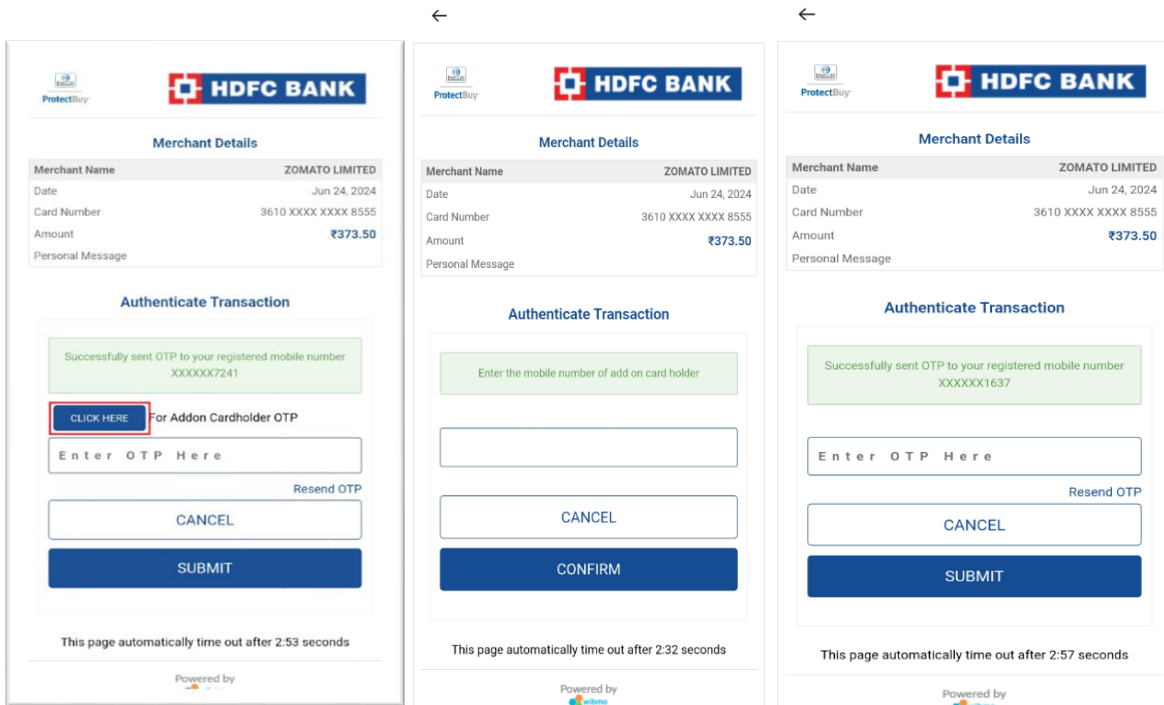


Receive OTP on your Add-On Credit Cardholder mobile number Now !

1. How to receive OTP on the mobile number of the add-on credit card holder for online transactions?

- This facility shall be available to customers wherein:
 - Card number of both primary and addon cardholder (s) is same.
 - Mobile Number of primary and addon card holder (s) are different.
 - Mobile Number of addon card holder (s) is registered with the Bank
- On the payment page, click to get OTP on add-on credit cardholder number. Enter the mobile number of add-on card holder. Provide OTP received on the add-on credit cardholder number within 3 minutes to complete the transaction hassle-free.



2. Why I am not able to see the Add-on OTP option in the merchant check out page?

- This option works on redirected bank page only, not on the merchant overlay page. So, navigate to bank's page on the OTP screen, after entering the CVV, wherever the provision is available
- 3 attempts for giving the add-on credit cardholder number will be provided.

3. How to update mobile number for Add-on Credit Card ?

- Visit the nearest branch. In the *Application form for the Change of Contact Details – Credit Cards*, add-on customer name, card number and mobile number has to be mentioned.
- Request for addon mobile no updation is considered, only if request duly signed by Primary Card Holder with an annotation "Mobile No updation for Addon Customer".

4. How to enable online transactions on Add-On Credit Card ?

You can enable online transactions on Add-on Credit Card and manage daily limits via netbanking / mobile banking, MyCards and Payzapp.

Net banking / Mobile banking :

Login > Menu > Pay > Cards > More actions > Set limit for add-on card > Enable and set daily limits for Domestic and International Online spends, POS, contactless and ATM withdrawal.

MyCards :

Login > Credit Card > Manage Card > Card Control > Select Add-on card from drop down > Enable and set daily limits for Domestic and International Online spends, POS, contactless and ATM withdrawal.

Payzapp :

Login > Accounts & Cards > Cards > Select Card > Card Control > Select Add-on card from drop down > Enable and set daily limits for Domestic and International Online spends, POS, contactless and ATM withdrawal.

5. What is an Add-On Credit Card ?

- Add-On Credit Cards are supplementary credit cards issued to family members of the primary cardholder.
- Add-on credit cards are easy to get without membership fee.
- W.e.f. Feb 2024, add-on credit cards come with separate card number, pin and OTP generation feature, which provides zero operational dependency on the primary cardholder.

Features and benefits of Add-On Credit Card

- The credit limit of add-on credit cards is shared with the primary card.
- Add-on credit cards can be used in abroad as well, provided the international payment facility is enabled on the primary card.
- Add-On credit cardholders can earn reward points that they can use to avail amazing discounts.
- For more details, refer - <https://www.hdfcbank.com/personal/resources/learning-centre/pay/what-is-add-on-credit-card-and-its-working>

6. How to apply for Add-On Credit Card ?

- For existing to bank customers, primary customer can apply for add-on credit card via internet banking / mobile banking using following steps.

Login > Menu > Pay > Cards > Request Add-On Credit Card > Enter Customer id, Name on Card, DOB and relationship > Confirm.

- Other customers (without any existing banking relation) can apply for add-on credit card via physical application form cum MID from the nearest branch. In order to apply for the add-on credit card, add-on credit card customer requires valid self-attested address proof, PAN copy and a photo along with originals.