

Credit Card Statement

18/01/2024 - 17/02/2024

IDFC FIRST Bank
ALWAYS YOU FIRST



Mayur Kumar Jaisinghani
House No 144 Girdhar Nagar Near
Bhaiya Gym Ahead Of Anand
DEPARTMENT STORE INDORE MADHYA
PRADESH
Indore-452001

Account Number : 20000006468934
Customer Relationship No. 5465493794
CKYC ID No. XXXXXXXXXXX2406
Statement Date 17/02/2024



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
₹70,330.68
Minimum Amount Due
₹11,619.00
Payment Due Date
06/03/2024
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	+	Purchases	+	Other Debits	-	Payments	-	Other Credits	=	Total Amount Due
₹8,546.13		₹61,802.00		₹8,528.68		₹8,546.13		₹0.00		₹70,330.68
Credit Limit			Available Credit Limit			Cash Limit				
₹75,000			₹4,669.32			₹7,500				



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	+	Earned this month	-	Adjusted/Redeemed	=	Rewards Available
1,538		3,588		0		5,126



REWARDS EARNED THIS MONTH

Total Rewards Earned	=	1X (on insurance & utility spends)	+	3X (on offline spends)	+	6X (on online spends)	+	10X (on spends > 20k)	+	Bonus Rewards
3,588		0		0		2472		1116		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 4401			
23/01/2024	402313364710_Payment_Received_UPI		8,546.13 CR
30/01/2024	Lotus - Interest Amount Amortization - <3/3>		98.15
30/01/2024	IGST		17.67
30/01/2024	Lotus - Principal Amount Amortization - <3/3>		8,412.86
31/01/2024	BUSSBIGBASKET, PUNE		30,901.00
31/01/2024	INNOVATIVE RETAIL CONCEP, Bangalore		30,901.00


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Presenting Club Vistara IDFC FIRST Credit Card



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 Up to 6 CV Points on everyday spends

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 Trip cancellation cover of ₹10,000

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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


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OFFER OF THE MONTH




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

AVAIL NOW!




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

AVAIL NOW!



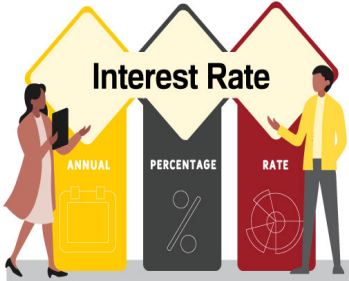
Get 15% instant discount upto ₹750 on a minimum purchase of ₹2500 Valid till: 31st March, 2024

AVAIL NOW!




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

AVAIL NOW!



Interest Rate



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
Fees	Lifetime free (no conditions apply)	Joining or annual fees (Conditional waivers)
Annual Interest Rate	Low interest rates between 9% - 42% p.a.	Generally between 36% - 42% p.a.
ATM cash Withdrawals	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
Reward Points	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	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. <small>1 Rewards Point = ₹0.25 For more details on our Reward Program refer to the product Guides on our website</small>	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) 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.
- 5) For Queries or Complaints, reach us at: Customer Care: 1800 10 888 Email Id: 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**
 - **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 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 : 27AADC16523Q3Z0 ● HSN Code : 997113 ● Place of Supply : Indore ● State Code :23 ● Invoice No. ; 270324996468934P

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 National 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 FIRST Wealth Credit Card FIRST Family Credit Card FIRST WOW! Credit Card	Nil	Nil	Nil
LIC Classic Credit Card	Nil	Nil	Nil
LIC Select Credit Card	Nil	Nil	Nil
FIRST Digital RuPay Credit Card	₹199	₹199	Nil
FIRST Power Credit Card	₹199	₹199	Nil
FIRST Power+ Credit Card	₹499	₹499	Nil
FIRST SWYP Credit Card	₹499	₹499	Nil
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, Annual Fee NIL
Image Personalisation Fee*	₹499	Nil	Joining Fee ₹499 Annual Fee NIL

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 (will be charged if payment made is between Minimum Amount Due and Total Amount Due values)	Overdue Interest (will be charged on non-payment of Minimum Amount Due (MAD) by the Payment Due Date)
FIRST Millennia Credit Card FIRST Classic Credit Card FIRST Select Credit Card FIRST Wealth Credit Card FIRST Family Credit Card FIRST WOW! Credit Card FIRST Power Credit Card FIRST Power+ Credit Card FIRST Digital RuPay Credit Card LIC Classic Credit Card LIC Select Credit Card Club Vistara IDFC FIRST Credit Card	Monthly Rate - 0.75% - 3.5% Annual Rate - 9% - 43.8%	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 (Customer has to either pay Total Amount Due in full or convert eligible due amount into EMI)	Not Applicable (Customer has to either pay Total Amount Due in full or convert eligible due amount into EMI)

3. Other Fees and Charges:

Cash advance - transaction fee**	₹ 199	
Late payment charges	FIRST Private Credit Card	NIL
	FIRST SWYP 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 ₹3,000)
	FIRST Digital RuPay Credit Card	As per Primary Credit Card##
	All other IDFC FIRST Bank Credit Cards	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 ₹1,300)
Over-limit charges	FIRST Private Credit Card FIRST WOW! Credit Card	NIL
	FIRST Digital RuPay Credit Card	As per Primary Credit Card##
	All other IDFC FIRST Bank Credit Cards	2.5% of the over-limit amount (Subject to a minimum charge of ₹550)
Return of cheque / Auto Debit / SI / Payment Return	2% of Payment amount subject to a minimum of 500	
Reward Redemption Fee	₹99 per redemption transaction	
Fee on cash payment at branches	NIL	
Outstation cheque processing fee	NIL	
Duplicate statement request	NIL	
Card Replacement Fee	Cards with Image Personalisation	₹149
	FIRST Private Credit Card	₹4,000
	FIRST Digital Rupay Credit Card	NIL
	All other IDFC FIRST Bank Credit Cards	₹100

Cheque/Cash processing fee	NIL	
Chargeslip request	NIL	
Markup Charges on Foreign currency transactions and Dynamic Currency Conversion Transactions**	FIRST Private Credit Card, FIRST WOW! Credit Card	NIL
	FIRST Wealth Credit Card	1.50 %
	FIRST Select Credit Card, FIRST Family Credit Card	1.99 %
	Club Vistara IDFC FIRST Credit Card	2.99 %
	FIRST Digital Rupay Credit Card	As per Primary Credit Card##
	All other IDFC FIRST Bank Credit Cards	3.50 %
Balance Transfer Processing fee	Processing fee on Balance transfer transaction will be communicated at the time of the transaction	
Instalment Products related fees and charges	Processing fee, Interest Rate and Pre-closure fee applicable on the below mentioned Instalment products will be communicated at the time of the transaction/ conversion: 1) Transaction(s) converted to EMIs 2) Balance Transfer converted to EMIs 3) Outstanding Balance converted to EMIs 4) Loan on Credit Card	
Fuel Surcharge Waiver[^] (Fuel Surcharge of 1% (min ₹10) of transaction value + GST as applicable is levied by the acquirer i.e. merchants bank providing terminal/payment gateway.	Fuel Surcharge waiver of 1% of transaction value will be passed by IDFC FIRST Bank as per the table below (applicable only on fuel transactions with value between ₹200 and ₹5,000)	
	Products	Maximum Fuel Surcharge waiver per statement cycle
	FIRST Power Credit Card	₹100
	FIRST Millennia Credit Card, FIRST Classic Credit Card, FIRST WOW! Credit Card, FIRST Power+ Credit Card, LIC Classic Credit Card, FIRST SWYP Credit Card	₹200
	FIRST Select Credit Card, LIC Select Credit Card, FIRST Family Credit Card	₹300
	FIRST Wealth Credit Card, Club Vistara IDFC FIRST Credit Card	₹400
	FIRST Private Credit Card	No Capping
	FIRST Digital Rupay Credit Card	As per Primary Credit Card##
Rent and Property Management [MCC 6513]	1% of transaction value	
Goods and Service Tax (GST)	Goods & Service Tax (GST) at 18% (or as notified by the Government of India) is applicable on all fees, interest and charges	

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

**Dynamic Currency Conversion (DCC) is an option offered by international merchants or ATMs to the card member to pay or withdraw cash in Indian currency at the time of the transaction or cash withdrawal.

[^]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 irrespective of the fuel surcharge amount being levied by the merchants / acquirers. GST on Fuel surcharge will not be reversed. The value on charge slip will differ from the Credit Card statement since the Surcharge & 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 facility not available on FIRST Digital RuPay Credit Card

##Primary credit card is the card against which UPI credit card is linked

[^]Interest rate will be revised from 47.88% to 43.8% when the customer pays the minimum amount due

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-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 - 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).