








ALWAYS YOU FIRST

Important update regarding your **Business Max Credit Card**

Dear Cardmember,

As a valued **Business Max Credit Card** customer, you enjoy a world of privileges to scale your business – earning rewards and unmatched global benefits.

Your **Business Max Credit Card** continues to remain a SUPER-powerful credit card, offering exceptional value with the following benefits:

-  Zero Joining Fee & Zero Annual Fee
-  Low Interest Rate of 12% p.a.
-  Low 1.5% Forex Markup. (compared to industry-standard of 3–3.5%)
-  UPI ready card.
-  Complimentary Roadside Assistance worth ₹1,399.

and many more.

Update – Effective 18th June 2026

At IDFC FIRST Bank, we remain committed to making rewards simple, transparent, and truly valuable. We are evolving our rewards program to be more seamless and rewarding for you.

Reward points will be valid for 24 months, giving you ample time to redeem them at your convenience i.e. Reward Points earned from July 2026 statement cycle will be valid for 24 months from the date they are credited

Your existing Reward Points balance (as of the July 2026 statement cycle) will also remain valid & redeemable for 24 months -until July 2028.

We will continue to remind you about your Reward Points validity, so you never miss out on redeeming them for your favourite purchases.

Your rewards remain highly flexible - you can redeem them against any online purchase, without being restricted to a catalogue.

Rewards will be earned for spends up to your credit limit per billing cycle. Additional spends beyond this will not be eligible for reward points

You continue to earn bonus Reward Points on all travel bookings made via the IDFC FIRST Bank Mobile App- 20% Bonus Reward Points on hotel bookings and 10% Bonus Reward Points on flights, over and above your applicable base rewards.

Your Business Max Credit Card will continue to remain LIFETIME FREE.

There are no changes to this benefit.

For further details, please refer to the updated MITC and Schedule of Charges.

[Know More](#)

Thank you for your continued trust in us.

Always **YOU FIRST**.

Team IDFC FIRST Bank

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