

FAQ - Loan on Card

1. How can I obtain a loan on card?
You can Call our 24 hour hotline on 0112350000 or visit the nearest DFCC branch or and make a loan on card request
2. How long will it take for processing?
You can obtain the loan on the following working day
3. How will I receive cash?
You will receive cash as a cheque or account credit if you maintain a DFCC Savings / Current account.
4. What is the maximum amount I can obtain as a convenient cash loan?
You can withdraw 75% of the credit limit subject to the availability of your credit card.
5. What is the minimum loan value?
Minimum loan value is 10,000
6. What is the maximum tenure to repay the loan?
The maximum tenure is 24 months
7. How will the installments be debited?
It will be debited in equal monthly installments which would be a split of a part of the capital outstanding of the loan on card facility and a part of the handling fee applicable in obtaining such loan on card facility.
8. Will the credit card be blocked for the loan amount?
Yes. the credit limit will be blocked by a value equal to the principal amount, of the loan on card facility and the applicable handling fee, and will be released and be available for the card holder upon as an when the monthly installments are billed and paid for in the subsequent months.