

## Card Details: First Swyp

Bank: IDFC First

Ideal Spends: Rs 500000

### Key Charges:

Joining Fee: 499

Renewal Fee: 499

Forex Charges: 3.5

Annual Percentage Rate: 43.8

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

### Card Joining Benefits:

1. Get 1000 reward points as joining benefit.

### Card Milestones:

1. Spend Rs 5000 (MONTH), Benefits: 200 Reward Points..
2. Spend Rs 10000 (MONTH), Benefits: 500 Reward Points..
3. Spend Rs 15000 (MONTH), Benefits: 1000 Reward Points..
4. Spend Rs 20000 (MONTH), Benefits: 400 Reward Points..

### Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 200 Reward Points (Reward Points), Description: Earn 200 Reward Points per ₹15000 spent in an statement., 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.

### Lounge Benefits:

1. Railway Lounges: Visitation Limit - null per null, Eligibility - Not specified on the

bank's website..