







ALWAYS YOU FIRST

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

Dear Cardmember,

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

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

-  Low 1.99% Forex Markup. (compared to industry-standard of 3–3.5%)
-  FIRST Digital UPI card @199+GST for UPI spends.
-  Complimentary Airport Lounge Access.
-  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.

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 - 25% Bonus Reward Points on hotel bookings and 15% Bonus Reward Points on flights, over and above your applicable base rewards.

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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