HDFC Bank Credit Line on UPI FAQs	
FAQ Article	**Answers**
What is the credit limit that I can avail?	Credit limit is determined based on the bank's internal policies and can vary from individual to individual. Minimum limit is INR 10,000 and Maximum limit is INR 2,00,000.
Why am I unable to proceed further with the application after tapping "Apply Now"?	The facility of HDFC Bank Credit Line on UPI is on invite basis only. You would receive an invite once you are eligible for this facility.
Why am I unable to submit my application?	We understand you cannot submit the application. This might be because of network issues. We request you to check the following and try again: 1. Check your internet strength: Make sure you have a strong and stable internet connection. This applies to both Wi-Fi and mobile data. 2. Disconnect from VPN: If you are using a Virtual Private Network (VPN), temporarily turn it off and try again.
I am unable to set UPI PIN for Credit line on UPI during the application process.	We understand that you are unable to set the UPI PIN. This might be because of network issues. We request you to check the following and try again: 1. Check your internet strength: Make sure you have a strong and stable internet connection. This applies to both Wi-Fi and mobile data. 2. Disconnect from VPN: If you are using a Virtual Private Network (VPN), temporarily turn it off and try again. 3. Verify your internet connection: If using Wi-Fi, confirm it is working properly on other devices. If using mobile data, check if you have a data signal and have not reached your data limit.
My query about HDFC Bank Credit Line on UPI is not listed here	Please "Raise a ticket" and type in your query if you are unable to find it in the Help Section
How can I verify my HDFC Bank Credit Line on UPI application using Debit Card/Credit Card?	You can verify your identity using any HDFC Bank Debit or Credit Card linked to your registered mobile number. To verify, enter last 4 digits + Card PIN + Expiry date of your HDFC Bank Debit Card/Credit Card.
Which card is last 4 digits, PIN, Expiry should be entered during verification?	Enter the details of the HDFC Bank Debit Card/Credit Card that is linked with the PayZapp registered mobile number.
I am unable to verify my identity using my HDFC Bank Net Banking credentials. I have forgotten my customer ID and password.	You may retrieve your HDFC Bank NetBanking credentials by using below steps: 1. Login to HDFC Bank Net Banking page 2. Click on "Forgot Customer ID " or " Forgot Password /IPIN" and follow the steps. Alternatively, you may use your HDFC Bank Debit Card/Credit Card (Last 4 digits + Card PIN + Expiry date) linked to your registered mobile number to verify your identity.
I was unable to complete my application for HDFC Bank Credit Line on UPI. Do I have to re-apply?	No, you do not have to re-apply. You can easily resume your application from where you left. To resume application, click on the Credit Line on UPI Banner on the homepage or Credit Line on UPI icon under the "Bank" tab on PayZapp homepage and your journey will restart from the last step that you completed previously.
Can I change my billing cycle?	You can change your billing cycle only once in 120 days.
How can I unblock my account so that I can perform UPI Transactions?	There are 2 scenarios for unblocking your HDFC Bank Credit Line on UPI account- 1. If you have blocked your account: Simply navigate to HDFC Bank Credit Line on UPI homepage on PayZapp and select the "Unblock" button to restore access. 2. If you did not block your account: If the account block was not initiated by you, please raise a ticket. Our customer support agents will then reach put to you to resolve the issue and unblock the account.

How can I edit repayment mandate details?	You can only change the payment method of the auto-pay mandate. Also, changing payment methods creates a new mandate that needs your UPI PIN approval. You can edit/modify the auto-pay mandate details by following the listed steps: 1. Go to HDFC Bank Credit Line on UPI homepage 2. Tap on "Manage" 3. Tap on "Auto-pay" 4. Select "Update Payment Method" from the bottom sheet 5. Changing the payment method will lead to a new mandate creation which would also require approving the mandate by entering the UPI PIN
How can I make changes to the existing mandate that I created from a merchant site?	Are mandates on merchant site applicable?
Can I revoke my repayment mandate from PayZapp?	No, you cannot revoke a repayment mandate from PayZapp. You can only change the mode of payment for auto-pay mandate, which would result in creation of new mandate and requires your UPI PIN approval.
How can I increase my HDFC Bank-Credit Line on UPI limit?	The limit for HDFC Bank Credit Line on UPI is decided based on your relationship with HDFC bank. This cannot be increased as of now.
I want to close my HDFC Bank Credit Line on UPI account.	1. Visit "Help Center" from Credit Line on UPI homepage 2. Raise a ticket for HDFC Bank Credit Line on UPI account closure. 3. Proceed with account closure 4. Provide the reason for account closure in the ticket description and raise the ticket. Please note, you will not be able to close your account if you have any pending dues, loans or EMIs, or disputes raised on transactions. Once your request is raised, our customer support will reach out to you.
How much time will it take for the account to get permanently closed?	Once the account closure request is accepted, the account will be closed within 7 working days.
Can I re-open this account later after closing it?	No, once your HDFC Bank Credit Line on UPI account is closed, you cannot reopen the same account.
How is the available credit limit calculated?	Available credit limit will be total credit limit allocated minus total amount due, unbilled purchases/charges, any outstanding loan balances
Are there any grace days to pay the due?	There is a grace period of 3 days to make the payment post the payment due date to avoid late fees and charges.
What is my payment due date?	The payment due date is dependent on the billing cycle that you selected while onboarding. If you have selected your billing date as 17th of the month then your payment due date will be 1st, 2nd, 3rd or 4th of the next month, depending on the number of days in the month If you have selected your billing date as 20th of the month then your payment due date will be 4th, 5th, 6th or 7th of the next month, depending on the number of days in the month

How can I view my statement/past statements?	You can view your statements by following the listed steps: 1. Go to HDFC Bank Credit Line on UPI homepage 2. Tap on Statements 3. You can select the desired month for which you would want to view the statement The statement will also be sent to your registered email address. The statement is password protected and instructions to view the statement will be part of the email.
I am unable to set PIN on a third-party application	You can set PIN for first time for your HDFC Bank Credit Line on UPI account through PayZapp only. However, you can change/re-set the PIN from other UPI Apps.
I dropped off before setting the HDFC Bank Credit Line on UPI PIN during the application journey	To resume application, click on the Credit Line on UPI Banner on the homepage or Credit Line on UPI icon under the "Bank" tab on PayZapp homepage and your journey will restart from the last step that you completed previously. Please note, you can set your PIN for HDFC Credit Line on UPI account from PayZapp only.
I am seeing the error PIN format not supported when trying to set PIN on third party application	You can set PIN for the first time for your HDFC Bank Credit Line on UPI account only on PayZapp.
I am unable to reset PIN on third party application	You can reset your HDFC Bank Credit Line on UPI PIN on a third-party application by following the below steps- 1. Navigate to Credit Line on UPI on the third-party app. 2. Select linked HDFC Bank Credit Line on UPI account. 3. Click on Reset/Forgot PIN. 4. Enter Debit Card details (last 6 digits, expiry date) of the account linked to HDFC Bank Credit Line on UPI. 5. Enter OTP. 6. Enter New PIN for HDFC Bank Credit Line on UPI account. 7. Click on "Submit".
I am unable to find an HDFC Bank Credit Line on UPI account on PayZapp after completing the application process.	You will be able to find the linked HDFC Bank Credit Line on UPI account on PayZapp by following the listed steps: 1. Go to PayZapp home page 2. Click on your "Name initials" icon on the top left-hand corner. 3. Select "UPI Accounts" 4. Look for HDFC Bank Credit Line account under "Payment Methods"
I have activated my HDFC Bank Credit Line on UPI account, why am I unable to make the transaction?	You are unable to do transaction using your HDFC Bank Credit Line on UPI account due to any of the below reasons: 1. There is a cooling period of 24 hrs placed from the moment of your first transaction done on your HDFC Bank Credit Line on UPI account. During the cooling period you are allowed to do transactions of up to Rs 5000/- only. For example, if you do your first HDFC Bank Credit Line on UPI transaction of Rs 3000/- on 01-01-2025 10:00 am, then you can do transactions of up to Rs 2000/- only till 02-01-2025 10:00 am due to restriction placed during cooling period. 2. HDFC Bank Credit Line on UPI transaction is not allowed for the merchant category.

I am unable to fetch the account on third party application	Probable reasons that your account is not getting fetched can be: 1. No HDFC Bank Credit Line on UPI account linked to the requested phone number 2. Internal server error, please try again after some time.
I do not see HDFC Bank Credit Line on UPI in the list of payment instruments	Ensure your application journey has been completed successfully on PayZapp. Post successful onboarding, HDFC Bank Credit Line on UPI will be visible as a payment method on PayZapp. To start using HDFC Bank Credit Line on UPI account on other UPI applications, please link the account to respective UPI app. Kindly follow below steps to link your HDFC Bank Credit Line on UPI on a third-party UPI App: Login to UPI App >> Go to Payment Methods >> Add Bank Account >> Add Credit Line Account >> Select HDFC Bank Credit Line Account >> Submit
I am unable to make a transaction on third party application	This might happen because of the reasons mentioned below: 1. Incorrect PIN: You may have entered the wrong Credit Line on UPI PIN. 2. Blocked account: Your HDFC Bank Credit Line on UPI account may have been blocked due to three incorrect PIN attempts. To unblock, please re-set your PIN on PayZapp or wait for 24 hrs. 3. Bank decline: There may be an issue at receiver's bank end due to which your transaction may have been declined. 4. You are trying to make a transaction to a disallowed merchant category
Amount is deducted, but the transaction has failed	Any amount debited will be reversed to your HDFC Bank Credit Line on UPI account within 3 days.
I am unable to send money from HDFC Bank Credit Line on UPI account to my friend/relative	One can make payments only to allowed merchants via HDFC Bank Credit Line on UPI.
I did not authorize this HDFC Bank Credit Line on UPI transaction	Please raise a ticket from the Help Center for us to investigate further.
I am unable to convert my transaction into EMI	A transaction is eligible to be converted to EMI only if it is >INR 10,000. Additionally, purchases on certain categories are not eligible for EMI.
I want to cancel this EMI	Please raise a ticket from the Help Center to cancel an EMI.
I want to know the charges for pre-closure of the EMI	Pre-closure charges for an EMI is 3% of the outstanding principal + applicable taxes.
I want to opt for EMI for a transaction	You can opt for converting a transaction to EMI while making the purchase from the merchant (online/offline). Please follow the listed steps to convert a transaction to EMI: 1. Scan an eligible merchant QR code 2. You will be shown "Convert to EMI" option 3. On selecting “Convert to EMI” - you will see EMI offers 4. You can select an Offer, enter your Credit Line on UPI PIN, and complete the transaction Please note that a transaction is eligible for an EMI only if it is greater than INR 10,000 and for an allowed merchant category.

What if I cancel a product after converting the transaction to EMI?	The amount would be reversed to your HDFC Bank Credit Line on UPI account. If the transaction were converted to EMI, the EMI account would be closed. If you cancel the order, then a pre-closure fee (3% of the outstanding principle) + applicable taxes would be charged on the closure of the loan account.
Why am I unable to convert a transaction to EMI from the Passbook page?	You can convert a transaction into EMI only at the time of purchase. You will not be able to convert a transaction into EMI after purchase.
What are the eligibility criteria for converting a transaction into EMI?	You can convert a transaction into EMI if, - The transaction amount is >= INR 10,000 - The transaction is not made to a merchant for Fuel, jewellery, gold, and some merchants that do not allow converting the transaction to EMI.
I am unable to set a repayment mandate for my HDFC Bank Credit Line on UPI Account.	Following can be the reasons: 1. Incorrect UPI PIN - Make sure you are using the correct UPI PIN for the linked bank account. Try setting the mandate with correct UPI PIN. 2. Session timeout - Please try again. Your session has timed out 3. Bank failure - Try again later or try linking another Bank account details to your HDFC Bank Credit Line on UPI account 4. Temporary technical issues - This seems like an intermittent issue, please try again later
I am unable to make a repayment using my credit card/another bank credit line on UPI	HDFC Bank Credit Line on UPI does not allow any other credit account (credit cards/credit line on UPI) to be used as a method for repayment.
When will the autopay be executed for my statement?	The autopay will be executed 15 days after the bill generation date that you have selected.
I did not receive a pre-debit notification for this billing cycle	Following can be the reasons: 1. You have already paid the bill due for this cycle 2. Technical failure: The autopay set would be executed as scheduled irrespective of not receiving a pre-debit notification.
My autopay was not executed	Following can be the reasons: 1. Technical Failure 2. Insufficient Funds in the mandate linked account For both the above reasons, you can try paying the bill manually by following the listed steps: 1. Go to HDFC Bank Credit Line on UPI homepage 2. Tap on "Pay Now" 3. Select the Debit Card/UPI through which you want to make the payment 4. Make the payment
My auto-debit transaction failed but the amount got debited. When will I get the refund?	For failed auto-debit transaction, the refund will get credited in your source account within 3 working days.
Why is my auto-debit transaction still pending?	The status of the transaction will be updated within 24 hrs. You will receive a notification when the transaction is complete.
I would like to adjust the excess credit against the upcoming purchases	When credit amounts arise due to merchant reversals/refunds/failed transactions leading to an excess credit balance on your HDFC Bank Credit Line on UPI account, you can have this amount adjusted against upcoming purchases or transfer it to your savings account. You can raise a ticket from the Help Center and type in your consent to keep the excess amount in your HDFC Bank Credit Line on UPI account and we will adjust it against your upcoming purchases. Sample Response: "Yes, keep it in my credit account".

I would like to transfer the excess credit to my savings account	When credit amounts arising due to merchant reversals/refund/failed transactions leading to an excess credit balance on your HDFC Bank Credit Line on UPI account, you can have this amount adjusted against upcoming purchases or transfer it to your savings account. To transfer the excess amount to your Savings account, please raise a ticket from the Help Center and share the Savings account details where you are a primary account holder (HDFC Bank Savings account preferred): - Bank Account Number (for which you are the primary account holder) - IFSC Code -Account Holder Name Additionally, upload an image of your bank statement for the last month or of a cancelled cheque as proof of document. Note: If we do not receive any approval within 7 days, we will proceed with transferring the excess credit balance to your HDFC Bank account linked with HDFC Bank Credit Line on UPI account. In case the account linked with your HDFC Bank Credit Line on UPI account is not an HDFC Bank savings account, we shall adjust the excess amount against your future spends on HDFC Bank Credit Line on UPI. You can view the eligible refund amount as part of the "Available Balance" screen.
Why am I being charged extra INR 149/ / INR 199?	The bank levies a certain charge (processing fee) on EMI / non-EMI transactions made via HDFC Credit Line on UPI. For Non-EMI spends: Up to INR 2K: Nil Above INR 2K and up to INR 10K: INR 149 (Plus applicable taxes) Above INR 10K up to INR 20K: INR 199 (Plus applicable taxes) Above INR 20K: INR 249 (Plus applicable taxes) For EMI conversion: INR 199 (Plus applicable taxes) per conversion.
A refund transaction is not being considered while computing the processing fee	A refund issued after the bill generation date will not be considered while computing the processing fee of the current cycle, however, will be considered while computing the processing fees for the subsequent cycle.
A repayment was made, but is not considered while computing the processing fee	The repayments are not considered while computing the processing fee, however, they would be considered when calculating the due amount for the current cycle.
What is HDFC Bank Credit Line on UPI?	HDFC Bank Credit Line on UPI is a Credit line on UPI account. It is a pre-sanctioned credit limit linked directly to your UPI ID. You will be able to use the credit limit for non-EMI and EMI purchase for UPI merchant transactions. It is a handy way to cover expenses when you do not have enough cash in your account. Currently, HDFC Bank Credit Line on UPI is on invite basis only.

What are the benefits of applying for HDFC Bank Credit Line on UPI?	Here are the key benefits of using HDFC Bank Credit Line on UPI: - Instant Access to Funds: You can make payments even if you do not have enough money in your bank account now. It's like having a financial cushion for emergencies or unexpected expenses. - Convenience: It can be linked to a UPI app, so you can use it seamlessly without needing to switch to a credit card or another payment method. - Flexible Repayment: Choose billing cycle for repayments as per your comfort. - No Need for Physical Cards: Since it's all digital, you don't need to carry around plastic cards or worry about losing them. - Improves Credit Score: Responsible use of your credit line, including timely repayments, can positively impact your credit score. - Track Spends: Use HDFC-Credit Line on UPI for all your UPI purchases to declutter your savings accounts, track spends and manage repayments
My acquaintance is seeing a banner on the homepage to apply for HDFC Bank Credit Line on UPI, but I am unable to see the same. Why?	HDFC Bank Credit Line on UPI facility is available to customers on an invitation basis only. You will receive an SMS/Notification once you are eligible to apply for it.
I am an HDFC Bank customer but still not able to see the HDFC Bank Credit Line on UPI banner on the homepage?	Currently, you are not eligible for HDFC Bank Credit Line on UPI. Do not worry, you will receive a notification once you are eligible*. * The eligibility criteria are based on Banks policies.
Is there a physical card for HDFC Bank Credit Line on UPI?	No, HDFC Bank Credit Line on UPI is a virtual credit account that can be used to make UPI transactions.

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