



*User Guide for*  
**Axis Bank *KWIK* Credit Card**

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## 1. How to **Apply for KWIK Credit Card**

Enjoy the dual benefits of a credit card along with the seamless transaction experience of UPI with Axis Bank **KWIK** Credit Card. Get a virtual card issued instantly on approval and earn EDGE reward points every time you spend.

**Follow steps given below to apply for Axis Bank KWIK Credit Card:**

1. Download Kiwi Mobile Application from App Store/ Play Store
2. Open Kiwi App and click on Apply for Axis Bank **KWIK** Credit Card
3. Fill all the application details required and submit.
4. You can view the status and final decision for your Axis Bank **KWIK** Credit Card application on the app itself.
5. Once approved, you will receive a virtual card on Kiwi App after which you can proceed with card linking and setting UPI PIN for your **KWIK** Credit Card on Kiwi App

## 2. How to **Activate your KWIK Credit Card**

There are two ways to activate your **KWIK** Credit Card as described below:

### **1. Activation by setting UPI PIN**

a. Link your **KWIK** Credit Card on Kiwi or any other UPI App and set UPI PIN

### **2. Activation by updating card control setting**

a. Login into Axis Bank App or Internet Banking and go to Credit Card section

b. Unbox your **KWIK** Credit Card with the Activation Code mentioned in welcome letter

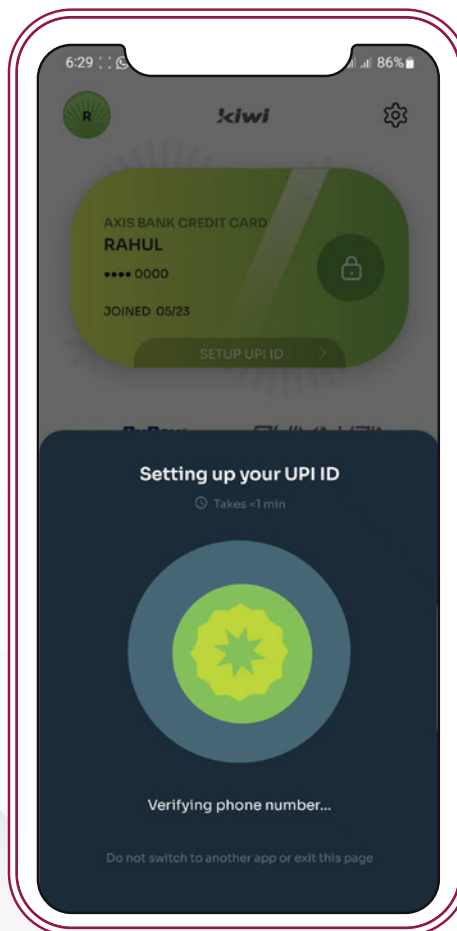
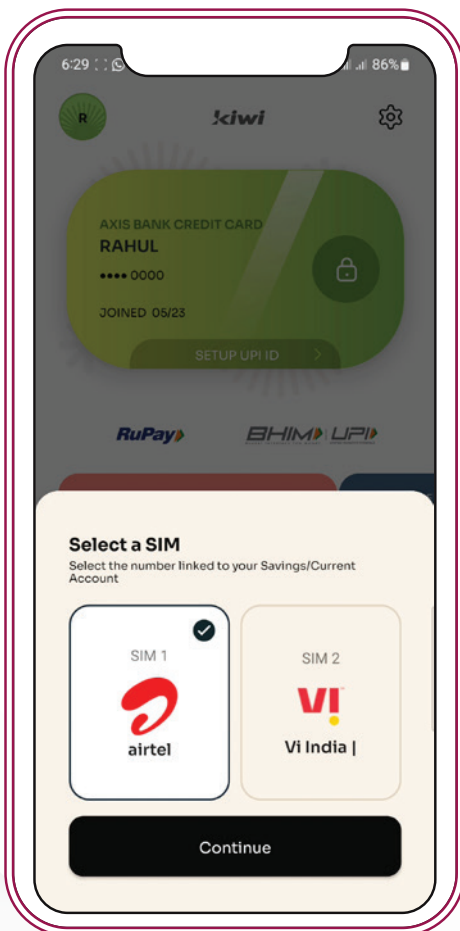
c. Set card PIN or update your card control settings to activate your **KWIK** Credit Card

### 3. How to **Link KWIK Credit card and set UPI PIN**

Follow below steps to link credit card on Kiwi or any other UPI App:

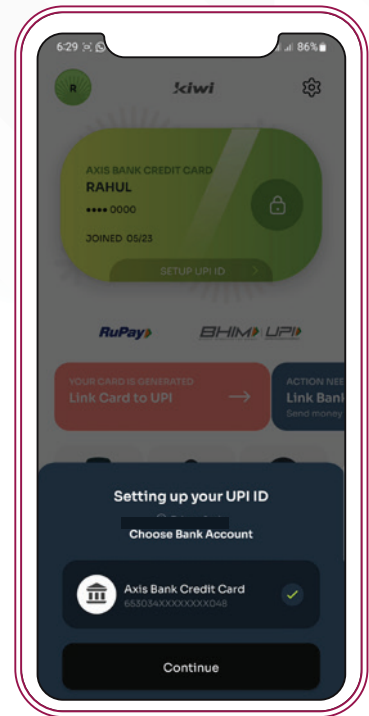
1. After receiving your virtual card, click on **Link Rupay Credit Card** on Kiwi or any other UPI App.

For 1<sup>st</sup> time users on Kiwi App, select mobile number linked to your **KWIK** Credit Card.

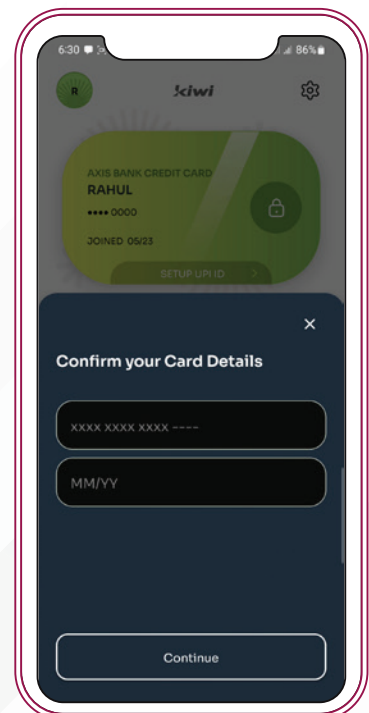


### 3. How to **Link KWIK Credit card and set UPI PIN**

- 2. Masked card number of your Axis Bank **KWIK** Credit Card will be displayed for confirmation to link your card to UPI after verifying mobile number.



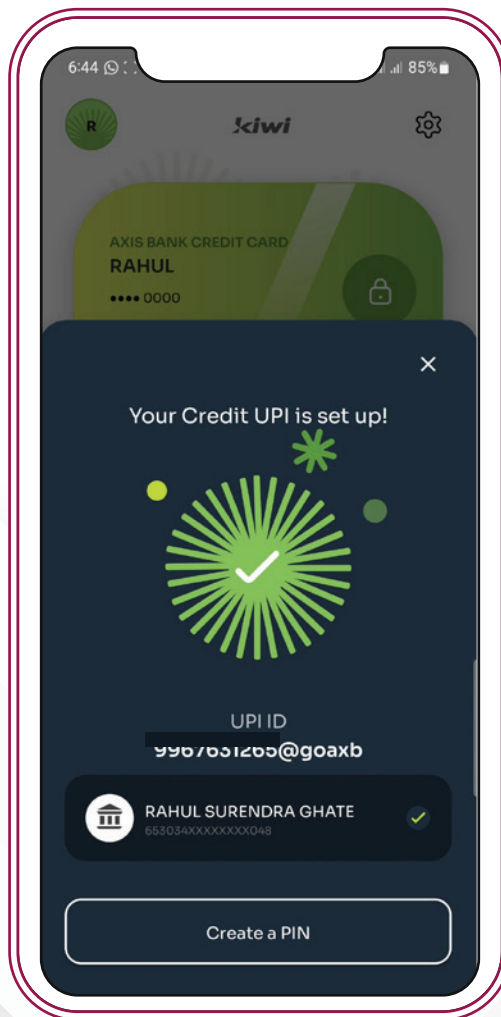
- 3. Confirm last 6 digits and expiry of your **KWIK** Credit Card displayed on screen



### 3. How to

## Link **KWIK** Credit card and set UPI PIN

4. Click on continue and your UPI Id will be generated for **KWIK** Credit Card
5. You can now proceed to generate UPI PIN for your **KWIK** Credit Card



### Follow below steps to set UPI PIN for your Axis Bank **KWIK** Credit Card:

1. Click 'Set UPI PIN' option available for Axis Bank RuPay Credit Card on Kiwi or other UPI App.
2. Confirm last 6 digits and expiry date of your **KWIK** Credit Card displayed on screen and click on 'Set UPI PIN'
3. OTP will be sent to your registered mobile number
4. Enter the OTP received and set PIN of your choice

### FAQs related to Credit Card linking with UPI and UPI PIN set

**Will I be able to link my Axis Bank **KWIK** Credit Card to other UPI Payments App like BHIM, PayTm, PhonePe etc.?**

- Yes, you can link your Axis Bank **KWIK** Credit Card on other UPI Apps as well.

**Can I set UPI PIN for the credit card without setting credit card PIN?**

- Yes, once you receive your virtual Axis Bank **KWIK** Credit Card, you can link it directly with Kiwi or other UPI Application by entering last 6-digits of credit card and expiry date

**Will I be able to register on UPI, if my mobile number on UPI is not linked with Axis Bank **KWIK** Credit Card?**

- No, the UPI app will not allow you to register with a different mobile number. Please update your mobile number registered against your Axis Bank **KWIK** Credit Card with which you wish to continue.

**Can I change my UPI PIN?**

- Yes, you can change UPI PIN of your Axis Bank **KWIK** Credit Card account on the Kiwi or other UPI App.

**I forgot my UPI PIN. How can I regenerate?**

- Select the Axis Bank **KWIK** Credit Card account for which UPI PIN to be reset on Kiwi App or other UPI App and select 'Forgot UPI PIN' option and follow the steps.



**How can I link my Axis Bank *Kwik* Credit Card on UPI App if I have changed my mobile number?**

If you have changed your mobile number, kindly update the same for Axis Bank **KWIK** Credit Card. Post updating, kindly re-register the credit card on the UPI App.

**Where will I be able to see my Virtual Credit Card and its details?**

- You will be able to view the last 4 digits of your Axis Bank **KWIK** Credit card on Kiwi App.

**Can I make my linked Credit Card default account to receive funds?**

- Axis Bank **KWIK** Credit Card cannot be made as a default option to receive funds.

**If my Axis Bank *KWIK* Credit Card is renewed, do I need to link it on UPI again?**

- Yes, in case of new card issuance, you will need to re-register on Kiwi or other UPI app with updated Credit Card details.

**If my mobile device is changed, will I need to register on Kiwi App again?**

- Yes, in case there is change in device, you will have to re-register on Kiwi app with the same SIM. Application installed in previous device will be de-registered.

## 4. Know *KWIK* Credit Card's **Features and Benefits**

Below are features and benefits you enjoy on Axis Bank *KWIK* Credit Card

1. Fully virtual card on Kiwi App, no physical card will be delivered
2. Carry out seamless UPI transactions through Kiwi or any other UPI App
3. Earn 2 EDGE reward points on every Rs. 200 spent\*
4. 1% Fuel Surcharge waiver on Fuel spends between Rs. 400 to Rs. 4000.  
Maximum waiver of Rs. 150 can be earned per billing cycle.
5. No Joining or Annual Fees, enjoy your lifetime free credit card

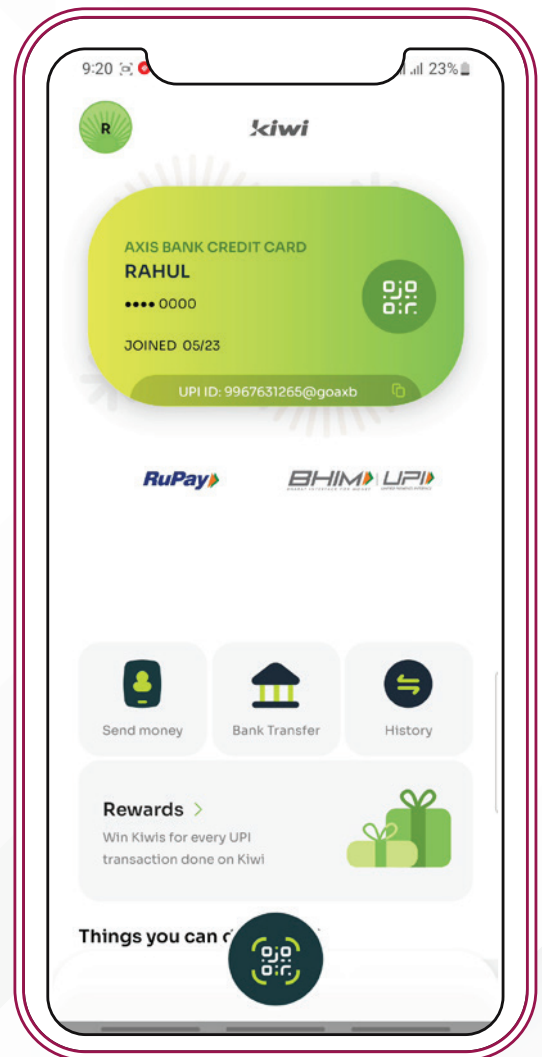
\*EDGE reward points will not be credited on Fuel purchases, Wallet Load Transactions, Rental Payments, Cash Withdrawals, Insurance, Repayments, Jewellery, Education, Govt Services, EMI transactions, Credit Card on UPI transaction less than Rs. 2000.

## 5. How to **Pay with KWIK Credit Card**

### 1. Scan and Pay via UPI

You can transact with *KWIK* Credit Card by following below steps on Kiwi App or any other UPI App:

#### 1. Click on Scan and Pay Button on Home Page

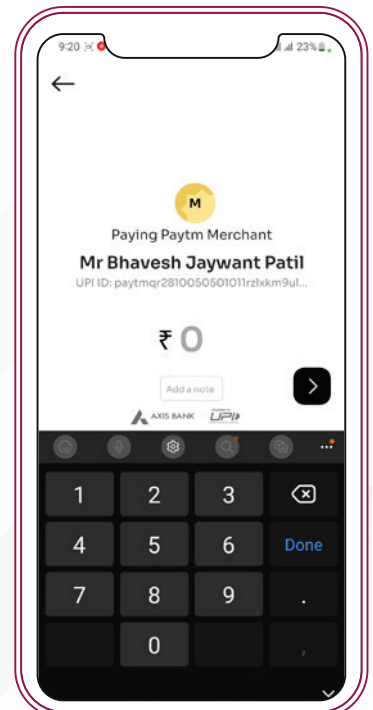


## 5. How to **Pay with KWIK Credit Card**

2. Scan merchant QR Code

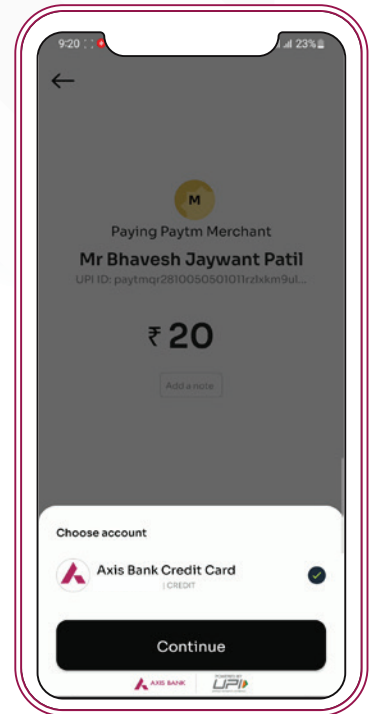


3. Enter amount or auto-pay fetched amount

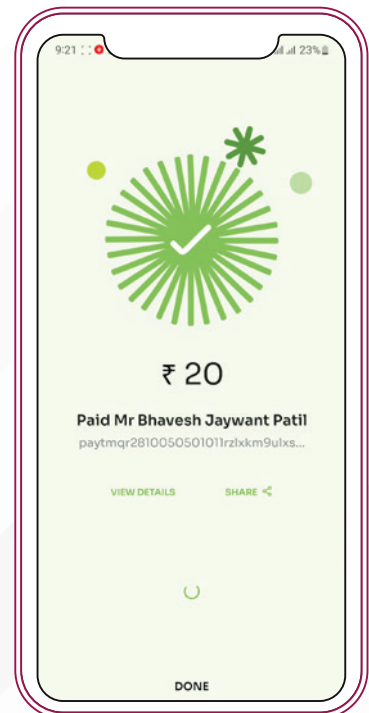


## 5. How to **Pay with KWIK Credit Card**

4. Choose Axis Bank **KWIK** Credit Card  
(Basis last 4 digits) as your payment mode

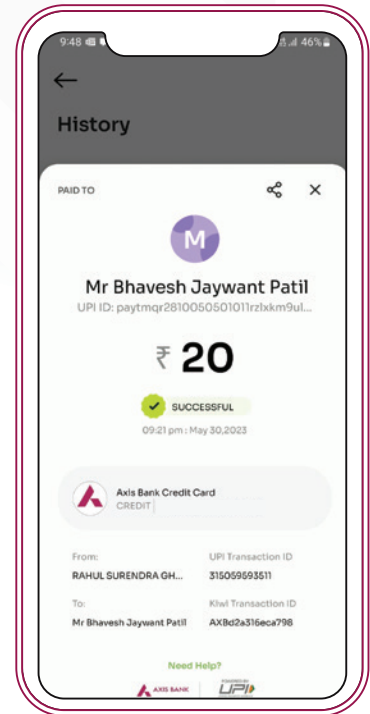


5. Enter UPI PIN and confirm



## 5. How to **Pay with KWIK Credit Card**

6. Payment confirmation status will be displayed on screen



## 2. Online Transactions using Credit Card on UPI

You can spend online by following either of the below two ways:

Payment by UPI App Selection during check out:

1. At check-out page, under UPI payment mode select Kiwi App or any other UPI app of your choice and click on pay
2. Select Axis Bank **KWIK** Credit Card, enter UPI PIN to confirm the payment
3. Once the payment is successful, you will be re-directed back to the merchant page

## 6. How to **Pay with KWIK Credit Card**

Payment by entering UPI Id during check out:

1. At check-out page, select UPI payment mode and enter UPI Id displayed on Kiwi App
2. Click on the collect request notification sent by Kiwi App
3. Proceed with the payment by entering the UPI PIN
4. Once the payment is successful, confirmation will be displayed on merchant page

### **FAQs related to Credit Card on UPI transactions**

**If I made multiple incorrect UPI PIN attempts using Axis Bank KWIK Credit Card, will my credit card get blocked?**

- After multiple incorrect UPI PIN attempts, you will not be able to make transaction using that UPI App for few hours. However, the Axis Bank **KWIK** credit card will remain unaffected and stay functional on other UPI Apps, POS and Ecomm.

**Can I make payment to any person or other Credit Card using the linked Axis Bank KWIK Credit Card on UPI?**

- No, only peer to merchant (P2M) transactions will be allowed from your linked Axis Bank **KWIK** Credit Card.

**What are the number of transactions allowed from linked Axis Bank KWIK Credit Card on UPI?**

- There is no limit for the number of transactions carried out from linked Axis Bank **KWIK** Credit Card on UPI.

## 6. How to **Pay with KWIK Credit Card**

**Is there any limit on the amount of transactions that can be carried out from linked Axis Bank KWIK Credit card on UPI?**

- Transaction limits for your Axis Bank KWIK Credit Card on UPI will be as per existing UPI transaction limits. UPI Limit- 1 lakh per day and 2 lakhs for some special Insurance MCC codes i.e. 5960, 6300 & 6529, however it will be limited to the available credit limit on your card. Credit Card on UPI can be used only for merchant payments, barring a few which are restricted to the categories given below.

**What are the restricted merchant categories on which customer won't be able to make payment using Axis Bank KWIK Credit Card on UPI?**

- Categories – Peer to Peer (P2P), Peer to Peer Merchant (P2PM), digital account opening, lending platform, cash withdrawal at merchant, cash withdrawal at ATM, ERUPI, IPO, Foreign Inward Remittances, Mutual Funds and any other categories as restricted by the Axis Bank/RBI.

**Can I raise charge back or refund on UPI app for linked Axis Bank KWIK Credit Card on Kiwi or other UPI App?**

- Yes. Charge back or refund can be raised by connecting with Axis Bank, Kiwi or other UPI App on which the transaction was completed.

**Where can I see transaction history of Axis Bank KWIK Credit Card through UPI?**

- Payment transactions done using Axis Bank KWIK Credit Card through UPI can be viewed in the monthly credit card statements. The transaction history will also be displayed on UPI App used for making payment.



## 6. How to **Pay with *KWIK* Credit Card**

### **Will I get fuel surcharge waiver on eligible fuel stations?**

- If Fuel surcharge is levied, it will be waived off as per existing terms and conditions of Axis Bank **KWIK** Credit Card. For Axis Bank **KWIK** Credit Card, you will get a fuel surcharge waiver of 1 % for fuel spends made between Rs 400 to Rs 4000. Maximum waiver of Rs 150 will be given per statement cycle. GST charged on fuel surcharge will be non-refundable.

## 6. How to **Pay Credit Card Bill**

You can pay your Axis Bank **KWIK** Credit Card Bill by any of the following options as per your convenience:

1. Pay via UPI
2. Pay via Axis Bank Mobile Application

**Below are steps to Pay your *KWIK* Credit Card bill via UPI:**

1. Login into Kiwi or any other UPI payment application like BHIM, PhonePe, Paytm etc.
2. Click on Pay to UPI Id and enter receiving UPI Id as  
cc.91<registered mobile number><last 4 digits of **KWIK** credit card>@axisbank  
For example: cc.9192498680825514@axisbank
3. This UPI Id will be verified, and the name of the cardholder will be displayed.
4. Enter the payment amount and authenticate the transaction with UPI PIN.
5. The payment confirmation status will be displayed as -
  - i) Name of Customer linked to Credit Card Account
  - ii) Transaction Success/Failure
  - iii) Failure reason (if any).

The daily and per-transaction restriction of ₹1,00,000 is applicable to these payments.

Ensure that registered mobile number linked to the credit card is used in the UPI ID format

Ensure that your savings account is added and linked to UPI App through which the payment is initiated

## 6. How to **Pay Credit Card Bill**

Follow below steps to Pay via Axis Bank Mobile App:

To Pay via Axis Mobile App, first time users need to download and complete registration on Axis Mobile app.

1. Once registered, login into **Axis Mobile App** and go to More section available at bottom right side
2. Click on **Payments and Transfers** and Select **Pay My Dues**
3. Tap on **Credit Card** section and Select **KWIK Credit Card** (basis masked card details)
4. Enter **Outstanding Amount** and select **Payment Via** Axis Bank or any other bank you wish to pay from.

## 7. *How to* **Redeem EDGE Reward Points**

You can redeem your earned reward points via. **Axis Bank Mobile App & Internet Banking**

**Follow below steps to redeem reward points from Axis Bank Mobile App**

1. Login into **Axis Mobile App** and click on **Credit Card** section
2. Click on three lines on left top corner and select **Reward Points**
3. Tap on **Explore** and Redeem your eEDGE Rewards points on brands of your choice.

**Follow below steps to redeem reward points via Internet Banking**

1. Visit eEDGE Rewards Portal at [edgerewards.axisbank.co.in/lms](https://edgerewards.axisbank.co.in/lms)
2. Click on Redeem Now to login into your account by entering Internet Banking Credentials
3. Redeem your eEDGE Reward points on brands of your choice