



ALWAYS YOU FIRST



Empower your
team and simplify
expense management

Navigating the Demands Within

Empowering Decision Makers &
Overcoming Challenges for Success

- Enforcement of policies to manage limits, block merchant categories for employees
- Application of new card involves lot of paperwork

- No rewards/ cashback earned on cash payments or bank transfer



- Reconciliation, spends management becomes a manual task
- Hassle in paying each vendor and maintaining record

- Delays in making payments
- Unable to obtain discount on early payment

Elevate your business with advanced features



Tailored Control and Efficiency:

- Use the card as a working capital tool with interest free period up to 45 days
- Flexible usage configuration- Charge and revolve- Pay minimum amount due and revolve when needed
- Data feed into ERP- For easy settlement and employee claim process



Path to Perks:

FIRST Corporate Credit Card

- 10X Reward Points on international spends (including DCC)
- 2X Reward Points on Domestic spends
- 1 Reward Point per ₹125 spends

FIRST Purchase Credit Card

- 10X Reward Points on international spends (including DCC)
- 3X Reward points on Domestic spends
- 1 reward point per ₹200 spends



Beyond Transactions:

- 2 Lounge access per quarter (domestic and/or international) for Corporate Credit Card
- Free Road Side Assistance worth ₹1499 with each card
- Personal accident and travel insurance



Dedicated Support Hub:

- Dedicated service desk for customer support and query resolution
- Fidelity insurance for the corporate



Essential Features of Corporate Card (T&E)

Joining & Annual Fee
₹0

APR
36%

MAD as % of TAD
10%

Cross-currency Mark-up
3.5% + GST

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

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

Air Accident Cover* of ₹1 Crore

Personal Accident Cover* of 10 Lakhs on doing atleast one transaction in the previous month*



Reward Rate[#]

Choice of cashback/rebate or rewards at corporate level

- Cashback - Earn higher rebates of up to 150bps on your spends
- Reward Points - 10 Reward Points/ ₹125 on International spends
- 2 Reward points/₹125 on Domestic spends

Lounge Access

2 Lounge Access / quarter, domestic and/or international

Fuel Surcharge Waiver

1% on transaction amount (upto ₹500 per statement)

Cash withdrawal limit

10% of Total Credit limit

Card Management Portal

View, manage and issue T&E cards to the employees

#MCC's not eligible for rewards: **1.** Utilities - 4900, **2.** Government - 9211, 9222, 9311, 9399, 9405 **3.** Schools - 8211, 8220, 8241, 8244, 8249, 8299 **4.** Post Office - 9402 **5.** Insurance - 5960, 6300 **6.** Fuel - 5541, 5542 **7.** Agricultural Services - 0763, 0780, 5261 **8.** Property Management - 7349, 6513 **9.** Transportation - 4112, 4111, 4784 **10.** Contractor - 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799 **11.** Supermarket - 5411 **12.** Government Healthcare Fee Program - 8062, 8011.

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

Essential Features of Purchase Card

Joining & Annual Fee
₹0

APR
36%

Cross-currency Mark-up
3.5% +GST

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

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

Air Accident Cover* of ₹1 Crore

Personal Accident Cover* of 10 Lakhs on doing
atleast one transaction in the previous month*



Reward Rate[#]

Choice of cashback/rebate or rewards at corporate level

- Cashback - Earn higher rebates of up to 150bps on your spends
- Rewards - 10 Reward Points/₹200 on International spends
- 3 Reward points/₹200 on Domestic spends

Fuel Surcharge Waiver

1% on transaction amount
(upto ₹500 per statement)

Card Management Portal

View, manage and issue cards to the departments

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IDFC FIRST
Bank

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