



Offer Period: 1st March to 15th March 2024

Offer Terms & Conditions

Introduction:

The offer is made solely and entirely by IDFC FIRST Bank Limited ("Bank") to Customers, who have received communication related to this offer by the Bank through Email, SMS, Push Notification, App Banners, WhatsApp, Airport kiosk and / or any direct communication channel intended for the customer only.

Offer Details:

- 1. Customers who have applied for the card between 1st March to 15th March 2024 and have paid the joining fees by the payment due date of the 1st billing cycle shall be eligible for the offer.
- 2. Bonus Club Vistara points shall be credited within 5 working days after the 2nd billing cycle.
- The final confirmation on qualifying for Club Vistara Points shall be communicated to the customer after the payment due date of the 1st billing cycle through any of the channels stated here such as SMS, Email, PN, WhatsApp or any direct communication channel intended for the customer.
- 4. If any fee payment transaction is reversed post crediting of Club Vistara points, the bank holds the right to debit Club Vistara points from the customer's total eligible Club Vistara points in the next month.
- 5. The offer is non-transferable, non-cashable and non-negotiable.

Other Terms & Conditions

- 1. The Bank reserves the right to disqualify any transaction if it appears to be non-personal expense or commercial transaction in nature.
- 2. Any Customer eligible for the offer shall be deemed to have read, understood, and accepted these terms and conditions, the offer terms and conditions mentioned in the communication sent, as well as, general terms and conditions of the Bank, before availing the offer.
- 3. The Bank reserves the right to disqualify any customer from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer (including any default in payments).
- 4. Bank reserves the right, at any time, without any prior notice and without assigning any reason what soever, to add/alter/modify/change or vary all or any of these terms and conditions or to replace, wholly or in part this offer by another offer whether like this offer or not or to extend or withdraw this offer altogether.
- 5. The decision of the Bank limited in all matters in connection with and incidental to this offer is final and shall be binding on all persons.
- 7. Disputes, if any, arising out of or in connection with or as a result of above offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai.
- 8. All taxes, duties, levies or other statutory dues and charges payable in connection with the offer shall be borne solely by the Customer and the Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues and charges.
- 9. I hereby confirm that I have also read and understood the contents of the offer details and agree to be levied various charges mentioned therein as and when applicable to me.
- 10. The T&C, offer and miscellaneous documents provided are in English language and, I have fully understood the same and would request IDFC FIRST Bank to provide any further information in English language and I am aware they are available for reference on the IDFC FIRST Bank website https://www.idfcfirstbank.com