

Chat Transcript

- Axis Bank Support
Welcome to Axis Bank Support, our customer support executive will be with you shortly.
- Kartik
Greetings for the day! Welcome to the Axis Bank Credit Card chat support. I am Kartik, how may I assist you?
- Me
hi have 2 credit card
- Me
registered with that number
- Kartik
I am glad to know that.
- I want to know the available credit limit of both
- Kartik
Certainly, I will check your account and confirm.
- Kartik
May I place this chat on hold for a moment, while I check the details for you?
- sure
- Kartik
Thank you.
- Kartik
I appreciate your patience.
- Kartik
As per the record, you do not have separate credit limit for both card. The credit limit for both the cards are clubbed.
- Kartik
As of now, the available credit limit of your both the card is Rs. -16107.63.
- Kartik
Customer has more than 1 credit card with separate credit limits. Customers can use both the cards but his credit limit will be clubbed.E.g. Card 1 has credit limit of 35000 and Card 2 has 15000. Customer can use both the cards but his maximum credit limit will be 35000 and not 50000. If customer transacts upto 35000, he cannot use the card further
- why my limit is clubbed
- Kartik
Generally, as per the bank norms. The limit will be clubbed.
- why I did not receive any intimation about that
- Kartik
If you apply for 2nd credit card. It will automatically clubbed to your existing account.
- And when I called on customer support they said I have minus 39000 rs in available credit limit
- and you are saying that I have minus 16107
- And how my limit goes to negative

Me

Me

Me

Me

Me

Me

Me

- Kartik
Let me cross check the details for you.
- Me
I paid the bill yesterday
- Me
and receive these message
- Kartik
I am sorry for the wrong information.
- Kartik
The available credit limit of your both the card is Rs. -39892.37.
- Me
Dear Customer, payment of Rs. 21000 received for your Axis Bank Credit Card XXXX2449 on 07 AUG 19 Available Limit Rs 28555.26
- Me
Dear Customer, payment of Rs. 6000 received for your Axis Bank Credit Card XXXX6560 on 07 AUG 19. Available Limit Rs. 11852.44
- Me
why I receive these messages if I have credit limit negative
- Kartik
Thank you for sharing the information.
- Me
Please clarify me in details
- Kartik
May I place this chat on hold for a moment, while I check the details for you?
- Me
how my limit goes to minus
- Me
sure take your time
- Kartik
Thank you.
- Me
but surely provide me clarification for all these issue
- Axis Bank Support
Chat session will be closed soon due to inactivity of chat participants.
- Me
kindly revert me
- Kartik
I request you to stay online as I am checking the information for you.
- Me
I am online
- Me
but I received that message
- Me
Chat session will be closed soon due to inactivity of chat participants.
- Me
thats why I send message
- Kartik
Not to worry. That is a automated message to avoid disconnection.
- Kartik
I will keep the chat active.
- Me

- sure
- Kartik
Thank you.
- Kartik
It is taking longer than I expected, kindly stay online
- Me
sure
- Kartik
Thank you.
- Kartik
I appreciate your patience.
- Kartik
As I check, you have the total outstanding on your credit card ending with 2449 is Rs. 78762.01(Including emi principle) and Rs. 68361.36 (Including emi principle) for card ending with 6560.
- Kartik
So, the total outstanding amount on both the cards is Rs. 147123.37.
- Kartik
The message you have received is showing the available limit excluding the EMI amounts.
- Me
kk
- Me
And I want the details of one transaction
- Kartik
Sure.
- Me
which was made on 30 april
- Me
transaxtion cost is 29220 aprx
- Kartik
I request you to confirm the last 4 digits of the card number.
- Me
which was converted into emi of 18 months
- Me
sure wait a minute
- Kartik
Okay,
- Me
2449
- Kartik
Thank you.
- Kartik
Are you referring to the amount of Rs. 29290.05?
- Me
yes
- Kartik
Thank you for the confirmation.
- Me
I did not make this transaction
- Me
and even did not receive any

- message or mail regarding that transaction Me
- Kartik
Certainly, I will assist you.
- Kindly check why I did not receive any transaction alert Me
- and at what data this transaction was done Me
- Kartik
You have converted the outstanding amount of Rs. 29290.05 into balance on EMI. Hence, you have same is converted into EMI.
- date Me
- I did not do this transaction Me
- Kartik
It is not a transaction.
- I want to know why I did not receive any transaction alert Me
- Can you share the details of shop where this transaction happened Me
- Kartik
If you check the statement generated on 18-04-2019. The total outstanding was Rs. 42,187.97. At that time you got balance on EMI offer for Rs. 29290.05, So, you have converted the Rs. 29290.05 into EMI from the outstanding amount of Rs. 42,187.97 and you made the remaining payment of Rs. 12000 on 07-05-2019.
- And I you said that I have negative available limit Me
- will this effect my CIBIL score Me
- Kartik
As of now, it will not effect your cibil. However, if it's continue then it will effect your cibil.
- ok Me
- But I did not understand how my limit goes negative Me
- when my limit got clubbed Me
- Kartik
Once the new card issued, it will be automatically clubbed.
- So after receiving new card what was my total credit limit Me
- Kartik
I am sorry due to security reasons, I am unable to share the credit limit.
- which security reasons Me
- who my limit goes to negative Me
- Kartik
As per the banks internal guideline, we are not authorized to share the credit limit. I request you to check the same in your mobile application.

Me

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ok