

Card Details: Ashva

Bank: IDFC First

Ideal Spends: Rs 750000

Key Charges:

Joining Fee: 2999

Renewal Fee: 2999

Forex Charges: 1

Annual Percentage Rate: N/A

Add-on Card Charges: 2000

Reward Redemption Fee: 199 per redemption transaction.

Card Milestones:

1. Benefits: 7,500 Reward Points (worth 11875). every 1 YEAR on minimum spending of Rs. 800000 (every 1 YEAR).

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 5 Reward Points (Reward Points), Description: Earn 5 Reward Points per 1150 spent., Surcharge: N/A.

2. Monthly spends above 20K: Earn 10 Reward Points, Description: Spends Excluded from 10X Reward Points Calculation: 3X and 1X rewards category spends, except FIRST Digital Credit Card transactions., Surcharge: N/A.

3. Birthday: Earn 10 Reward Points, Description: Spends Excluded from 10X Reward Points Calculation: 3X and 1X rewards category spends, except FIRST Digital Credit Card transactions., Surcharge: N/A.

4. Insurance: Earn 1 Reward Point, Description: Earn 1 Reward Point per 1150 spent., Surcharge: N/A.

5. Utilities: Earn 1 Reward Point, Description: Earn 1 Reward Point per 1150 spent., Surcharge: N/A.

6. Rent: Earn 3 Reward Points, Description: Earn 3 Reward Points per 1150 spent., Surcharge: N/A.

7. Wallet: Earn 3 Reward Points, Description: Earn 3 Reward Points per 1150 spent., Surcharge: N/A.

8. Education: Earn 3 Reward Points, Description: Earn 3 Reward Points per 1150 spent., Surcharge: N/A.

9. Government: Earn 3 Reward Points, Description: Earn 3 Reward Points per 1150 spent., Surcharge: N/A.

10. FIRST Digital Card: Earn 3 Reward Points, Description: Earn 3 Reward Points per 1150 spent. | Applicable on On FIRST Digital Credit Card transactions worth Rs. 2,000 and above. | Base RPs on lesser than transactions., Surcharge: N/A.

11. Fuel: Earn 0 Reward Points, Description: No Reward Points on this category. | 1% fuel surcharge waiver up to 1400 in a statement cycle on fuel transactions valued between 1200 and 15000., 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 ₹. 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.

2. Flight, Hotel, Bus and Movie Bookings via IDFC Rewards: 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 ₹. 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. (TRAVEL_BOOKING), Burn multiplier = 0.25.

3. E- Vouchers: 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 ₹. 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_BRAND_VOUCHERS), Burn multiplier = 0.25.

Lounge Benefits:

1. Domestic Lounges: Visitation Limit - null per null, Eligibility - Spending ₹120,000 in the current month..
2. Domestic Airport Spa: Visitation Limit - null per null, Eligibility - Spending ₹120,000 in the current month..
3. International Lounges: Visitation Limit - null per null, Eligibility - Spending ₹120,000 in the current month..
4. Railway Lounges: Visitation Limit - null per null, Eligibility - No criteria..