

## REWARD POINTS

### Terms & Conditions

#### FIRST Business Credit Card – Reward Program

Reward Points are only earned on the below reward categories for the two variants of FIRST Business card.

Rewards Categories	Reward Points Earned per ₹100 spent	
	Low APR	High Interest
Rentals, Restaurants & Utility	1	2
Business Utility & Digital Advertising	2	4
Foreign Currency Transactions	5	10

\*(Refer to MCC Inclusion Table for detailed MCC inclusion)

**Reward points** are earned per **₹100 spent** on eligible transactions.

#### **FIRST Business Credit Card Reward redemption value:**

- 1 Reward Point = ₹0.25 and can be redeemed for hotel and flight bookings done via **“Travel & Shop”** section on IDFC FIRST Bank Mobile app, gift vouchers or product purchases on **IDFC FIRST Bank Mobile app**, and on paying using reward points on online transactions.

#### **Accelerated Reward Points earn and redemption details on bookings via IDFC FIRST Bank mobile banking app:**

Get Bonus Reward Points (i.e., Reward Points which you'll earn over and above your usual Credit Card Reward Points on online spends) on transactions completed on your FIRST Business Credit Card on Flights & Hotel bookings done via **“Travel & Shop”** section on **IDFC FIRST Bank Mobile App** as per the following structure:-

Travel Bookings	Bonus Reward Points per ₹100
Hotels	30 Reward Points
Flights	20 Reward Points

Credit Card	Total Bonus Reward Points that can be earned in a calendar month
FIRST Business	8,000

Spends Category	Rewards Structure
Base Earn (for eligible transaction) (A)	<ul style="list-style-type: none"> <li>Upto 2 reward points/ ₹100</li> </ul>
Accelerated earn on Travel bookings via IDFC FIRST Bank mobile app (B)	<ul style="list-style-type: none"> <li>Bonus 30 reward points / ₹100 (on hotels)</li> <li>Bonus 20 reward points/ ₹100 (on flights)</li> </ul>
Total earn on Travel bookings via IDFC FIRST Bank Mobile App (A) + (B)	<ul style="list-style-type: none"> <li>32 reward points / ₹100 (on hotels)</li> <li>22 points points/ ₹100 (on flights)</li> </ul>
Reward Points/ ₹1500 Spends on Travel bookings via IDFC FIRST Bank Mobile App	<ul style="list-style-type: none"> <li>480 points (on hotels)</li> <li>330 points (on flights)</li> <li>30 points (on other redemption options)</li> </ul>

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- Bonus Reward Points earn will be applicable only on transactions which are completed without redemption of Reward Points i.e., Cash + Points transactions are not eligible for Bonus Reward Points.
- Bonus Reward Points will be credited by the 5th of the next calendar month post completion of travel/check-in (in case of hotels) on the respective card account provided the account is active.
- Bonus Reward Points will be applicable only on full swipe transactions on your FIRST Business Credit Card.
- Reward Points can be utilised to pay up to 70% of the total booking value (incl. tax); rest is to be paid via FIRST Business Credit Card from which the Reward Points are being utilised in the transaction.
- There would be a capping on the Reward Points that can be redeemed in a calendar month and calendar year as shown below:

Credit Card	Monthly Capping on Redeemable Reward Points	Annual Capping on Redeemable Reward Points
FIRST Business	1,00,000	2,00,000

- In case of booking cancellations, refunds for both Reward Points & Cash will be processed and credited to source account within 5-7 business days from the date of cancellation.
- In the case of a refund on a booking which was done using reward points and credit card, the refund is first issued in the form of reward points (up to the amount used in the transaction), and any remaining refundable amount is then credited back to the original payment source (i.e., the credit card). For example, if a ₹10,000 booking was paid using 28,000 points (worth ₹7,000) and ₹3,000 via card, and the refund is ₹5,000, 20,000 reward points will be credited back. If the refund was ₹8,000, the customer would receive 28,000 points and ₹1,000 back to the card.

8. The travel platform is designed to showcase exclusive travel offers from merchants and partners available to IDFC FIRST Bank Customers. IDFC FIRST Bank facilitates the payments, and IDFC FIRST Bank is not involved in selling/rendering any of these products and services.
9. All standard Credit Card Terms and Conditions and the Travel Specific Terms & Conditions (as amended from time to time) mentioned on the platform would apply.

**\*MCC Inclusion Table**

Category	MCC	Description
Advertising	7311	Advertising Services
Business Utility	5818	Digital Goods – Large Digital Goods Merchant
Business Utility	5817	Digital Goods – Applications (Excludes Games)
Business Utility	5815	Digital Goods Media – Books, Movies, Digital artwork/images, Music
Business Utility	8931	Accounting, Auditing, and Bookkeeping Services
Business Utility	7629	Electrical and Small Appliance Repair Shops
Business Utility	7622	Electronics Repair Shops
Business Utility	7399	Business Services Not Elsewhere Classified
Business Utility	7379	Computer Maintenance, Repair, and Services
Business Utility	7372	Computer Programming, Data Processing, and Integrated Systems Design Services
Business Utility	5994	News Dealers and Newsstands
Business Utility	5968	Direct Marketing – Continuity/ Subscription Merchant
Business Utility	5943	Stationery Stores, Office and School Supply Stores
Business Utility	5942	Book Stores
Business Utility	5734	Computer Software Stores
Business Utility	5732	Electronics Stores
Business Utility	5192	Books, Periodicals and Newspapers
Business Utility	5111	Stationery, Office Supplies, Printing and Writing Paper
Business Utility	5045	Computers, Computer Peripheral Equipment, Software
Dining	5814	Quick Payment Service Fast-Food Restaurants
Dining	5813	Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
Dining	5812	Eating Places and Restaurants
Dining	5811	Caterers
Dining	5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
Dining	5462	Bakeries
Rental	6513	Rental
Travel	3501- 3838	Hotels and Motels
Travel	3351 - 3499	Auto Rentals
Travel	3000 - 3299	Airlines

Category	MCC	Description
Travel	7512	Automobile Rental Agencies Not Elsewhere Classified
Travel	7011	Lodging Hotels, Motels, Resorts
Travel	4789	Transportation Services Not Elsewhere Classified
Travel	4784	Bridge and Road Fees, Tolls
Travel	4761	Telemarketing of Travel Related Services
Travel	4723	Package Tour Operators
Travel	4722	Travel Agencies and Tour Operators
Travel	4582	Airports, Airport Terminals, Flying Fields
Travel	4511	Air Carriers, Airlines
Travel	4468	Marinas, Marine Service/Supplies
Travel	4457	Boat Leases and Boat Rentals
Travel	4411	Cruise Lines/Steamships
Travel	4214	Motor Freight Carriers, Trucking
Travel	4131	Bus Lines, Charters, Tour Buses
Travel	4121	Limousines and Taxicabs
Travel	4112	Passenger Railways
Travel	4111	Transportation Commuter Passenger
Travel	4011	Railroads
Utility	4900	Utilities Electric, Gas, Sanitary, Water
Utility	4899	Cable, Satellite and Other Pay Television/Radio/Streaming Services