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 Longue 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*



*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.

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)

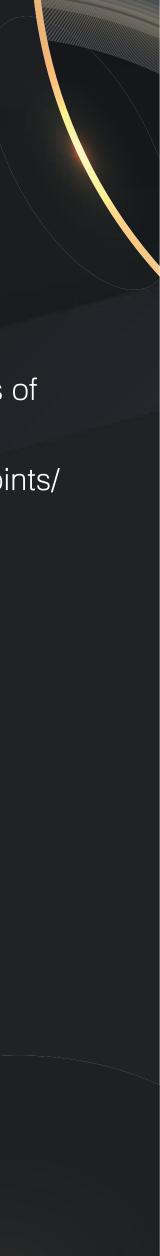
Cash withdrawal limit

10% of Total Credit limit

Card Management Portal

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

*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*

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> > *Click here to fill the nomination details



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











IDFC FIRST Bank

ALWAYS YOU FIRST

