

Can I see my Credit Cards in the HDFC Bank App?

Absolutely! You can easily view your Credit Cards in the HDFC Bank App. Follow any one of the ways

1. Login > 'Cards' (Under 'Statement' on the Dashboard)
2. Login > Menu (profile picture on the top-left corner) > 'My Relationships' > 'Cards'
3. Login > 'Cards' tab (bottom of the screen)

Where do I find my Credit Card?

Simply log in to the HDFC Bank App and find your Credit Card in any one of these three easy ways:

1. Login > 'Cards' (Under 'Statement' on the Dashboard)
2. Login > Menu (profile picture on the top-left corner) > 'My Relationships' > 'Cards'
3. Login > 'Cards' tab (bottom of the screen)

Can I see inactive Credit Cards in the HDFC Bank App?

Sure, in the HDFC Bank App, you can view Inactive or Blocked Credit Cards in any of the following ways:

1. Login > 'Cards' (Under 'Statement' on the dashboard)
2. Login > Menu (profile picture on the top-left corner) > 'My Relationships' > 'Cards'
3. Login > 'Cards' tab (bottom of the screen)

How do I pay my Credit Card bill on the HDFC Bank App?

Here are two ways to pay your Credit Card bill on the HDFC Bank App:

Login> 'Cards' (Under 'Statement' on the Dashboard)

Or,

Login > Menu (profile picture on the top-left corner) > 'My Relationships' > 'Cards'

Then, select the specific card > 'Pay Now' > Select the amount to pay (Minimum, Total, Outstanding, or Custom) > Pick the account to pay from> Make the payment.

And that's it! You've successfully paid your Credit Card bill.

Can I set my Credit Card bill on AutoPay?

Yes, you can set up AutoPay for either the Total or Minimum Amount Due on your Credit Card bill.

Here's how:

Login> 'Cards' (Under 'Statement' on the Dashboard)

Or,

Login > Menu (profile picture on the top-left corner) > 'My Relationships' > 'Cards'

Then, select the specific card > Find 'AutoPay' (under 'Manage Card')> 'Manage Autopay'.

Can I modify or delete the AutoPay instruction on my Credit Card?

You can modify or delete your AutoPay instruction for a Credit Card easily. Here's how:

Login> 'Cards' (Under 'Statement' on the Dashboard)

Or,

Login > Menu (profile picture on the top-left corner) > 'My Relationships' > 'Cards'

Then, select the specific card > 'Manage Card' > 'Manage Autopay'.

You may want to know:

1. Modify - You can switch AutoPay between 'Total Due' and 'Minimum Due'.
2. Delete - Use the toggle to remove the AutoPay instruction.

Can I set my Credit Card PIN on the HDFC Bank App?

Until you turn 70, you can set/reset your PIN digitally. Here's how:

Login> 'Cards' (Under 'Statement' on the Dashboard)

Or,

Login > Menu (profile picture on the top-left corner) > 'My Relationships' > 'Cards'

Then, select the specific card > 'Manage Card' > 'Set/Reset PIN'.

Please note:

After turning 70, you will need to give consent for an Insta PIN online or offline. You can also request a physical PIN to be sent to your registered address.

Can I block my Credit Card permanently?

If your Credit Card is lost or you suspect fraudulent activities, you can block it permanently on the HDFC Bank App. Here's how:

Login> 'Cards' (Under 'Statement' on the Dashboard)>'Urgent Support' > 'Permanent Block and Reissue'.

Or,

Login > Menu (profile picture on the top-left corner) > 'My Relationships' > 'Cards'

Then, select the specific card > 'Urgent Support' > 'Permanent Block and Reissue'.

If I chose 'No' for reissuing my plastic card when I blocked it, how can I still get it delivered?

After blocking the card, the bank generates a new one which you can see in the active listing on the cards screen.

To get the plastic card, here's what you can do:

Login> 'Cards' (Under 'Statement' on the Dashboard)

Or,

Login > Menu (profile picture on the top-left corner) > 'My Relationships' > 'Cards'

Then, tap on 'Send Now'.

Where can I see my Credit Card details and access its features?

To see all your Credit Card details and access its features, simply visit the card landing screen.

Here's how:

Login> 'Cards' (Under 'Statement' on the Dashboard)

Or,

Login > Menu (profile picture on the top-left corner) > 'My Relationships' > 'Cards'

Then, simply select the specific card.

Can I convert my Credit Card transactions to EMI?

Absolutely, you can convert eligible Credit Card transactions to EMI. Here's how:

Login> 'Cards' (Under 'Statement' on the Dashboard)

Or,

Login > Menu (profile picture on the top-left corner) > 'My Relationships' > 'Cards'

Then, select the specific card > 'Manage Card' > 'Smart EMI'.

How can I convert my Credit Card transactions to EMI?

Simply go to 'Manage Card' to find the 'SmartEMI' option. Or, convert eligible transactions to EMI directly from the unbilled transactions list in your Credit Card statements. Here are two ways to do it:

Login> 'Cards' (Under 'Statement' on the Dashboard)

Or,

Login > Menu (profile picture on the top-left corner) > 'My Relationships' > 'Cards'

Then, select the specific card > 'Manage Card' > 'Smart EMI'.

Or,

Then, select the specific card > 'Get Statement' > see the Unbilled Transactions > 'Convert to EMI' (below eligible transactions).

Can I enable, disable, and set domestic and international transaction limits on my Credit Card?

Yes, you can adjust domestic and international transaction limits on your Credit Card using the 'Manage Limits' option in the 'Manage Card' drawer. Here's how:

Login> 'Cards' (Under 'Statement' on the Dashboard)

Or,
Login > Menu (profile picture on the top-left corner) > 'My Relationships' > 'Cards'
Then, select the specific card > 'Manage Card' > 'Manage Limits'.

Which Credit Card transactions and services are available on the HDFC Bank App?
The HDFC Bank App offers the following Credit Card transactions and services:
Bill payment, autopay setup, PIN management, transaction limit adjustment, EMI conversion, and permanent card blocking.

Where can I see my recent Credit Card transactions?
You can view your recent Credit Card transactions on the cards landing screen under the 'Unbilled Transactions' tab. Here's how:
Login> 'Cards' (Under 'Statement' on the Dashboard)
Or,
Login > Menu (profile picture on the top-left corner) > 'My Relationships' > 'Cards'
Then, select the specific card > See below Unbilled Transactions.

What do unbilled transactions mean?
Unbilled transactions are purchases made during the current billing cycle but not yet included in your statement.

How many months of statements can I get?
You can view 36 months of Credit Card transactions and receive statements for the last two financial years by email.

In which formats can I get my Credit Card statement?
You can download 36 months of Credit Card statements in PDF, XLS, and CSV formats or you can get the statement on your registered email id for 36 months in pdf format.

Can I get financial year statements for Credit Card.?
Yes, you can get statements for the last two financial years. The statement will be shared on email in a PDF format.

How do I redeem rewards points on my Credit Card?
You can redeem rewards on your Credit Card from the cards listing screen by following these steps:
Login> 'Cards' (Under 'Statement' on the Dashboard)
Or,
Login > Menu (profile picture on the top-left corner) > 'My Relationships' > 'Cards'
Then, just look under your Credit Card > 'Redeem now'.
You'll be redirected to our redemption site.

Why isn't the total outstanding amount being updated immediately after making a Total Amount Due/Minimum Amount Due payment?
After making a payment towards your Total Amount Due (TAD) or Minimum Amount Due (MAD), the change in outstanding amount will reflect within the standard timelines. We're continuously improving our systems to update this information more quickly.

Why does the subject line of my credit card transaction alerts refer to my HDFC Bank account instead of my HDFC Bank Credit Card?
Your feedback is duly noted. We're updating our communication so that your credit card transaction alerts will soon correctly refer as "HDFC Bank Credit Card." Any inconvenience caused is regretted.

Why is my account number not masked in the SMS alert when paying my credit card bill?
We regret the inconvenience. Your privacy is important to us and be rest assured that your information is safe. We're updating our systems to ensure that your account number is securely

masked in SMS alerts during credit card bill payments.