



PIXEL X Times Credit Card FAQs

Q. What is the PIXEL X TIMES Credit Card?

Answer: The PIXEL X TIMES Credit Card is the “Made to entertain” credit card that serves as an ultimate gateway to entertainment and rewards. It also offers best-in-class end to end digital experience with dedicated mobile app via PayZapp – Seamless Digital onboarding, Instant digital issuance, to complete control over the card features and customization within a click.

Q. How many variants are available for the PIXEL X TIMES Credit Card?

Answer: PIXEL X TIMES Credit Card is available in two variants – Rush and Move

Q. What is the eligibility criteria for PIXEL X TIMES Credit Card?

Answer: For Salaried

- Age: Min 21 yrs & Max 60 Yrs
- Income: Gross Monthly Income > ₹8,000

For Self Employed

- Age: Min 21 yrs & Max 65 Yrs
- Income: ITR > ₹6.0 Lakhs per annum

Q. What is the joining / renewal fee for the PIXEL X TIMES Credit Card?

Answer: The PIXEL X TIMES Credit Card is available in two Variants:

- Rush: The joining / renewal fee for this Variant is Rs 1,000+ GST
- Move: The joining / renewal fee for this Variant is Rs 500+ GST

Q. How can a customer apply for the PIXEL X TIMES Credit Card?

Answer: Customers can apply for the PIXEL X TIMES Credit Card via the PayZapp app.

Q. What are the brand packs available for customer's selection for accelerated Rewards?

Answer: The following brand packs are available to customers to choose:

- Food & Grocery – Swiggy & Zepto
- Travel – Cleartrip & Uber
- Lifestyle – Decathlon & Urban Company
- E-Commerce – Amazon & Flipkart

Q. What are the features of the Rush Variant?

Answer: The features of the Rush Variant are as follows:

- 10X Reward Points on spends on the selected brand packs
- Access to exclusive events
 - Online event (once in a quarter)
 - Offline event (once in a quarter)
 - Rush event (once in a quarter)
- Movie benefits:
 - 25% off (upto Rs 350) on movie tickets on BookMyShow twice a month
 - 25% off (upto Rs 100) on movie tickets via Cinapolis per month
- Welcome benefits
 - Subscription of Sony LIV for 6 months
 - Spotify Premium Standard subscription for 4 months
 - PUMA discount of 12.5% per quarter



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- 5X Reward Points on SmartBuy spends

Q. Are all the Rush Variant events priced?

Answer: The online event is free of cost for all the customers, while the Rush event and the Offline event are chargeable.

*The mentioned offline events are only available at Mumbai, Delhi, Bangalore and Hyderabad.

Q. What are the Movie benefits of the Rush Variant?

Answer: The Entertainment benefits for the Rush Variant are as follows :

- 25% off (upto Rs 350) on movie tickets on BookMyShow
- 25% off (upto Rs 100) on movie tickets via Cinapolis

Q. What are the features of the Move Variant?

Answer: The features of the Move Variant are as follows:

- 5X Reward Points on spends on their chosen merchants
- Access to exclusive events
 - Online event (once in a quarter)
 - Offline event (once in a quarter)
- Movie benefits
 - 25% off (upto Rs 350) on movie tickets on BookMyShow twice a month
 - 25% off (upto Rs 100) on movie tickets via Cinapolis per month
- Welcome benefits
 - Subscription of Sony LIV for 3 months
 - Spotify Premium Standard subscription for 4 months
 - PUMA discount of 12.5% (available once per quarter)

Q. Are all the Move Variant events priced?

Answer: The online event is free of cost for all the customers, while the Offline event are available is chargeable.

*The mentioned offline events are only available at Mumbai, Delhi, Bangalore and Hyderabad.

Q. What are the Movie benefits of the Move Variant?

Answer: Customers would get 25% off on two movie tickets (upto Rs 350 per ticket) via BookMyShow, and 25% off on online movie ticket booking (upto Rs 100) via Cinapolis (applicable once a month).

Q. When can customers redeem their reward points?

Answer: Customers can redeem the Reward Points against PayZapp wallet once they've earned 2000 Reward Points.

Please note that **1 Reward Point = Rs 0.25**

Q. Is the PIXEL X TIMES Credit Card UPI enabled?

Answer: Yes, the facility of UPI is available on the PIXEL X TIMES RuPay Credit Card.

Q. Do customers earn Reward Points on their UPI Transaction?

Answer: Customers can earn 2 Reward Points on every Rs two hundred spent on UPI transactions. The UPI transactions are capped at 2000 Reward Points.



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Q. Where do I check for my PIXEL X TIMES Reward Points?

Answer: PIXEL X TIMES Reward Points will be posted instantly in the customer's Rewards balance upon successful settlement of the transaction. You can also view your selected brand packs in this section. To access the Rewards Tab of your PIXEL X TIMES Credit Card, follow the below steps:

- Open PayZapp, click on "View PIXEL X TIMES"
- The Rewards tab is present under the digital card fascia on the PIXEL X TIMES Home screen, next to the Statements tab

Q. How can I set up the PIN and Card Controls for my PIXEL X TIMES Credit Card?

Answer: To set up PIN and Card Controls, follow the below steps :

- Open the PIXEL X TIMES Homepage
- Click on the "Settings" tab present below the card fascia.
 - To set your Card PIN, choose the Set/ Reset Card PIN option, enter the OTP and enter your PIN
 - To set your Card Controls, click on the "Card Controls" option present on the Settings tab. From here, you can set your International and domestic card controls for your card

Q. What do I do if I face any issues with my PIXEL X TIMES Credit Card ?

Answer: The customer can raise a service request ticket via PayZapp help center with the below steps:

- Click on the '?' from PIXEL X TIMES Credit Card Home Page
- Select the Category
- From the list of queries, select the relevant query, if they are not helpful, then click on 'My query is not listed' and raise a ticket.

Q. What is the Reward Point capping for the SmartBuy Spends?

Answer: The SmartBuy Spends have been capped at 2000 Reward Points per month.

Q. How will the Reward Point Calculation be done for the PIXEL X TIMES Credit Card?

Answer: The customers will be awarded 2 Reward Points per ₹200 spent.

Q. Is PIXEL X TIMES only a digital card?

Answer: Pixel is a born digital credit card, with instant issuance of digital card ready for transactions for both online using swipe to pay, and offline using Tap & Pay. While we will also dispatch your physical card to add to your convenience.

Q. What is the Credit free period offered on PIXEL X TIMES credit card?

Answer: PIXEL X TIMES Credit Card offers up to 50 days credit free period post which 3.6% per month or 43.2% annually interest will be charged.

Q. How to download the statement for Pixel credit card?

Answer: Customers can view the statement by clicking the "Statements" icon shown on the Pixel credit card homepage. Customers can view past statements and download it as well

Q. How to make repayments for the PIXEL X TIMES credit card?

Answer: You can make repayment for the Pixel credit card through the Pixel card homepage within the PayZapp app using UPI, Netbanking or Debit Card.



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Q. What is Pay in Parts?

Answer: Enjoy hassle-free, one-click instant conversion of the PIXEL X Times credit card transactions to low cost flexible EMIs from your PayZapp. With Pixel Pay in parts you can enjoy:

- EMI Dashboard: Manage all your live EMIs within the EMI dashboard from PayZapp.
- Flexibility: Choose low-cost and flexible tenures that suit best for your choice of repayment. You can choose between select transactions or outstanding balances*.
- 100% Digital: No documentation, email, or calling required. Simply convert to EMI and manage EMI repayments fully from your PayZapp

Q. How do I link my PIXEL RuPay Credit card for UPI scan to Pay in PayZapp?

Answer: Your PIXEL RuPay Credit card is auto linked to your PayZapp account.

Q. How do I link my PIXEL RuPay Credit card for UPI scan to Pay in PhonePe and Gpay?

Answer: To link your card on PhonePe, please follow the given steps:

- Open the PhonePe app
- On your profile, under "Profile and Payments" click on "Debit & Credit Cards".
- On the "Add New Card" page, click on "Link your RuPay Credit Card to UPI".
- Select your bank, and verify your device and phone number with OTP. Your card has now been added to your PhonePe account.

To link your card on Gpay, please follow the given steps:

- Open the Gpay app.
- Under Payment methods, select "Add RuPay Credit Card on UPI". Select your bank and continue.
- "Add HDFC Bank RuPay Credit Card" dialog box will appear. Click on continue.
- Your PIXEL RuPay Credit card will automatically get added to your Gpay account as one of the payment methods.

Q. Why am I unable to make any transactions after activating my PIXEL RuPay Card?

Answer: Please check if the online transactions are enabled for PIXEL X TIMES Cards. You can check the same by following the listed steps:

- Go to "Settings" on PIXEL homepage
- Under settings, choose "PIXEL Play RuPay Card"
- Tap on "Card Controls" and enable the online transactions for your card on the next screen

Q. Can I link my PIXEL RuPay Credit Card to other Third-Party Application Providers (TPAPs) like Gpay, PhonePe, Paytm etc?

Answer: Yes, you can link your PIXEL X TIMES RuPay Credit Card in other TPAPs by adding your PIXEL RuPay card in the credit card section of these apps by entering the required details.

Q. What are the prerequisites for linking HDFC Bank PIXEL RuPay Credit Card on UPI Payment app?

Answer: HDFC Bank PIXEL X TIMES RuPay Credit Card PIN needs to be setup before linking Credit Card on UPI apps. You can set your UPI PIN through PayZapp. To link, follow the given steps:

Open PayZapp > View PIXEL home > Settings > PIXEL RuPay Credit Card > Set RuPay UPI PIN



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Q. Will I have to set UPI PIN or can I authenticate Credit Card transactions using Card pin?

Answer: You will have to setup UPI PIN to authenticate UPI transactions on PIXEL RuPay Card.

Q. Can I change my UPI PIN?

Answer: Yes, you can change your UPI PIN through the PayZapp application.

Open PayZapp > View PIXEL home > Settings > PIXEL RuPay Credit Card > Reset RuPay UPI PIN

Q. How can I make payment to an e-commerce merchant using PIXEL X TIMES RuPay Credit Card on UPI?

Answer: Payment can be made for e-commerce merchant either through an Intent request or collect request from the merchant. Select UPI app as payment mode at merchant website /app, login into UPI app, select HDFC Bank PIXEL RuPay Credit Card from the drop-down menu, confirm the payment using UPI Pin. Payment confirmation will be displayed, once the payment is done, you will be routed back to the merchant page.

Q. Can I make payment to any person or other Credit Card using the PIXEL X TIMES RuPay Credit Card on UPI?

Answer: No, only payment to merchant (P2M) will be allowed from the PIXEL RuPay Credit Card.

Q. What are the number of transactions allowed from linked Credit Card on UPI?

Answer: There is no limit for the number of transactions carried out from linked Credit Card on UPI.

Q. What are the restricted merchant categories on which customer won't be able to make payment using PIXEL X Times RuPay Credit Card on UPI?

Answer: Categories – P2P, P2PM, digital account opening, lending platform, cash withdrawal at merchant, cash withdrawal at ATM, ERUPI, IPO, Foreign Inward Remittances, Mutual Funds and any other categories as restricted by HDFC Bank from time to time.

Q. Is there any restriction on the transactions that can be carried out from linked Credit card on UPI?

Answer: Amount limit per card per day can be upto UPI limit (i.e, 1 lakh per day and 2 lakh for some special MCC codes i.e 5960, 6300 & 6529 (Excludes the restricted categories), however, it will be subject to the available credit limit on your credit card.

To note - Amount limit per day per card is Rs.5,000 for first 24 hrs of linking the card in UPI app.

UPI transactions shall be subject to restrictions like maximum transaction amount or maximum daily limits or periodic limits that may be imposed by the TPAP or the Issuing entity or by the NPCI, from time to time and cardholders shall at all times be bound by such limits and restrictions.

Q. Do I need to enable card controls on PIXEL X Times RuPay Credit card to use for online or contactless transactions?

Answer: Yes, Customer needs to enable PIXEL X Times RuPay card controls (Ecommerce, contactless etc) separately to use Credit card for regular purchases

Q. Does the PIXEL X TIMES Credit Card have a fuel surcharge?

Answer: The PIXEL X TIMES Credit Cardholders will get 1% fuel surcharge.



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