

BUSINESS  
MAX

IDFC FIRST  
Bank  
ALWAYS YOU FIRST

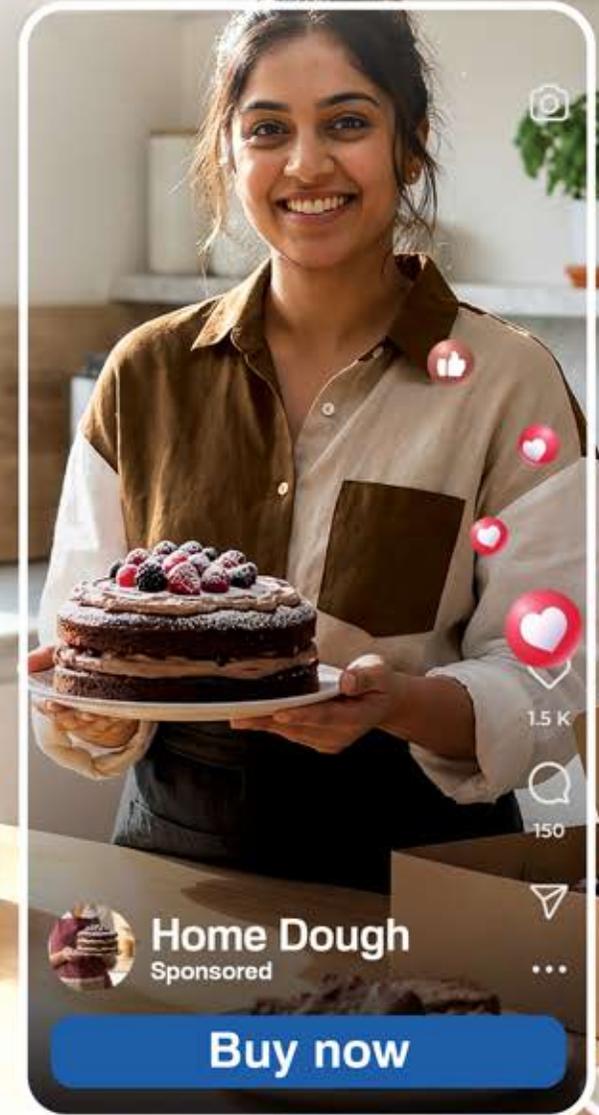
# GO MAX

with your business



## Business Max Credit Card

Run ads, build presence, and pay smarter





**Separate card for business:**

Keep business and personal spends separate, with no extra charge

**Why  
BUSINESS  
MAX  
CREDIT  
CARD?**



**For new age, digital-only businesses:**

No prior credit history? Get started with a minimum FD of ₹10,000



**Earn more on online spends:**

Pay your Tax & GST payments and earn up to 6X Reward Points



**UPI payments:**

Pay vendors and bills via UPI and earn up to 3X rewards, with a 45-day free credit

# Take the first step towards Business Max Credit Card

## Eligibility:

For individuals who are self-employed or run their own business

Minimum FD requirement of ₹10,000

## Here's how you can apply for the Credit Card:



## More Rewards. More Travel. More Advantage.



**6** Reward  
Points  
on domestic online purchases

**4** Reward  
Points  
on domestic offline purchases



Earn  
**33%** Reward Points  
on all Hotel bookings

and

**20%** Reward Points  
on all Flight bookings

Over and above your Credit Card Reward Program

Reward point value - ₹0.25 | Never-expiring reward points | Reward Points redeemable as good as cash



Low Forex Markup of  
**1.50%** on international  
spends



Up to  
**5** Add-On  
Cards with a Joining Fee &  
Annual Fee of ₹250 per card

## More benefits, every step of the way

Cash withdrawal limit up to

**100%** of credit limit



Roadside assistance up to ₹1,399

**four times a year**



Fuel fees applied above  
₹20,000 per month

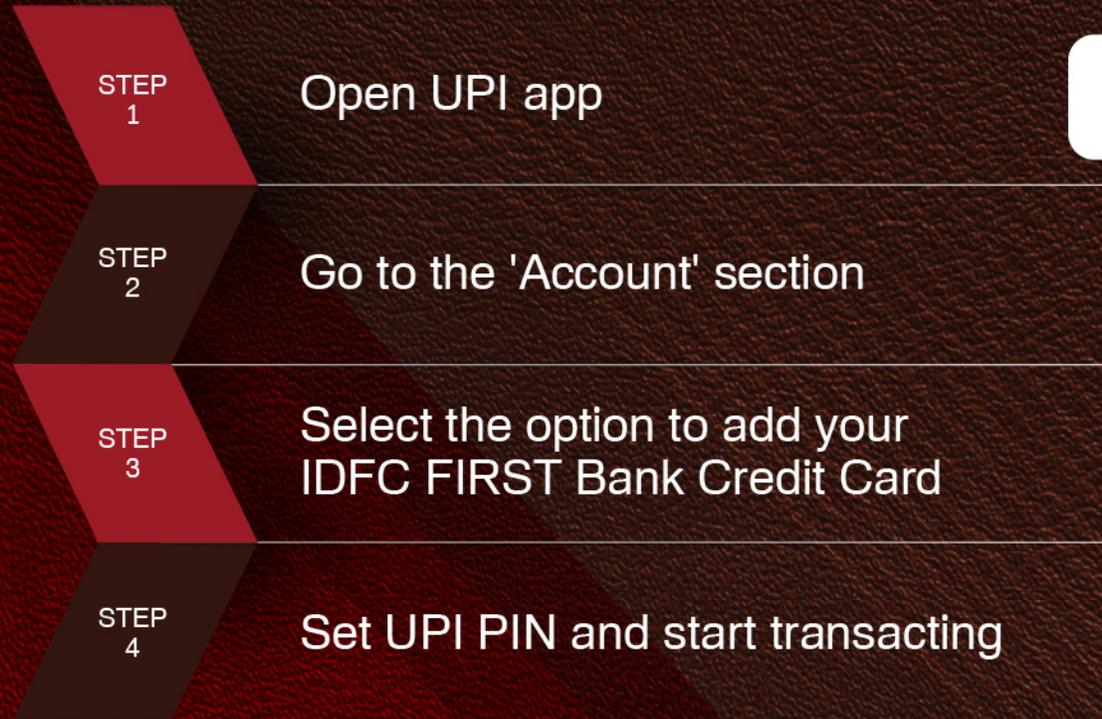
Fuel surcharge waived  
up to ₹200 per month

## No utility surcharge

up to ₹20,000 per month spends via the  
IDFC FIRST Bank app



# Enable UPI on your preferred UPI app in 4 easy steps





## UPI your way to smarter spending and rewards

### UPI Spends Rewards Structure:

Spends above ₹2,000:

**3X** Reward Points

on vendor & bill payments

Spends below ₹2,000:

**1X** Reward Points

on vendor & bill payments

Spends on Utility & Insurance:

**1X** Reward Points

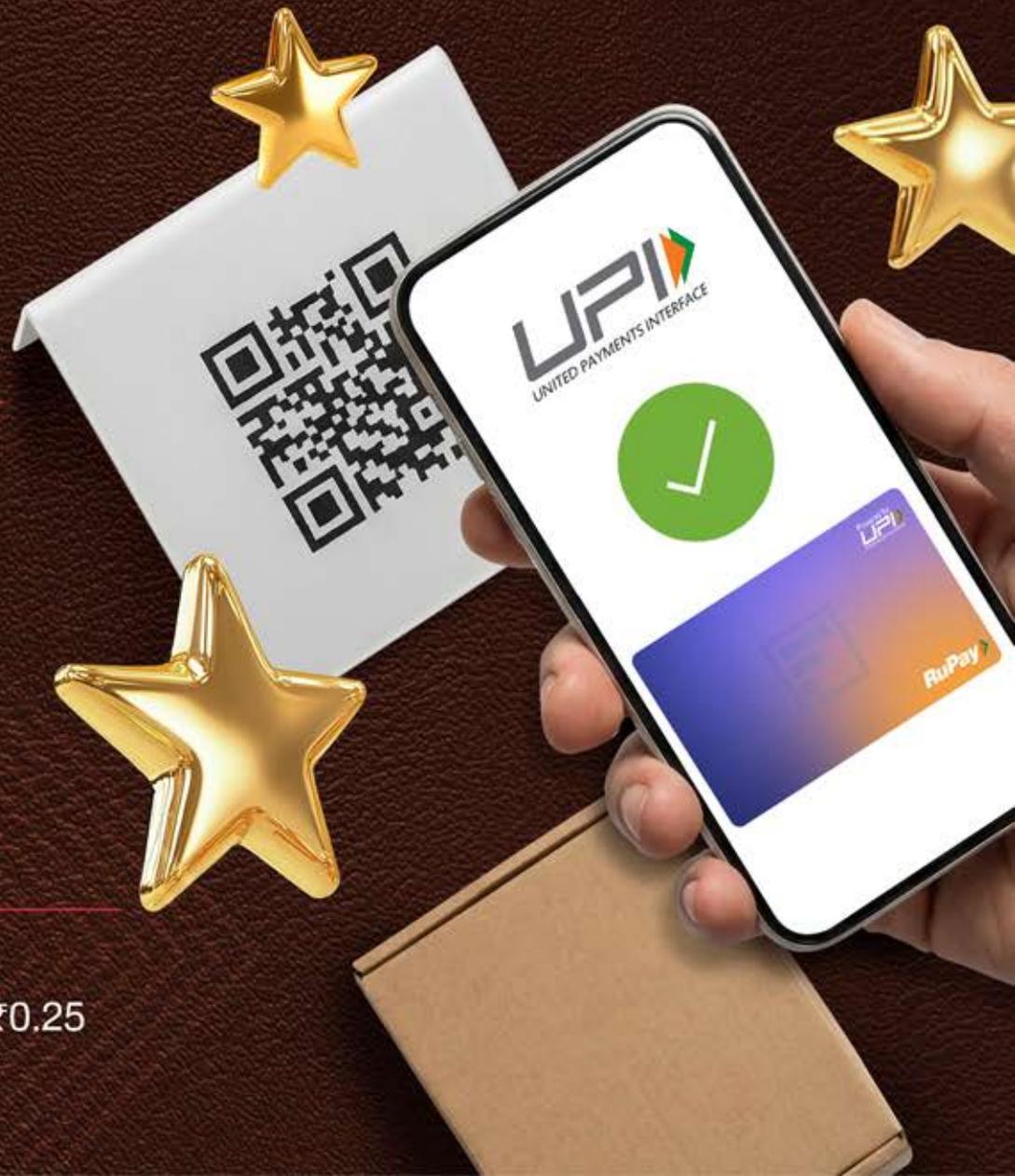
on any UPI spends of any amount

**Reward Base:**

1 Reward Point for ₹200 spends

**Reward Value:**

1 Reward Point = ₹0.25



## Important Links



Know more about  
your **card privileges**

[Click here](#)



**MITC**  
(Most important terms  
and conditions)

[Click here](#)



**CMA**  
(Card member  
agreement)

[Click here](#)

BUSINESS  
MAX



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# GO MAX

with your *business*



## Business Max Credit Card

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