

FAQs on add-on credit card Application Journey

Sr. No.	Queries	Responses for Axis Bank add-on journey
1	How can I apply for an add-on credit card?	<p>The primary cardholder can log in to Axis Bank Mobile Banking App, open / Internet Banking or approach the Phone Banking channel on +91 1860 419 5555 to apply for an add-on credit card. Alternatively, the customer can reach out to the branch / RM to get an add-on credit card.</p> <p>Note: Customers are advised to keep the Axis Bank Mobile Banking App, open updated on both Android and iOS platforms.</p>
2	Who all are eligible to get an add-on credit card?	An add-on credit card can be issued to parents, spouse, life partner, children, and siblings (brothers and sisters) aged 18 and above, of the primary credit cardholder, provided the add-on card applicant is an Indian resident.
3	One of my add-on applications is pending, can I apply for another add-on credit card?	If you have a pending application for an add-on credit card with the bank, you cannot apply for another add-on credit card. To apply for another add-on credit card, please complete your existing add-on application.
4	What is the minimum age requirement for an add-on card applicant?	The add-on card applicant should be 18 years or above and should be an Indian resident.
5	How many add-on credit cards can be issued to a primary credit cardholder?	A maximum of 4 add-on credit cards can be issued against each primary credit card. The primary cardholder has to apply individually for each add-on credit card.
6	What if the add-on applicant doesn't have a PAN card?	Only customers with valid PAN card details can apply for an add-on credit card.
7	I am already holding a primary credit card. Can I get another add-on credit card?	Yes, you can get Axis Bank's add-on credit card in accordance with the bank's policy.
8	I am already holding an add-on credit card. Can I get another primary credit card?	Yes, you can get Axis Bank primary credit card in accordance with the bank's policy.
9	What documents are required for processing an add-on credit card request?	As part of KYC verification, the add-on applicant needs to be ready with their Aadhaar card and PAN card. No documents are required for the primary cardholder.
10	What credit card variant will be issued to the add-on credit card applicant?	The add-on applicant will be eligible for the same card variant as the primary credit cardholder.
11	What credit limit will be assigned to the add-on credit card?	The credit limit applicable on the primary card account is inclusive of all the add-on cards. The add-on card can have a maximum limit equal to that of the primary card.
12	Is there any joining or annual fee for the add-on credit card?	Please refer to the fees & charges section on Axis Bank's website.

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13	Is the add-on card holder eligible for welcome / annual benefit available to the primary cardholder?	No, add-on credit card holders are not eligible for welcome benefits. Only the primary cardholder is eligible for the welcome benefits.
14	Is the add-on cardholder eligible for offers available to the primary cardholder?	Yes, add-on credit card holders are eligible for offers available to the primary cardholder apart from the welcome bonus / benefits.
15	Who is liable for bill payments of transactions initiated on the add-on credit card?	The primary cardholder is solely responsible for all bill payments related to the add-on credit card.
16	What will be the annual rate of interest on the add-on credit card?	The annual rate of interest on the add-on credit card will be the same as that of the primary credit card. Please refer to Axis Bank's website for terms & conditions.
17	What is the status of my add-on credit card? Where can I check the same?	The primary cardholder can track the status of the add-on credit card application by logging in to Axis Bank Mobile Banking App, open / Internet Banking under the respective primary card variant.
18	Where will the add-on credit card be delivered?	The add-on credit card will be delivered to the mailing address of the add-on card applicant.
19	Can I swap delivery address for add-on credit card from office to current or vice versa?	The primary cardholder can select the mailing address during the add-on credit card application. Once the application is submitted, no changes can be made to the mailing address. The same can be changed by add-on holder once the card has been set up.
20	Will the limit of the add-on card be over and above the limit of the primary card?	No, the add-on cardholder needs to use the same limit allotted to the primary card. The total credit limit has to be shared between the primary and add-on cardholders.
21	What documents are required for video KYC of the add-on credit card application?	The original copy of the PAN card will be required for video KYC.
22	My application got dropped off during video KYC. How can I resume the same application?	You can use the same link to resume your add-on credit card application. If the link is expired, the primary credit cardholder can retrigger the link.

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23	If VKYC for the add-on credit card application is not completed within 72 hours, will my application get rejected?	No, the application will not get rejected, but post 72 hours, the link will expire, and the primary credit cardholder can retrigger the link and add-on can complete VKYC of the application using the fresh link.
24	My application got rejected with the error "It does not meet the Bank's prevailing credit card norms". What can I do?	Your application can't be processed as per the bank's internal policy.
25	My application got rejected with the error "We are unable to process your application, as your PAN card is not valid." What can I do?	Please reapply with valid name and DOB details as per PAN. Please ensure that your DOB in bank records is the same as mentioned with NSDL, and your PAN card is active.
26	My application got rejected with the error "Name on PAN card is not matching with the name provided during application". What can I do?	You can reapply with the correct details as per PAN. Please ensure that the name that is being keyed in during the respective step is exactly the same as what is mentioned on the PAN card.
27	My application got rejected with the error "There are multiple Customer IDs linked against your details". What can I do?	You can visit the nearest branch for further assistance & Cust ID consolidation.
28	My application got rejected with the error "You have recently applied for the same add-on credit card for the same customer". What can I do?	Under one Primary card, up to 4 add-on can be given condition being all 4 are given to applicants with different applicants.
29	My application got rejected with the error "declined due to mismatch of KYC details". What can I do?	You can reapply with details as per KYC documents (e.g., Aadhaar).
30	My application got rejected with the error "declined due to technical difficulties". What can I do?	You can reapply for the add-on card.
31	My application got rejected with the error "declined due to failure of KYC verification". What can I do?	You can reapply with details as per KYC documents (e.g., Aadhaar).

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32	My application got rejected with the error “declined due to mismatch of Aadhaar details”. What can I do?	You can reapply with the correct Aadhaar details.
33	My application got purged with the error "purged as there has been no activity". What can I do?	Your application has been purged as it was incomplete. Kindly reinitiate the add-on application and complete all the steps, including the VKYC step, after which you have to submit the add-on credit card application.
34	The address fetched & displayed during the add-on credit card application is incorrect or partially correct. How can the address be updated?	The addresses fetched & displayed belong to the add-on applicant. The address can be updated by the add-on applicant in Axis Bank Mobile Banking App, open / Internet Banking under ‘Services’ & ‘Support’ or by visiting the branch.
35	I can see a red flag on the add-on card. Why am I seeing this?	Mobile number of add-on card holder is not registered with bank, because of which red flag is visible. This will be resolved once mobile number is updated.
36	I had updated mobile number via Axis Bank Mobile Banking App, open for add-on card. Within how much time will this get updated?	It will take maximum 24 hours for add-on card holder’s mobile number to get updated in all the systems.
37	Who will receive OTP for transactions initiated on add-on card ?	Add-on cardholder will receive the OTP for transactions initiated on add-on card.
38	Who is liable for bill payments of transactions initiated on the add-on credit card?	The primary cardholder is solely responsible for all bill payments related to the add-on credit card.
39	Is the total outstanding visible for add-on card in Axis Bank Mobile Banking App, open for add-on card only?	Total outstanding visible under add-on card is cumulative of both Primary card and add-on card.
40	Can add-on cardholder convert any transaction into EMI?	No, only primary card holder is allowed to convert transactions into EMI.

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41	Can add-on cardholder modify the Domestic / International transaction limits?	No, only primary cardholder is allowed to modify the domestic / international transaction limits. However, add-on cardholder can view the limits set on Axis Bank Mobile Banking App, open : Credit Card > Control Center > Domestic Usage / International Usage.
42	Will the add-on cardholder be notified if Domestic / International transaction limits are modified?	Yes, add-on cardholder will be notified via SMS when domestic / international transaction limits are modified. add-on cardholder can view the exact limits by logging into Axis Bank Mobile Banking App, open : Credit Card > Control Center > Domestic Usage / International Usage.
43	Can add-on cardholder set PIN on the add-on card ?	Yes, add-on cardholder is allowed to Set PIN for add-on card.
44	Will the add-on cardholder get the monthly credit card Statement?	The add-on credit card transactions will be part of the primary card holder's monthly statement. The add-on cardholder will not receive the e-statement, however can view the transactions done on add-on card on Axis Bank Mobile Banking App, open .
45	Can add-on cardholder block & replace the add-on card ?	Yes, add-on cardholder is allowed to block & replace the add-on card.