

Settlement Letter

Borrower Name: [REDACTED]

UPI id: <YourCreditCardNumber>.cc@idfcbank

Address: [REDACTED]

SUB: Settlement/One Time Settlement (OTS) of your Credit Card No 444341***6204**

Ref: Your letter No. [REDACTED] dated 04-Dec-25 for Settlement/OTS

Dear Sir/Madam,

With reference to the above, we are pleased to inform you that your request for Settlement/One Time Settlement has been approved by IDFC FIRST Bank Ltd hereinafter referred to as "Bank", subject to following conditions:-

1. You should pay the Settlement / One Time Settlement amount of Rs.12,000.00/- (Rupees:Twelve Thousand Rupees and Zero Paisa Only) as per the schedule below.

Schedule of Payment

Installment Date	DD/Cheque	Bank Details	Amount
05-12-2025	NA	NA	12,000.00

2. That the Settlement/ One Time Settlement amount needs to be paid by you through cheque/ demand draft/ digital mode as per Schedule of Payment above on or before the date specified (the "Due Date"). Please further note that in the event you fail to deposit the entire sum of Rs. 12,000.00/- on or before 31-12-2025 as per Schedule of Payment above, then this Settlement/One Time settlement offer becomes null and void. Thereafter, you shall be liable to pay to the Bank such amounts/sums/charges as may be determined by the Bank.

3. That Bank has the right to withdraw this Settlement/One Time settlement offer anytime if it comes to know subsequently that you have furnished false or misleading or incorrect or untrue information or any material information having bearing on the OTS decision. The decision of Bank in this regard shall be final.

4. That if payment is made by way of Demand Draft / Cheque, the Settlement/One Time settlement offer would be valid subject to realization of said draft/Cheque from the respective bank branch.

5. That if payment is made by digital mode, the settlement/one time settlement offer would be valid subject to payment credited in bank's account.

6. That the bank would be updating your records with credit bureau as settled this might have an impact on your Credit score as well.

Kindly also note that this is a one-time offer, and is without any prejudice to the rights of the Bank under the Agreement(s) that have been executed between [REDACTED] and the Bank.

Upon realization of the entire payment as per schedule, your above Credit Card number will stand closed. Any legal case, complaint, notice initiated by you against the Bank will have to be compulsorily withdrawn. Non withdrawal of such legal case, complaint, notice filed against the Bank will render this Settlement/One Time Settlement (OTS) letter voidable. The Bank would initiate steps for withdrawal of legal case(s) (related to above mentioned CC/CC's), if any filed against you.

This is a system generated letter & does not require signature

IDFC FIRST Bank Limited (formerly IDFC Bank Limited)

IDFC FIRST Bank, 9th Floor, INS Tower, G Block, Bandra Kurla Complex, Mumbai -400051 Tel: +91 22 7132 5500 Fax: +91 222654 0354

Registered Office: KRM Towers, 7th Floor, No 1, Harrington Road, Chetpet, Chennai 600031 Tel: +91 44 4564 4000 Fax: +91 44 4564 4022



Settlement Letter

Please note that under Credit Information Companies (Regulations) Act 2005, information of overdue repayment is shared with Credit Information Companies. Bank categorically appraises the borrower that if the credit card dues are paid off under compromise settlement plan, the status of the borrower shall be displayed as "Settled" in the records of Credit Information Companies which may act as hindrance in case of any credit assistance is sought by borrower at any future date; alternatively if the credit card total outstanding is paid in full then the status in the records of Credit Information Companies shall be displayed as "Closed".

For acceptance of the abovementioned terms and conditions, we request you to sign this Settlement/One Time Settlement offer letter in duplicate

In case of any clarification please call on **1860-500-9900** or write to customer.care@idfcfirstbank.com

Yours sincerely,

Authorized Signatory

Name : Sanjana Pal
Emp Id : 415245
Central Team Negotiator
Product : FIRST Classic

I _____, residing at the above address, accept the settlement at the terms set out above.

Date :

This is a system generated letter & does not require signature