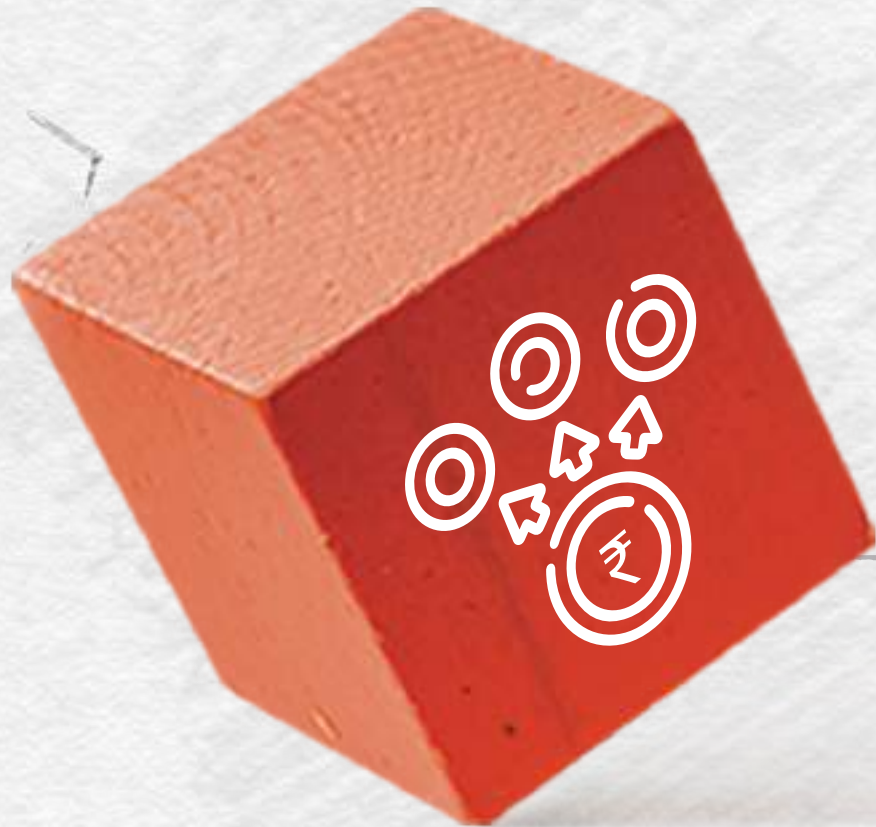


# Propel your business to new heights





# Unparalleled convenience

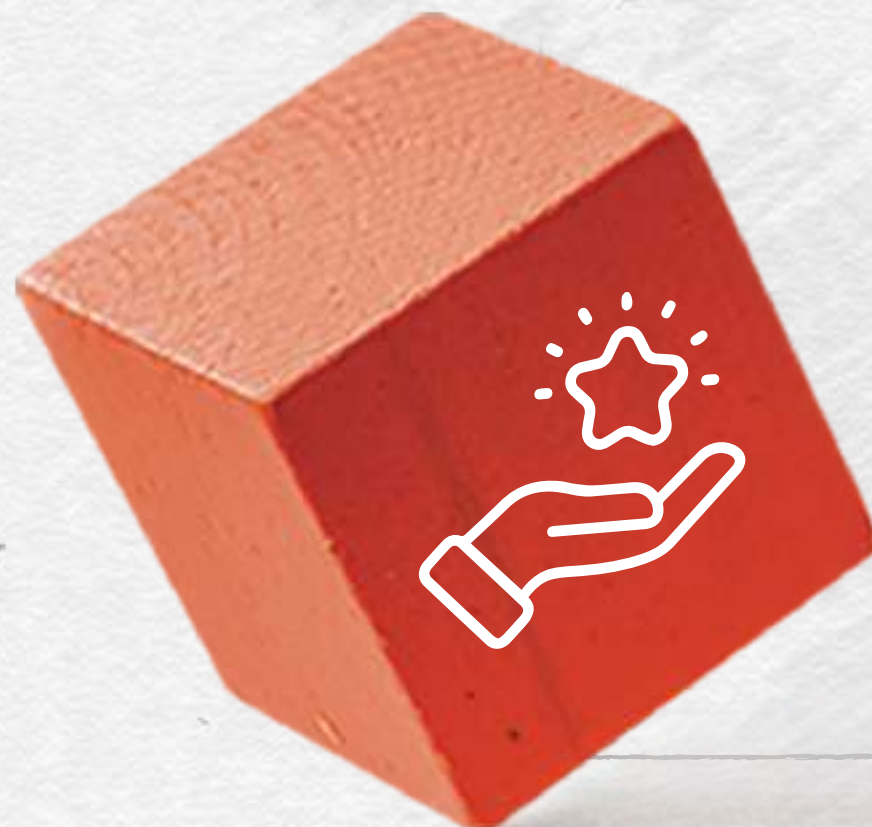


## Segregate personal & professional business expenses easily

- Issue cards to employees for official expenses
- Joint / individual liability of firm & cardholders

## Interest free credit & Stress free EMIs

- Get access to interest free credit for 45 days
- Convert outstanding balance to EMI as low as 1.5% per month



## Rewarding your business expenses

- Discount and offers on business productivity apps, utilities, ad spends, rent, etc
- Reward Points that never expire
- Reward Points that are as good as cash, redeemable on all transactions



# Ease of conducting business



## Facilitate business management

- Get a monthly consolidated statement for all your cards
- Make secure digital payments
- Single view of all expenses via dashboard

## Travel comfortably

- Get 2 complimentary domestic and / or international airport lounge visits per year\*
  - Low Forex mark-up at just 1.99% + GST
- Personal and Travel Insurance cover of up to ₹10 lakhs







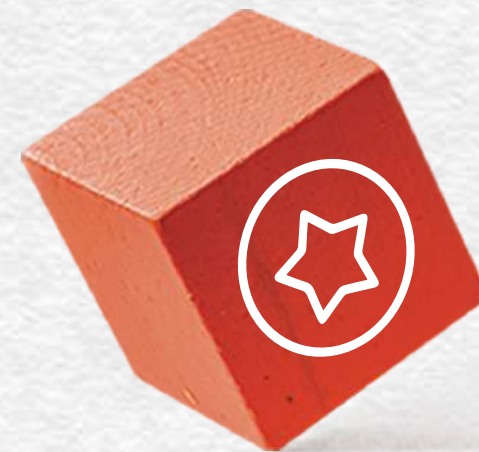
# Tailor your card to be the **PERFECT FIT** for your business needs!

Choose between two variants of the FIRST Business Credit Card:



## Variant 1

If your business needs more working capital and you need flexibility and cash flow management this card is for you



## Variant 2

If your business incurs higher expenses this card is for you





## Variant 1 - Low Interest Rate

Low interest rates to help you save on business expenses

Year 1 (Introductory Offer):

1.5% p.m. (without FD)

1.25% p.m. (with FD)

Year 2 onwards: 2% p.m. (lower than industry average)

5X Reward Points on foreign currency transactions

2X Reward Points on Business Utility & Digital Advertising

1X Reward Points on Rentals, Restaurants & Utility

## Variant 2 - High Reward Points

Higher rate of Reward Points on your business expenses

10X Reward Points on your business spends

4X Reward Points on Business Utility & Digital Advertising

2X Reward Points on rentals, restaurants & utility

Interest Rate:

3% p.m. which is at par with the industry average

Fees applicable for both variants:

**Joining fees - ₹999 (Introductory benefits of ₹499 - Limited period offer)**

1X= 1 Reward point per ₹100 spent | 1 Reward Point = ₹0.25



## More Rewards. Bigger Savings.

**MAD as % of TAD: 10%**

**Cash withdrawal limit: 10%**

**Bonus 5000 RP:**

on ₹10 Lakhs Spends in a year

**Bonus 10000 RP:**

on ₹20 Lakhs Cumulative Spends in a year

**Fuel Surcharge waiver** upto ₹500 statement cycle

**Free RSA** worth ₹1499

**Cover of ₹50,000** each on Lost card liability,  
Credit Shield and Purchase Protection

**Travel Insurance**

Loss of Checked-In Baggage - USD 500

Delay of Checked-In Baggage -USD 100

Loss of Passport and other documents - USD 300

Delay in Flight- USD 300

**Air Accident Cover** of ₹1 Crore

[Click here](#) to fill the nominee details



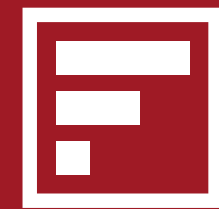


MCC categories eligible for reward points	MCC	Description
Advertising	7311	Advertising Services
Business Utility	5818	Digital Goods – Large Digital Goods Merchant
Business Utility	5817	Digital Goods – Applications (Excludes Games)
Business Utility	5815	Digital Goods Media – Books, Movies, Digital artwork/images, 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
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



MCC categories eligible for reward points	MCC	Description
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
Foreign Currency Transaction		Transactions in Foreign Currency





**IDFC FIRST  
Bank**

**ALWAYS YOU FIRST**