

## Card Details: First Power

Bank: IDFC First

Ideal Spends: Rs 500000

### Key Charges:

Joining Fee: 199

Renewal Fee: 199

Forex Charges: 3.5

Annual Percentage Rate: 43.8

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

### Reward Points Earn:

1. Jewellery: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.

Included merchant names are - sheetal jewellery, sheetal jewelle, malabar, new shyam store, national jewelry chains, kalyan jewellers, malabar gold & diamonds, pc jeweller, tribhovandas bhimji zaveri, joyalukkas, senco gold & diamonds, reliance jewels, caratlane, orra, bhima jewellers, jos alukkas, p. n. gadgil jewellers, khazana jewellery, abharan jewellers, c. krishniah chetty & sons, manubhai jewellers, png jewellers, prince jewellery, amrapali jewels, hazoorilal jewellers, sabyasachi jewelry, farah khan fine jewellery, anmol jewellers, khurana jewellery house, grt jewellers, abaran timeless jewellery, mehta jewellery, kashi jewellers, bluestone, melorra, voylla, candere, wearyourshine by pc jeweller, velvetcase, mirraw, joyari, pipa bella, hazoorilal legacy, zaveri & co., anjali jewellers, shree ganesh jewellery house, narayan jewellers, kiah diamond jewellery, kisna diamond jewellery, navrathan jewellers, lala jugal kishore jewellers, tanishq, tribhovandas bhimji zaveri (tbz)

2. Wallet: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.

3. Categories other than mentioned below or any other: Earn 2 Reward Points (Reward Points), Description: Earn 2 Reward Points per ₹150 spent., Surcharge: N/A.

4. HPCL: Earn 21 Reward Points, Description: Fuel transactions are only eligible for rewards if they are made at authorized HPCL fuel stations. | The IDFC FIRST Bank FIRST Power Credit Card offers a fuel surcharge waiver of upto 1% + GST exclusive of GST on eligible fuel transactions, capped at ₹100 per month. | This waiver is applicable on fuel transactions between ₹200 and ₹15,000. | The waiver is not applicable on transactions made using the HP Pay app to recharge the wallet., Surcharge: Upto ₹15000 spends monthly.

5. Grocery: Earn 15 Reward Points, Description: Maximum spends capping: ₹14,000 per statement cycle (Maximum 400 Rewards per statement cycle)., Surcharge: 15x Upto ₹14000 spends monthly.

Included merchant names are - otipy, otipy internet, mandifruit coun, 24 seven m004, choudhary fruit, dmrc, mahesh products, bb daily, heisetasse beverage, fresh zone,

kunaic mand, infinitea, big bazaar, reliance fresh, more supermarket, spencer's retail, nature's basket, easyday, dmart, star bazaar, foodhall, nilgiris supermarket, heritage fresh, lulu hypermarket, supermart, needs supermart, ratnadeep supermarket, apna bazar, jiomart, v-mart, metro cash & carry, bbdaily, zepto, kabeer fruit shop, muskan fruit shop, blinkit, grofers india pr, rsp\*grofers, grofers, grofers india p, signature tower, fresh zone 24, liquorland, liquorland the, g town wines, singla liquor, vnc spirits, milkbasket, hypercity, bigbasket

6. Utilities: Earn 15 Reward Points, Description: Maximum spends capping: ₹14,000 per statement cycle (Maximum 400 Rewards per statement cycle)., Surcharge: 1% + GST above ₹120k spends in a statement cycle.

7. IDFC FASTag Recharge thru IDFC App: Earn 15 Reward Points, Description: Applicable on: IDFC FIRST FASTag Recharge done using IDFC FIRST Bank Mobile Banking App or FIRST Forward App.[Maximum spends capping: ₹12,000 spends per statement cycle|Maximum 200 Rewards per statement cycle)., Surcharge: Upto ₹2000 spends monthly.

8. Rent: Earn 2 Reward Points, Description: 1% + GST Transaction Charge is levied for rent payments of minimum ₹249., Surcharge: 1% + GST (minimum ₹249).

Included merchant names are - pzrent, pzrent non, pzrent non bbps, housing, housing com, ebuzz \*hou, nobroker, nobroker te, nobroker technologies, orchid island r, orchid island rwa, orchid island, locon solut, pay\*locon s, raz\*locon solutions prigu, raz\*locon s

9. UPI: Earn 2 Reward Points, Description: Earn 2 Reward Points per ₹150 spent., Surcharge: N/A.

Included merchant names are - upi/p2a, upi/p2m, upi/others

10. Fuel: Earn 0 Reward Points, Description: The IDFC FIRST Bank FIRST Power Credit Card offers a fuel surcharge waiver of upto 1% + GST exclusive of GST on eligible fuel transactions, capped at ₹100 per month.[This waiver is applicable on fuel transactions between ₹200 and ₹5,000.]The waiver is not applicable on transactions made using the HP Pay app to recharge the wallet., Surcharge: 1% + GST.

Included merchant names are - hp, hindustan petroleum corporation, hindustan petroleum gas, satbir filling, gurgaon fuels, a square wheels, adani welspun exploration limited, tata petrodyne, cairn india, indian oil corporation, oil and natural gas corporation, oil india limited, bharaat petroleum, bharaat petroleum company limited (bpcl) pump, reliance petroleum, essar oil, indianoil bharaat gas, reliance petro pump, shell fuel station, essar petro station, ongc petrol pump, nayara energy fuel station, mangalore refinery and petrochemicals ltd station, indraprastha gas limited pump, gail fuel outlet, assam oil division petrol pump, mumbai refinery fuel station, koyali refinery petrol vendor, digboi refinery pump, numaligarh refinery limited station, bina refinery petroleum station, paradeep refinery fuel point, panipat refinery petrol depot, haldia refinery fuel outlet, mathura refinery petrol station, manali refinery fuel point, cochin refinery petrol outlet, vizag refinery fuel station, gujarat state petroleum corporation pump, ril fuel depot, petronet lng fuel station, mumbai high field pump, nocil petrol outlet, balmer lawrie & company limited station, schlumberger india petrol station, halliburton india pump, adani gas fuel point, swan energy limited station, aban offshore limited petrol, total oil india station, tata power fuel station, kerala state oil corporation pump, mahanagar gas limited outlet, oilmax energy fuel station, coastal energy petro pump, deep industries limited fuel point, selan exploration technology limited station,

asian oilfield services pump, jaihind projects limited petrol station, sun petrochemicals fuel outlet, jaiswal neco industries limited station, hindustan oil exploration company fuel point, abhay ocean services petrol pump, neco group fuel station, san engineering & locomotive co. outlets, shakti petroleum pump, ultratech petroleum fuel depot, gupta energy station, anand oil company petrol station, mittal energy limited fuel point, khushbu petroleum station, krishna fuels petro pump, yash petrol services outlet, vardhman fuels station, mitaram fuels depot, gujarat natural resources limited, indus petroleum station, shyam petrochemicals outlet, manoj petroleum pump, royal fuel station, pyramid petroleum outlet, bharuch fuel, petro fuels, chennai petroleum corporation ltd pump, great eastern energy corporation limited station, ongc videsh limited pump, essar exploration & production pump

11. EMI: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.

### Reward Points Burn:

Burn multiplier is the value user will get for each reward point.

1. Catalogue: Go to the IDFC FIRST Bank reward redemption portal and log in with your card number and mobile number|2.Once you are logged in, you will see your reward point balance and its value in ₹. 1. Click on “Redeem Points” to start the redemption process.|3.You will now see a list of brands that you can choose from like Amazon, Flipkart, Myntra, Puma, Big Basket, etc.|4.Each voucher also shows the minimum purchase amount. For example, if you choose to convert your points as an Amazon voucher, you can purchase a minimum of ₹10 vouchers to a maximum of ₹10,000.|5.Click on “Add to Cart” after you select the gift voucher to purchase.|6.Enter the value of the voucher that you want to buy with the number of vouchers you want to purchase.|7.Click on Proceed to checkout. On the next page, enter the delivery details of your voucher. (CATALOGUE\_PRODUCTS), Burn multiplier = 0.25.