

# **HDFC Insta Loan**

## Benefits of HDFC Insta Loan



### Loan Amount

- Loan from ₹25,000 to ₹10 lakhs



### Application Process

- Hassle-free and paperless
- 100% digital process

## Benefits of HDFC Insta Loan



### Tenure

- 12 months to 36 months (for HDFC Insta Loan)
- 12 months to 60 months (for HDFC Insta Jumbo Loan)



### Disbursal

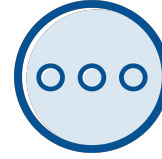
- Fast loan disbursal

# Benefits of HDFC Insta Loan



## Interest Rate

- 11.88% to 22.32% p.a.



## Others

- Get instant loan with your HDFC Bank Credit Card
- Does not block credit limit
- Attractive interest rates
- Zero documentation
- Flexible repayment tenures

# Important Terms & Conditions

- You have to apply for HDFC Insta Loan using your advisor's link
- You must 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.



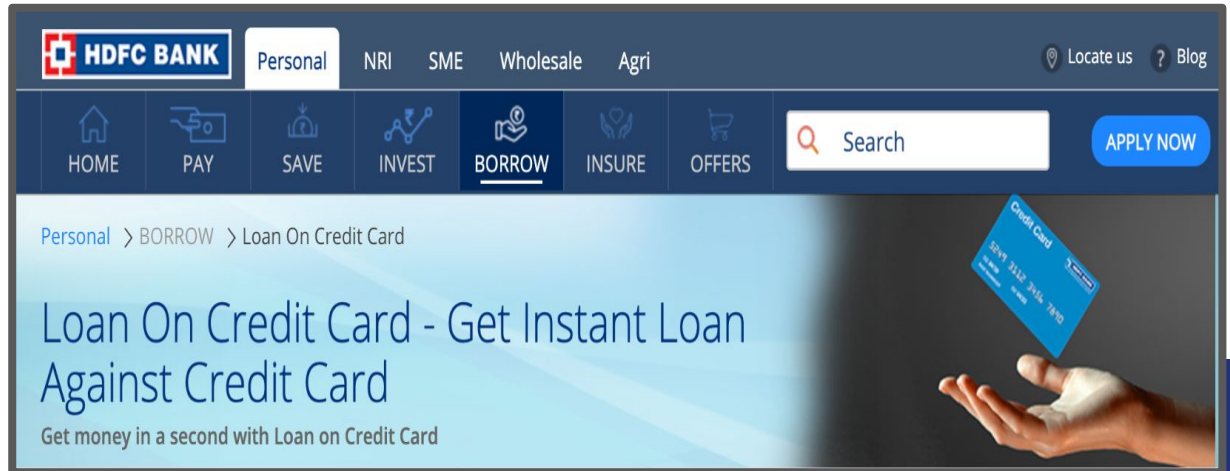
# Eligibility Criteria Self Employed

- **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 must 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 must have your HDFC Credit Card for at least 6 months

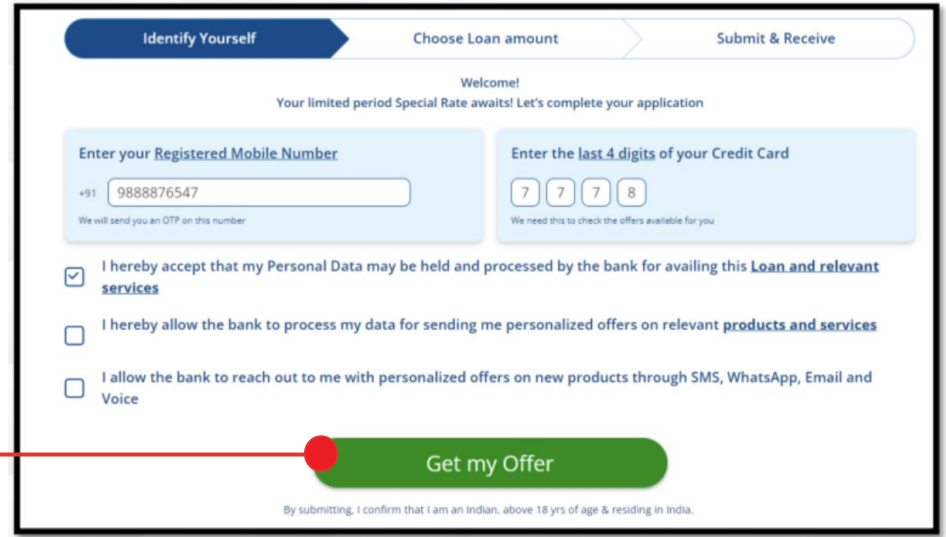


The screenshot shows the HDFC Bank website interface. At the top left is the HDFC Bank logo. To its right are navigation tabs for 'Personal', 'NRI', 'SME', 'Wholesale', and 'Agri'. Further right are links for 'Locate us' and 'Blog'. Below this is a main navigation bar with icons and labels for 'HOME', 'PAY', 'SAVE', 'INVEST', 'BORROW' (which is highlighted), 'INSURE', and 'OFFERS'. A search bar with a magnifying glass icon and the text 'Search' is present, along with a blue 'APPLY NOW' button. The main content area features a breadcrumb trail: 'Personal > BORROW > Loan On Credit Card'. The primary headline reads 'Loan On Credit Card - Get Instant Loan Against Credit Card'. Below this, a sub-headline states 'Get money in a second with Loan on Credit Card'. On the right side of the banner, there is an image of a hand holding a blue 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 4 digits of your HDFC Credit Card and continue.



The screenshot shows a three-step process: 'Identify Yourself', 'Choose Loan amount', and 'Submit & Receive'. The 'Identify Yourself' step is active. It includes a welcome message, a field for the registered mobile number (with a pre-filled number 9888876547), and a field for the last 4 digits of the credit card (with pre-filled digits 7, 7, 7, 8). Below these fields are three checkboxes for terms and conditions, and a green 'Get my Offer' button. A disclaimer at the bottom states: 'By submitting, I confirm that I am an Indian, above 18 yrs of age & residing in India.'

Identify Yourself      Choose Loan amount      Submit & Receive

Welcome!  
Your limited period Special Rate awaits! Let's complete your application

Enter your Registered Mobile Number

+91

We will send you an OTP on this number

Enter the last 4 digits of your Credit Card

We need this to check the offers available for you

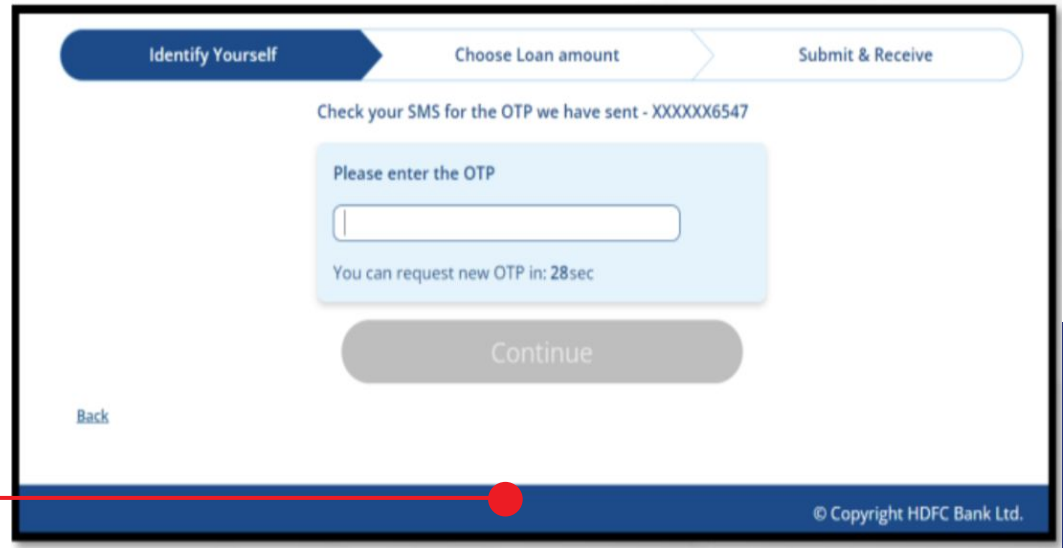
I hereby accept that my Personal Data may be held and processed by the bank for availing this Loan and relevant services

I hereby allow the bank to process my data for sending me personalized offers on relevant products and services

I allow the bank to reach out to me with personalized offers on new products through SMS, WhatsApp, Email and Voice

**Get my Offer**

By submitting, I confirm that I am an Indian, above 18 yrs of age & residing in India.



Identify Yourself   Choose Loan amount   Submit & Receive

Check your SMS for the OTP we have sent - XXXXXX6547

Please enter the OTP

You can request new OTP in: 28sec

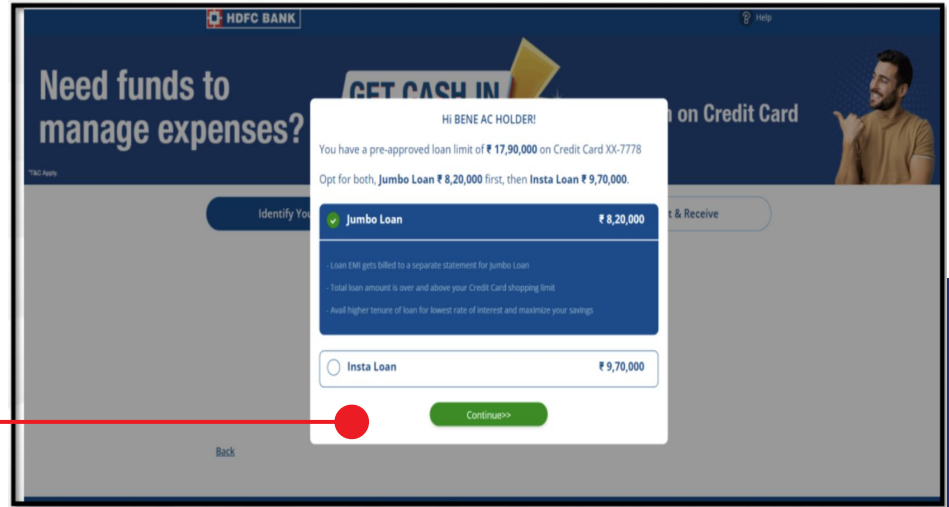
Continue

Back

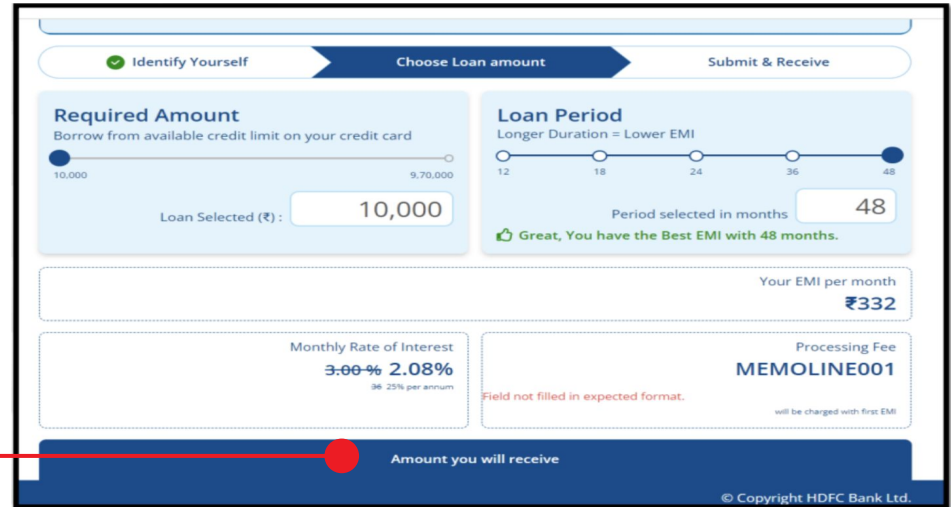
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**02** Enter the OTP received on your mobile number.

**03** Based on your eligibility, Insta Loan and Insta Jumbo Loan will be displayed on the screen. Select your loan and continue.



**04** Select your required loan amount and loan tenure. Review the details and continue.



Identify Yourself **Choose Loan amount** Submit & Receive

**Required Amount**  
Borrow from available credit limit on your credit card

10,000 9,70,000

Loan Selected (₹):

**Loan Period**  
Longer Duration = Lower EMI

12 18 24 36 48

Period selected in months

Great, You have the Best EMI with 48 months.

Your EMI per month **₹332**

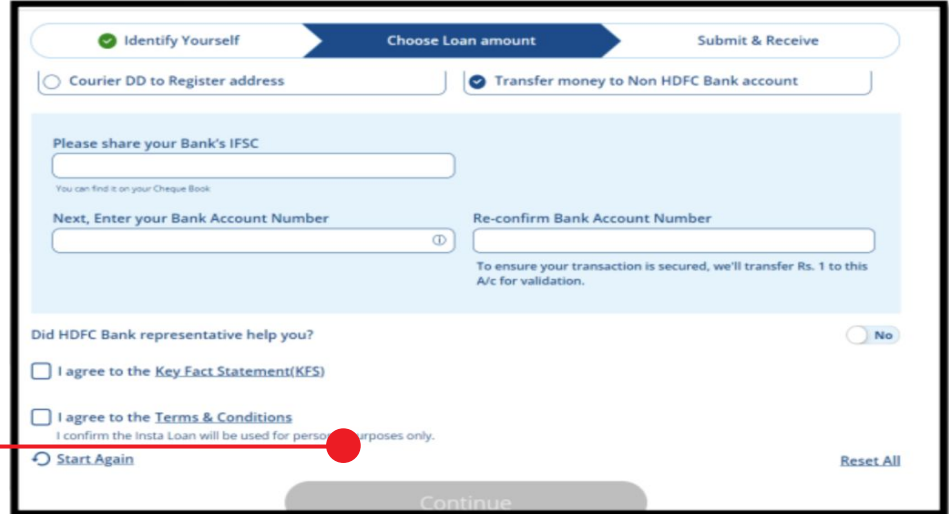
Monthly Rate of Interest **3.00% 2.08%**  
96.25% per annum

Processing Fee **MEMOLINE001**  
Field not filled in expected format. will be charged with first EMI.

**Amount you will receive**

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**05** In case you are a non-HDFC Bank account holder, you will have to enter your bank account number and IFSC code.



The screenshot shows a mobile application interface for applying for an Insta Loan. At the top, there are three progress steps: 'Identify Yourself' (completed with a green checkmark), 'Choose Loan amount' (active), and 'Submit & Receive'. Below this, there are two radio button options: 'Courier DD to Register address' (unselected) and 'Transfer money to Non HDFC Bank account' (selected). A light blue section contains the following fields and instructions:

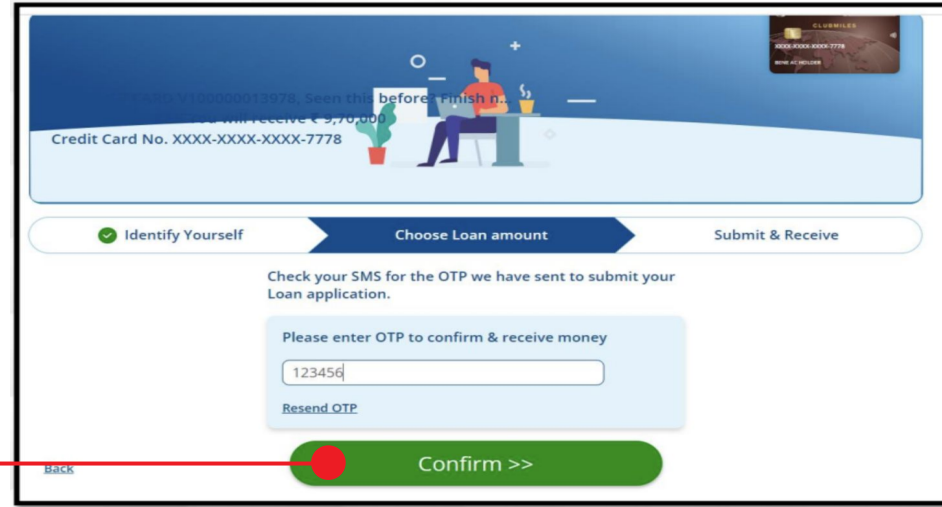
- 'Please share your Bank's IFSC' with an input field and a note: 'You can find it on your Cheque Book'.
- 'Next, Enter your Bank Account Number' with an input field and a help icon.
- 'Re-confirm Bank Account Number' with an input field and a note: 'To ensure your transaction is secured, we'll transfer Rs. 1 to this A/c for validation.'

Below the light blue section, there are three checkboxes:

- 'Did HDFC Bank representative help you?' with a 'No' radio button selected.
- 'I agree to the Key Fact Statement(KFS)' (unchecked).
- 'I agree to the Terms & Conditions' (unchecked), with a sub-note: 'I confirm the Insta Loan will be used for personal purposes only.'

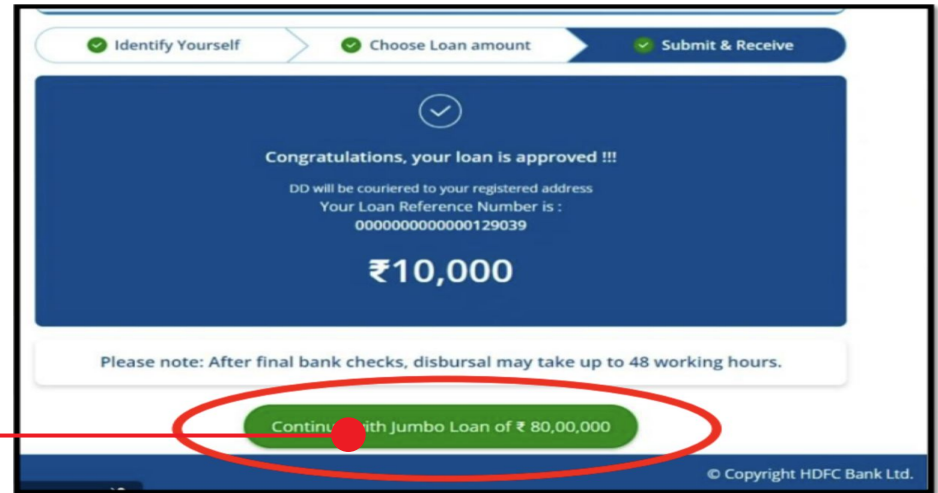
At the bottom, there is a 'Start Again' button, a 'Continue' button, and a 'Reset All' link.

**06** Enter the OTP sent to your mobile number and continue



The screenshot shows a mobile application interface for a loan application. At the top, there is a blue header with a person sitting at a desk with a laptop and a coffee cup. Below the header, there is a progress bar with three steps: "Identify Yourself" (completed with a green checkmark), "Choose Loan amount" (current step, highlighted in blue), and "Submit & Receive". Below the progress bar, there is a text prompt: "Check your SMS for the OTP we have sent to submit your Loan application." Below this, there is a light blue box containing the text "Please enter OTP to confirm & receive money" and a text input field with the value "123456". Below the input field is a link that says "Resend OTP". At the bottom of the screen, there is a green button labeled "Confirm >>" and a small "Back" link to its left.

**07** Review your loan details and click on the "Continue with Loan" button.



# Help & Support FAQs

- **What is an Insta Loan?**

Insta Loan is a pre-approved, money-on-demand facility offered to select HDFC Bank credit cardholders. The Insta Loan amount that a cardholder would be eligible for is within the existing credit limit on the card. The funds will be transferred to your account instantly.

- **What is the minimum and maximum booking amount for an HDFC Insta Loan?**

The minimum amount is ₹10,000 and the maximum amount is ₹7.5 Lakhs (depending on eligibility and the available credit limit).

- **How will the Insta Loan amount be disbursed?**

The loan is disbursed through the following ways:

- For HDFC Bank account holders: The loan amount will be credited to your HDFC Bank Savings Account
- For Non-HDFC Bank account holders: The loan amount will be credited to the other bank via NEFT/demand draft

# Help & Support FAQs

- **What is the interest rate and tenure for an HDFC Insta Loan?**

The interest rate depends on the tenure, which ranges from 12 months to 60 months.

- **What are the documents required to apply for an HDFC Insta Loan?**

You don't need to provide any documentation for an HDFC Insta Loan since it is a pre-approved loan. Only your HDFC Bank Credit Card number and registered mobile number are required for OTP verification before the loan amount disbursement.

- **I am an add-on cardholder; can I apply for an Insta Loan on my card?**

No, the Insta Loan can only be booked on a primary card.

# Help & Support FAQs

- **Can I pre-close my Insta Loan request?**

Yes, a pre-closure/foreclosure facility is offered at a nominal fee.

- **What are the processing fees and penalty charges for Insta Loan?**

- Processing fee: Up to ₹999 + GST.
- Penal interest on skipping the payment due date: 2% on payment amount, minimum ₹250 & maximum ₹499.

- **How soon can I get money credited to my account after applying for the loan?**

Once you confirm, the money is credited instantly into your HDFC Bank Savings Account via the online loan process of the bank. If you don't have an HDFC Bank Savings Account, money will be credited to the other bank account in T+1 or via Demand Draft (T+5 Max).

# Congratulations!

Your HDFC Insta Loan will be disbursed soon!