](#) to know more:

For queries on group insurance policy reach us on 022-41652700 Email: banker@idfcfirstbank.com

Schedule of Charges: <https://www.idfcfirstbank.com/content/dam/idfcfirstbank/pdf/credit-card/MITC-Documents-Customer.pdf>

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/credit-card/MITC-Documents-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 - mno@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. 09, 17th floor, Gigaplex Raheja Mindspace IT-5, Airoli, Navi Mumbai - 400708, Maharashtra. India. Email - pno@idfcfirstbank.com or call 1800 209 9771 (24x7).