

HDFC SmartEMI

Benefits of HDFC SmartEMI



Loan Amount

- Loan from ₹25,000, depending on the amount of purchase



Application Process

- Hassle-free and paperless
- 100% digital process

Benefits of HDFC SmartEMI



Tenure

- 6 months to 48 months



Disbursal

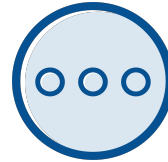
- Instant disbursal

Benefits of HDFC SmartEMI



Interest Rate

- 13.20% to 24.84% p.a.



Others

- Easily convert your large credit card purchases to EMIs in insurance, groceries, medical, petrol, utility, apparel, education, electronics and travel categories (gold and jewellery-linked transactions are not permitted for conversion into SmartEMI)
- Flexible repayment tenures
- No documentation required
- Your EMI amount is calculated based on the total transaction value of the credit card transactions you wish to convert

Important Terms & Conditions

- You have to apply for HDFC Insta Loan using your advisor's link
- You should be an existing HDFC Credit Card holder to apply for the loan

Eligibility Criteria Salaried

- **Age Group:** 21 to 69 years
- **Income Range:** Nil
- **Documents Required:**
 - No documents are required. Customer must be an existing HDFC Credit Card holder.



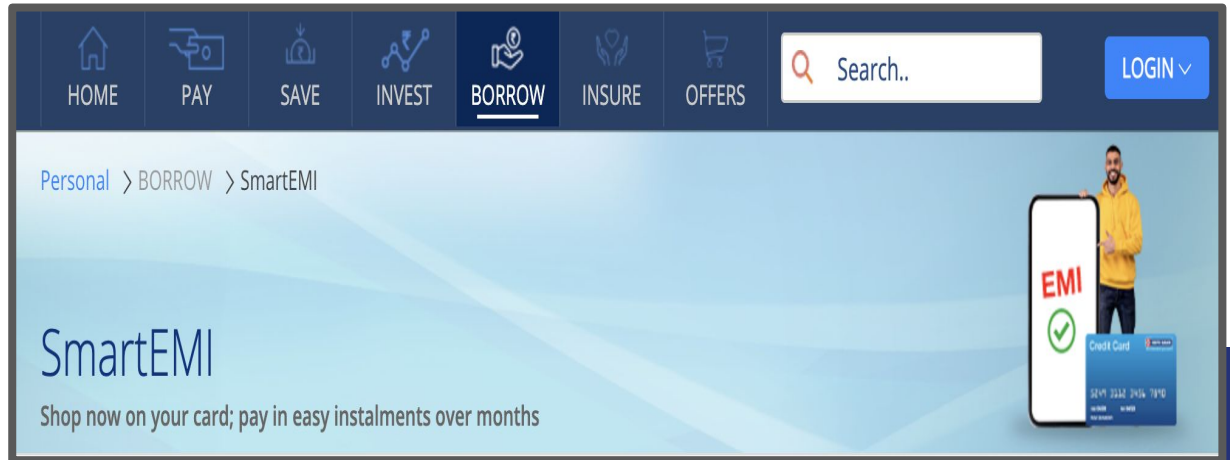
Eligibility Criteria Self Employed

- Age Group: 21 to 69 years
- Income Range: Nil
- Documents Required:
 - No documents are required. Customer must be an existing HDFC Credit Card holder.



Other Eligibility Criteria

- You should be an Indian resident
- Your Credit Score should be 750+
- You must be an existing HDFC Credit Card Holder
- Credit limit of HDFC Credit Card must be greater than ₹50,000
- You should have your HDFC Credit Card for at least 6 months



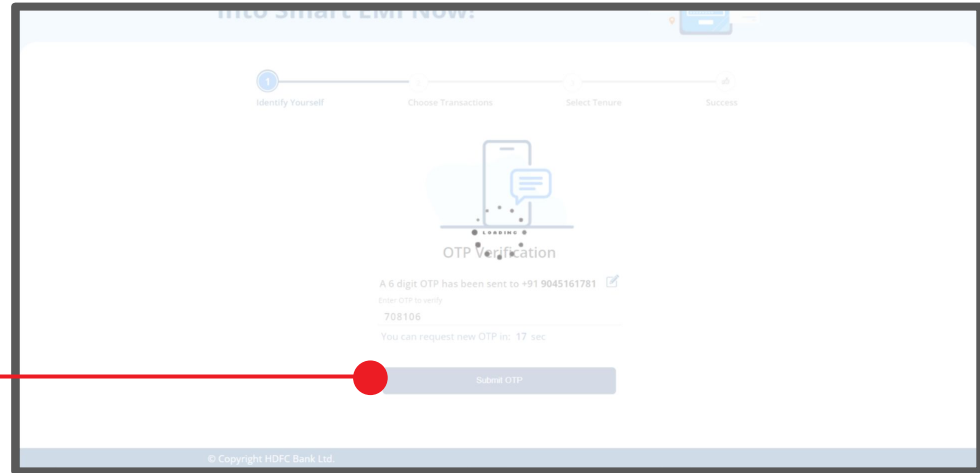
The screenshot displays the mobile app's navigation bar with icons for HOME, PAY, SAVE, INVEST, BORROW (highlighted), INSURE, and OFFERS. A search bar and a LOGIN button are also present. Below the navigation bar, the breadcrumb trail reads 'Personal > BORROW > SmartEMI'. The main content area features the 'SmartEMI' title and the text 'Shop now on your card; pay in easy instalments over months'. On the right side, there is a promotional image of a man in a yellow jacket standing next to a large smartphone displaying 'EMI' with a green checkmark and a credit card.

Let's start!

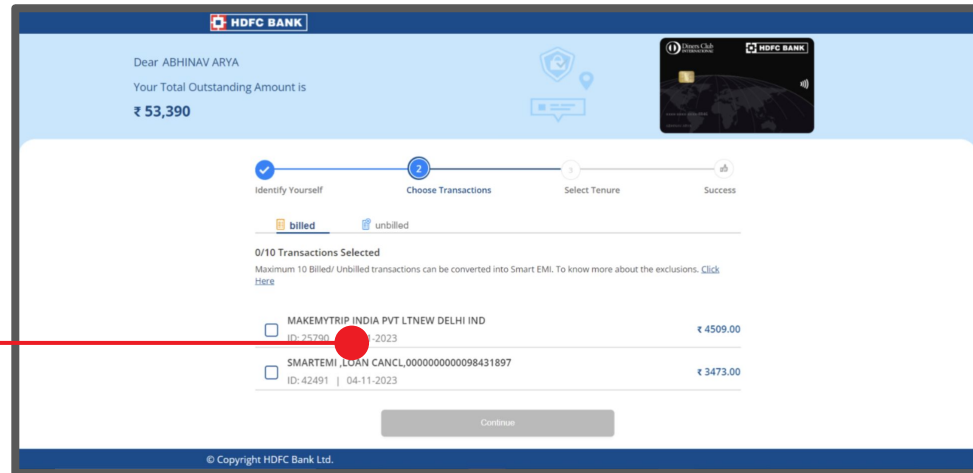
Click on the link shared by your advisor and begin the application process.

01 Enter your mobile number and the last four digits of your credit card number and click on “Get OTP”.

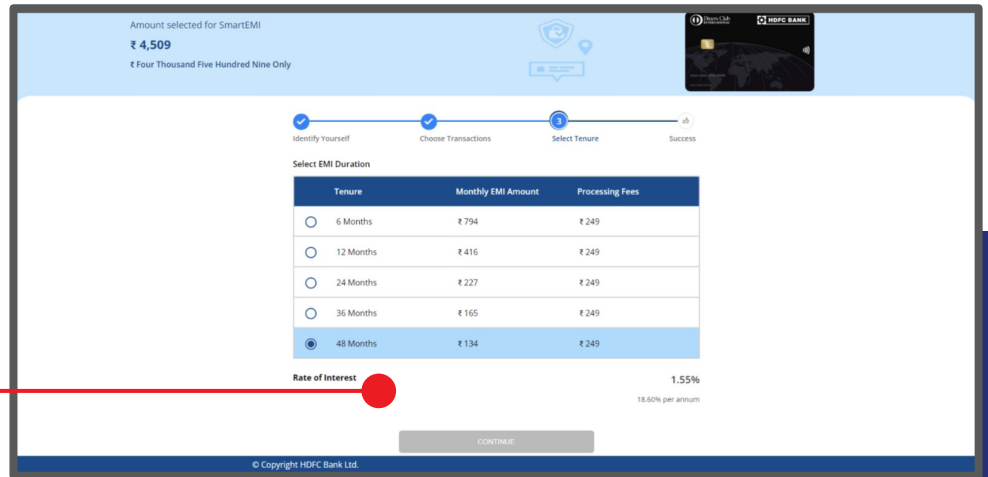
02 Enter the OTP received on your phone number.



03 Your recent transactions will be displayed on the screen. Select the transactions that you want to convert into EMIs.



04 Choose your tenure and monthly EMI amount.



Amount selected for SmartEMI
₹ 4,509
₹ Four Thousand Five Hundred Nine Only

Identify Yourself | Choose Transactions | **Select Tenure** | Success

Select EMI Duration

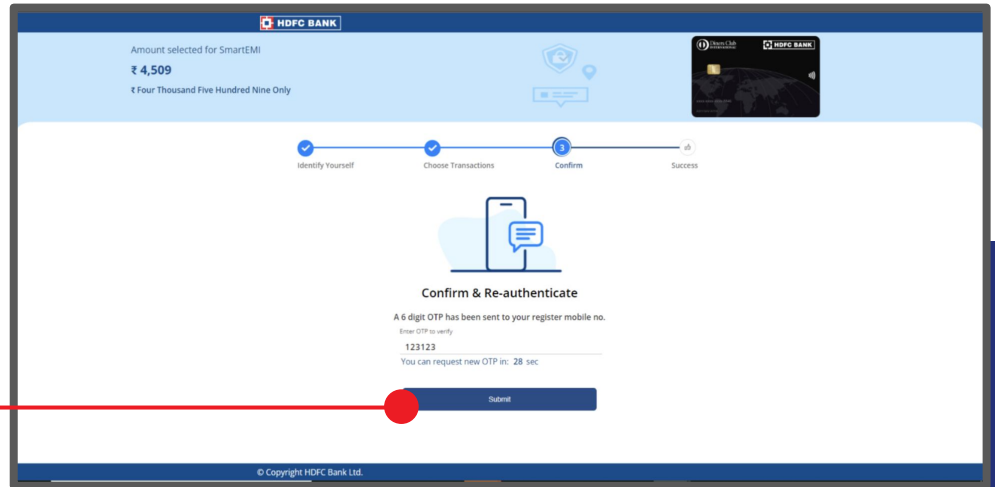
Tenure	Monthly EMI Amount	Processing Fees
<input type="radio"/> 6 Months	₹ 794	₹ 249
<input type="radio"/> 12 Months	₹ 416	₹ 249
<input type="radio"/> 24 Months	₹ 227	₹ 249
<input type="radio"/> 36 Months	₹ 165	₹ 249
<input checked="" type="radio"/> 48 Months	₹ 134	₹ 249

Rate of Interest **1.55%**
18.60% per annum

CONTINUE

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05 Enter the OTP sent to your mobile number again and continue.



Help & Support FAQs

- **What is HDFC SmartEMI?**

HDFC SmartEMI allows HDFC credit card holders to convert purchases or outstanding balances into monthly instalments, with flexible tenures from 6, 12, 24, 36, and 48 months. The total loan amount is blocked against the credit limit.

- **Which credit cards are eligible for SmartEMI?**

All HDFC Bank credit cards, except corporate cards, are eligible for SmartEMI.

- **Is SmartEMI available for all credit card purchases?**

SmartEMI can be used for most purchases, except cash withdrawals and gold or jewellery transactions.

- **What documents are required for SmartEMI?**

No documents are needed, as it is a pre-approved facility.

Help & Support FAQs

- **What is the minimum transaction amount for SmartEMI?**

Transactions starting from ₹2500 can be converted to SmartEMI.

- **Can I convert transactions to SmartEMI after my statement is generated?**

Yes, you can convert transactions to SmartEMI until the due date, even after the statement is generated.

- **How many transactions can I convert at once?**

You can select up to 10 transactions per request, with no monthly limit on the number of SmartEMIs.

- **Are there any charges for SmartEMI?**

A processing fee of ₹499 (exclusive of GST) is applied when converting outstanding balances to SmartEMI. You can also pre-close SmartEMI by paying 3% of the outstanding balance or cancel within 7 days (a fee applies after that).

Congratulations!

Your transactions have been successfully converted into EMIs!