

BUSINESS
Multiplier

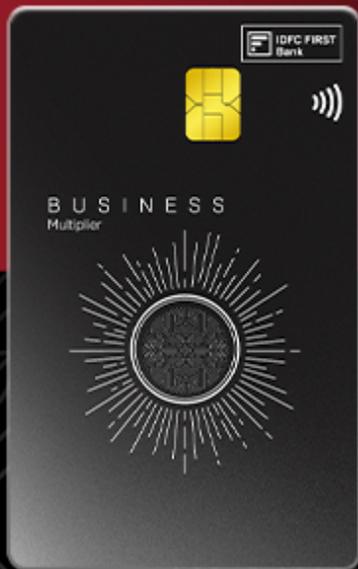


ALWAYS YOU FIRST

MULTIPLY EVERY MOVE WITH

Business Multiplier

A Metal Credit Card



FD-backed Credit Card



Why Business Multiplier Works for You



Separate your **daily business and personal expenses**



Built for **affluent & growth stage founders & entrepreneurs**, who can apply for this Credit Card with a **minimum FD of ₹50,000**

Benefits at a Glance



Up to **33% Bonus Rewards Points** on spends via IDFC FIRST Bank App



Complimentary **UPI-enabled FIRST Digital Credit Card** (worth ₹199 + GST) for UPI payments



Zero Forex Mark-up



Make vendor/bill payments through **UPI & earn up to 3X reward points** along with a free credit period of up to 45 days



Low interest rate of **12% p.a.**



Complimentary **Lounge Access***

*on minimum spends of ₹20,000 in the previous calendar month

Eligibility & Journey

- **Eligibility Criteria**
 - Sole proprietor or a **self-employed individual**
 - Minimum FD of **₹50,000**
- **Get Business Multiplier in 4 Steps**
 - Click on '**Apply Now**'
 - Enter your **basic details & PAN, Aadhaar, & GST number**
 - Create an **FD**
 - Complete **video KYC**



The Business Multiplier Advantage



10 Reward Points on purchases up to ₹1 Lakh, & 5 Reward Points then onwards, per statement cycle



Up to 5 add-on cards with Joining & Annual Fees of ₹250 + GST per card



Cash withdrawal limit of up to 100% of the credit limit



No utility surcharge up to ₹30,000 per month through IDFC FIRST Bank App



Low interest rate of 12% p.a.



Reward Points Base = ₹200
1 RP = ₹0.25

For Domestic Spends: 10 Rewards Points per ₹200 up to ₹1 Lakh per statement cycle. 5 Reward Points on spends above ₹1 Lakh per statement cycle. 1RP = ₹0.25. Rewards Points are earned per ₹150 on Flight and Hotel Bookings via IDFC FIRST Bank Mobile App. Reward program not applicable on fuel, insurance, EMI transactions & cash withdrawals, rental & property management transactions, and utility spends.

Privileges Built for Business Travel



33% Bonus Reward Points on hotel bookings & 20% Bonus Reward Points on flight bookings via IDFC FIRST Bank App



Zero forex markup on international spends



Roadside assistance of up to ₹1,399 four times a year



Fuel fees levied above ₹30,000 per month with a fuel surcharge waiver of up to ₹400 per month



Travel insurance worth ₹25,000 for 2 claims per year



Complimentary global lounge access*

*on minimum spends of ₹20,000 in the previous calendar month

COMPLIMENTARY UPI-ENABLED DIGITAL CREDIT CARD

Joining & Annual Fees: ₹0

Make your vendor/bill
payments through



3x Reward
Points
on UPI payments
above ₹2,000

1x Reward
Points
on UPI payments
below ₹2,000

1x Reward
Points
on UPI payments on
utility & insurance
spends (any amount)

Reward Points Base = ₹200 | 1 Reward Point = ₹0.25



Lifetime-Free FIRST Digital RuPay Credit Card

Linked to your existing IDFC FIRST Bank Credit Card



Instant Issuance

Ready for scan-and-pay across 60M+ merchants



Single statement for card and UPI spends



Add your card on your preferred UPI app like PhonePe,
GPay, BHIM, etc., to use the card for UPI transactions

FOLLOW THESE STEPS TO LINK YOUR FIRST DIGITAL CREDIT CARD

Step 1



Open your preferred
UPI app

Go to the 'Account'
section



Step 2

Step 3



Select the 'IDFC
FIRST Bank Credit
Card' option

Set your UPI PIN &
start transacting



Step 4

For easy linkage to popular apps

