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Important update regarding your **FIRST EARN Credit Card**

Dear Cardmember,

As a valued **FIRST EARN Credit Card** customer, you enjoy rewarding benefits designed for your everyday spends, combining effortless cashback, seamless UPI payments and value-packed offers.

Your **FIRST EARN Credit Card** continues to remain SUPER-powerful, offering exceptional value with the following benefits:

-  1% cashback on UPI spends via IDFC FIRST Bank Mobile App
-  0.5% cashback on UPI spends via third-party UPI apps, online spends, insurance, wallet and utility spend
-  25% off up to ₹100 on movie tickets, valid once per month
-  Convenience of UPI + Power of Credit at 60+ million merchants
-  Complimentary Roadside Assistance worth ₹1,399
-  Personal Accident Cover of ₹2 Lakh and lost card liability cover of ₹25,000

Update – Effective 18th June 2026

At IDFC FIRST Bank, we remain committed to making cashback simple, transparent, and truly valuable. We are evolving our cashback program to be more seamless and rewarding for you.

Cashback will be earned for spends up to your credit limit per billing cycle. Additional spends beyond this will not be eligible for cashback, including transactions enabled through repayments and subsequent re-utilisation within the same billing cycle.

Continue enjoying 25% off up to ₹100 on movie tickets every month when you stay spend-active with any transaction in the previous calendar month.

For example, to avail the movie benefit in July 2026, you must have completed at least one transaction on your card in June 2026 calendar month.

You continue to earn bonus cashback on all travel bookings made via the IDFC FIRST Bank Mobile App- 5% Bonus Cashback on hotel bookings and 2% Bonus Cashback on flights, over and above

your applicable base cashback.

For further details, please refer to the updated MITC and Schedule of Charges.

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Important update regarding your **FIRST Millennium Credit Card**

Dear Cardmember,

As a valued **FIRST Millennium Credit Cardholder**, you enjoy smart, value-driven benefits tailored to your everyday lifestyle – combining savings, flexibility, and rewarding offers on your daily spends.

Your **FIRST Millennium Credit Card** stands among the most rewarding lifetime free credit cards, with no joining or annual fees, ever.

While you continue to enjoy:

-  Zero Joining Fee
-  Zero Annual Fee – Forever (No Minimum Spend Conditions)
-  25% off on movie tickets up to ₹100, once every month
-  1% Fuel Surcharge Waiver up to ₹200, every month
-  4 Complimentary Railway Lounge visit per quarter (Spend ₹20,000 within the current calendar month to access railway lounge benefits in the following month)
-  Complimentary Roadside Assistance worth ₹1,399
-  Zero Interest on ATM Cash Withdrawals for up to 45 days (only a withdrawal fee of ₹199 applicable)
-  Your rewards remain highly flexible - you can redeem them against any online purchase, without being restricted to a catalogue

Update – Effective 18th June 2026

At IDFC FIRST Bank, we remain committed to making rewards simple, transparent, and truly valuable. We are evolving our rewards program to be more seamless and rewarding for you.

You will now earn 10X rewards starting from your very first eligible transaction, with no minimum spend required - on Dining, Travel, and International purchases (as defined below). Earlier, 10X rewards were only unlocked after spending ₹20,000 in a billing cycle. Now, every eligible transaction on the above-mentioned categories gets you accelerated rewards right away.

Note: Dining and Travel purchases are identified based on merchant category codes (MCC). Dining (including food delivery) includes MCCs 5812, 5813 and 5814. Travel includes MCCs ranging from 3000 to 3350, 3501 to 3853 and 7011, 4511, 4722, 4723. International purchases refer to transactions made at international merchants.

All other spend categories earn 3X Reward Points; except insurance, utilities, railways, and FASTag recharges which will continue earning 1X Reward Points.

For cardholders who have opted for FIRST DIGITAL, please note that UPI rewards structure also remains unchanged i.e. You will continue to earn 1X Reward Points for UPI transactions with value up to ₹2,000 and 3X Reward Points for transaction value higher than ₹2,000. As earlier, No Reward Points are earned for fuel spends, EMI transactions, or cash withdrawals

Reward points will be valid for 24 months, giving you ample time to redeem them at your convenience i.e. Reward Points earned from July 2026 statement cycle will be valid for 24 months from the date they are credited

Your existing Reward Points balance (as of the July 2026 statement cycle) will also remain valid & redeemable for 24 months - until July 2028.

We will continue to remind you about your Reward Points validity, so you never miss out on redeeming them for your favourite purchases.

Your rewards remain highly flexible - you can redeem them against any online purchase, without being restricted to a catalogue.

Rewards will be earned for spends up to your credit limit per billing cycle. Additional spends beyond this will not be eligible for reward points.

Continue enjoying 25% off up to ₹100 on movie tickets every month when you stay spend-active with any transaction in the previous calendar month.

For example, to avail the movie benefit in July 2026, you must have completed at least one transaction on your card in June 2026 calendar month.

You continue to earn bonus Reward Points on all travel bookings made via the IDFC FIRST Bank Mobile App- 20% Bonus Reward Points on hotel bookings and 10% Bonus Reward Points on flights, over and above your applicable base rewards.

Your FIRST Millennia Credit Card will continue to remain LIFETIME FREE.

There are no changes to this benefit.

For further details, please refer to the updated MITC and Schedule of Charges.

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Important update regarding your **FIRST Select Credit Card**

Dear Cardmember,

As a valued **FIRST Select Credit Card** customer, you enjoy smart, value-driven benefits tailored to your everyday lifestyle – combining savings, flexibility, and rewarding offers on your daily spends.

Your **FIRST Select Credit Card** stands among the most rewarding lifetime free credit cards. While you continue to enjoy:

-  Zero Joining Fee
-  Zero Annual Fee (No minimum spends required, unlike most other bank cards that require spends for fee waiver)
-  Low 1.99% Forex Markup (compared to industry-standard of 3–3.5%)
-  Buy One Get One movie offers
-  Complimentary Airport & Railway Lounge Access
-  Trip Cancellation Cover up to ₹10,000
-  ATM Cash Withdrawals with Zero Interest if you repay by the payment due date
-  Your Reward Points remain highly flexible - you can redeem them against any online purchase, without being restricted to a catalogue.

Update – Effective 18th June 2026

At IDFC FIRST Bank, we remain committed to making rewards simple, transparent, and truly valuable. We are evolving our rewards program to be more seamless and rewarding for you.

You will now earn 10X Reward Points starting from your very first eligible transaction - on Dining, Travel, and International purchases (as defined below). Earlier, 10X Reward Points were only unlocked after spending ₹20,000 in a billing cycle. Now, every eligible transaction in these categories gets you accelerated Reward Points right away.

Note: Dining and Travel purchases are identified based on merchant category codes (MCC). Dining (including food delivery) includes MCCs 5812, 5813 and 5814. Travel includes MCCs ranging from 3000 to 3350, 3501 to 3853 and 7011, 4511, 4722, 4723. International purchases refer to transactions made at international merchants.

All other spend categories earn 3X Reward Points; except insurance, utilities, railways and FASTag recharges, which will continue earning 1X Reward Points.

UPI rewards structure also remains unchanged i.e. you will continue to earn 1X Reward Points for transaction value up to ₹2,000 and 3X Reward Points for transaction value higher than ₹2,000. Insurance, utilities, railways and FASTag recharges via UPI, will continue earning 1X Reward Points.

No Reward Points are earned for fuel spends, EMI transactions, or cash withdrawals.

Reward Points will be valid for 24 months, giving you ample time to redeem them at your convenience i.e. Reward Points earned from July 2026 statement cycle will be valid for 24 months from the date they are credited

Your existing Reward Points balance (as of the July 2026 statement cycle) will also remain valid & redeemable for 24 months -until July 2028

We will continue to remind you about your Reward Points validity, so you never miss out on redeeming them for your favourite purchases

Your Reward Points remain highly flexible - you can redeem them against any online purchase, without being restricted to a catalogue

Reward Points will be earned for spends up to your credit limit per billing cycle. Additional spends beyond this will not be eligible Reward Points

Your Buy 1 Get 1 movie ticket offer continues every month, now with spends of ₹20,000 or more in the previous calendar month on your card

For example, to avail the movie benefit in July 2026, you must have spent Rs.20,000 or more in June 2026 calendar month.

You continue to earn bonus Reward Points on all travel bookings made via the IDFC FIRST Bank Mobile App- 20% Bonus Reward Points on hotel bookings and 10% Bonus Reward Points on flights, over and above your applicable base rewards

Your FIRST Select Credit Card will continue to remain LIFETIME FREE.

There are no changes to this benefit.

For further details, please refer to the updated MITC and Schedule of Charges.

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Important update regarding your IndiGo IDFC FIRST Credit Card

Dear Cardmember,

As a valued **IndiGo IDFC FIRST Credit Card** customer, you enjoy travel-first, value-driven benefits tailored to the way you fly and spend – combining broad acceptance, UPI convenience, and rewarding savings on every journey and everyday purchase.

Your **IndiGo IDFC FIRST Credit Card** continues to offer exceptional value with the following benefits:

-  Upto 22 IndiGo BluChips per ₹100 Spent
-  Milestone Benefit: Unlock Vouchers of 25,000 BluChips, every year
-  Low Forex Markup of 1.49% (vs. typical 3–3.5% in the market)
-  IndiGo BluChips on your daily UPI spends
-  Redeem your IndiGo BluChips, on flight bookings, all seamlessly on Indigo Website or on the IndiGo App
-  Power of Dual Card: Global Acceptance with Mastercard and ease of UPI with RuPay
-  Trip Cancellation Cover of up to ₹25,000/year (2 claims/year)
-  Personal Accident Cover of ₹10 Lakh and lost card liability cover of ₹50,000

Update – Effective 18th June 2026

At IDFC FIRST Bank, we remain committed to making rewards simple, transparent, and truly valuable. We are evolving our rewards program to be more seamless and rewarding for you.

IndiGo BluChips will be earned for spends up to your credit limit per billing cycle. Additional spends beyond this will not be eligible for IndiGo BluChips, including transactions enabled through repayments and subsequent re-utilisation within the same billing cycle.

Rest assured, your IndiGo BluChips remain flexible and can be redeemed against IndiGo flight bookings.

IndiGo BluChips earned in your credit card statement cycle

(Starting with your July 2026 Statement)

Starting with your July 2026 Statement (statement generated in July), your monthly accrued IndiGo BluChips on your IndiGo IDFC FIRST credit card, will be posted on Payment Due Date* + 1 day only for customers who pay at least the Minimum Amount Due (MAD) on or before the Payment

Due Date (PDD).

If the Minimum Amount Due (MAD) is not paid on or before Payment Due Date (PDD), IndiGo BluChips earned on your IndiGo IDFC FIRST Bank credit card for that statement cycle will not be credited and will lapse.

*Note: Your Payment Due Date is the date printed on the statement.

- For example: If your July statement is generated on 22nd July, the Payment due date (PDD) will be 6th August, and your monthly accrued IndiGo BluChips will be credited on Payment Due Date + 1 day i.e. 7th August, provided at least Minimum amount due is paid by PDD i.e. 6th August.

Fair Usage on Select Categories

(Effective 22nd July 2026)

To keep the programme fair, rewarding, and free from misuse, the following update is being introduced:

- FASTag recharges (MCC 4784), Railway spends (MCC 4111, 4112), Government Services (MCC 9000 – 9999), and Education (MCC 8211, 8220, 8241, 8244, 8249, 8299) will now accrue 0.5 IndiGo Bluchips per ₹100 spent on those categories.

This update impacts only very high or unusual usage on select categories. Regular, everyday spends for most customers remain fully unaffected.

MCC stands for Merchant Category Code

Refer to the updated MITC and Schedule of Charges for complete details.

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Important update regarding your **FIRST SWYP Credit Card**

Dear Cardmember,

As a valued **FIRST SWYP Credit Card** customer, you enjoy a host of privileges that make every purchase more rewarding – with the flexibility, control, and benefits that fit your everyday life.

Your **FIRST SWYP Credit Card** continues to remain SUPER-powerful, offering exceptional value with the following benefits:

-  Monthly Instant Discounts, starting from 10% on feature partners across travel, shopping, beauty – Zomato, Zepto, Nykaa, Myntra FWD & more
-  Upto 4000 Rewards, worth ₹1,000 on achieving spend milestones, every billing cycle
-  Convert balances or transactions to EMIs at a flat monthly conversion fee & no other charges
-  Never expiring reward points
-  25% off on movie tickets up to ₹100, once every month
-  1% Fuel Surcharge Waiver up to ₹200, every month
-  4 Complimentary Railway Lounge visit per quarter (Spend ₹20,000 within the current calendar month to access railway lounge benefits in the following month)
-  Complimentary Roadside Assistance worth ₹1,399

Update – Effective 18th June 2026

At IDFC FIRST Bank, we remain committed to making rewards simple, transparent, and truly valuable. We are evolving our rewards program to be more seamless and rewarding for you.

Rewards will be earned for spends up to your credit limit per billing cycle. Additional spends beyond this will not be eligible for reward points, including transactions enabled through repayments and subsequent re-utilisation within the same billing cycle.

In case of reversal transactions, they will be considered in chronological order. The reversed transaction amount will be deducted from the eligible reward structure, and the next chronologically eligible transaction/transactions will be added to the eligible reward structure.

Your rewards remain never expiring and highly flexible - you can redeem them against any online purchase, without being restricted to a catalogue.

Continue enjoying 25% off up to ₹100 on movie tickets every month when you stay spend-active with any transaction in the previous calendar month.

For example, to avail the movie benefit in July 2026, you must have completed at least one transaction on your card in June 2026 calendar month.

You continue to earn bonus Reward Points on all travel bookings made via the IDFC FIRST Bank Mobile App- 25% Bonus Reward Points on hotel bookings and 12% Bonus Reward Points on flights, over and above your applicable base rewards.

Change in Monthly Milestone Rewards Structure for Special Categories

Effective from: July 2026 statement cycle

(for example, if your statement is dated 20th July 2026, it means spends from 21st June to 20th July 2026)

Structure	Eligible Categories	Minimum Cumulative Spends per Billing Cycle	Reward Points
Current Special Categories Milestone Rewards Structure	FASTag and Railway Spends	₹ 20,000	400 Reward Points
Revised Special Categories Milestone Rewards Structure	Education (MCC 8211, 8220, 8241, 8244, 8249, 8299),FASTag Recharges (MCC 4784),Railway Spends (MCC 4111, 4112)	₹ 20,000	400 Reward Points
		₹ 40,000	Additional 400 Reward Points, taking the total to 800 Reward Points

Please Note: Education spends will now be eligible for special categories monthly spends milestone program.

For further details, please refer to the updated MITC and Schedule of Charges.

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ALWAYS YOU FIRST

Important update regarding your **FIRST Wealth Credit Card**

Dear Cardmember,

As a valued **FIRST Wealth Credit Cardholder**, you continue to enjoy premium privileges designed to complement your lifestyle - seamlessly blending flexibility, value, and global benefits. Your **FIRST Wealth Credit Card** stands among the most rewarding lifetime free credit cards, with no joining or annual fees, ever.

While you continue to enjoy:

-  Zero Joining Fee.
-  Zero Annual Fee. (No minimum spends required, unlike most other bank cards that require spends for fee waiver)
-  Low 1.5% Forex Markup. (compared to industry-standard of 3–3.5%)
-  Buy One Get One movie offers.
-  Complimentary Airport Lounge Access.
-  Trip Cancellation Cover up to ₹10,000.
-  ATM Cash Withdrawals with Zero Interest if you repay by the payment due date.
-  Your rewards remain highly flexible - you can redeem them against any online purchase, without being restricted to a catalogue.

Update – Effective 18th June 2026

At IDFC FIRST Bank, we remain committed to making rewards simple, transparent, and truly valuable.

You will now earn 10X rewards starting from your very first eligible transaction, with no minimum spend required - on Dining, Travel, and International purchases (as defined below). Earlier, 10X rewards were only unlocked after spending ₹20,000 in a billing cycle. Now, every transaction in these categories gets you an accelerated reward right away

Note: Dining and Travel purchases are identified based on merchant category codes (MCC). Dining (including food delivery) includes MCCs 5812, 5813 and 5814. Travel includes MCCs ranging from 3000 to 3350, 3501 to 3853 and 7011, 4511, 4722, 4723. International purchases refer to transactions made at international merchants.

All other spend categories earn 3X Reward Points; except insurance, utilities, railways and FASTag recharges, which will continue earning 1X Reward Points.

UPI rewards structure also remains unchanged i.e. you will continue to earn 1X Reward Points for transaction value up to ₹2,000 and 3X Reward Points for transaction value higher than ₹2,000. As earlier, no Reward Points are earned for fuel spends, EMI transactions, or cash withdrawals.

Reward points will be valid for 24 months, giving you ample time to redeem them at your convenience i.e. Reward Points earned from July 2026 statement cycle will be valid for 24 months from the date they are credited

Your existing Reward Points balance (as of the July 2026 statement cycle) will also remain valid & redeemable for 24 months - until July 2028.

We will continue to remind you about your Reward Points validity, so you never miss out on redeeming them for your favourite purchases.

Your rewards remain highly flexible - you can redeem them against any online purchase, without being restricted to a catalogue.

Rewards will be earned for spends up to your credit limit per billing cycle. Additional spends beyond this will not be eligible for reward points.

Your Buy 1 Get 1 movie ticket offer continues every month, now with spends of ₹20,000 or more in the previous calendar month on your card.

To avail the movie benefit from August 1st, 2026, you must have spent Rs.20,000 or more in July 2026 calendar month.

You continue to earn bonus Reward Points on all travel bookings made via the IDFC FIRST Bank Mobile App- 20% Bonus Reward Points on hotel bookings and 10% Bonus Reward Points on flights, over and above your applicable base rewards.

Your FIRST Wealth Credit Card will continue to remain LIFETIME FREE.

There are no changes to this benefit.

For further details, please refer to the updated MITC and Schedule of Charges.

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