

Terms and Conditions

The Hongkong and Shanghai Banking Corporation Limited, India ('HSBC') in association with Pinpoint India Pvt. Ltd. brings to you the EXTRA points rewards program, India's premium loyalty initiative, offering you the opportunity to earn you rewards easier with EXTRA points – an enhancement to your existing HSBC debit card designed to turbo-charge your rewards earning power.

EXTRA points is operated by Pinpoint India Pvt. Ltd. ('Pinpoint').

1. DEFINITIONS

'Cardholder' means the first/sole account holder holding HSBC debit cards eligible under this program.

'EXTRA partners' means a retailer who is participating in EXTRA points program and providing EXTRA points to eligible HSBC debit cardholders when they transact using their eligible HSBC debit card.

'EXTRA points' means points provided by the EXTRA partner per ₹100 spent on the eligible HSBC debit card or points provided on a set of transactions as specified by HSBC.

'HSBC debit card' means debit card issued by HSBC.

'Pinpoint' means Pinpoint India Pvt. Ltd., the operator of EXTRA points .

'Redemption partners' means those retailers who provide reward options to HSBC debit cardholders via EXTRA points programme.

'Rewards' means those products or services offered to eligible HSBC debit cardholders upon redemption of their EXTRA points.

'Touchpoint transactions' means the set of transactions* as communicated to the customer by HSBC from time-to-time that earn a customer reward points namely:

Sr. No.	Transaction
1	Updation of customer contact details
2	Usage of Electronic Clearing System (ECS) for funds transfer
3	Usage of Personal Internet Banking (PIB) for National Electronic Funds Transfer (NEFT)/Real Time Gross Settlement (RTGS) for funds transfer
4	Online bill payment
5	Global Transfers (offered to Premier and Advance customers)
6	Online and internet banking based inward money transfers (excluding Global Transfers)
7	Outward money transfers
8	Personal loan
9	Cheque book request through HSBC ATM
10	Cheque book request placed through PIB
11	Term deposit placement through PIB
12	Systematic Investment Plan (SIP)
13	FundMax™
14	Home loans
15	Debit card transaction at Point of Sale (POS)
16	New credit card issuance*
17	Investments booking through Retail Investment System (RIS) – Online (1 in a month)
18	Registration on HSBC PIB
19	Pull alert registration through PIB
20	Demand draft / cash order through PIB
21	Term deposit placement through HSBC ATMs
22	Usage of HSBC ATM towards bill payment

*HSBC reserves the right to add or delete or modify the above set of transactions and the reward criteria at any given point of time without giving any prior notice to the customer or assigning any reason thereof.

2. ELIGIBILITY

- The HSBC rewards programme is open to all HSBC first/sole accountholders' having a debit card.
- Cardholders are eligible for the programme only as long as their debit card accounts and all linked accounts are valid and in good standing, i.e. the account is fully operational and not blocked or marked as HOLD for whatever reasons.
- The cardholder cannot transfer, assign or bequeath EXTRA points to another cardholder under any circumstances.

THE REWARDS PROGRAMME

- Your EXTRA points are calculated based on the total rupee value charged to the HSBC debit card for goods and services used at participating EXTRA partners and on the usage of Touch point transactions as specified in the table herein below:

Sr. No.	Transaction	Reward criteria	Number of reward points per customer per month	Limit
1	Updation of customer contact details	Successful updation of contact details	500	1,000 points per annum
2	Usage of Electronic Clearing System (ECS) for funds transfer	Payment using ECS from account held with HSBC	25	25 points per month
3	Usage of Personal Internet Banking (PIB) for National Electronic Funds Transfer (NEFT) / Real Time Gross Settlement (RTGS) for funds transfer	Payment using NEFT / RTGS payment through PIB	25	25 points per month
4	Online bill payment	Pay at least one bill through PIB offered by HSBC	25	25 points per month
5	Global Transfers (offered to Premier and Advance customers)	Transfer money to the account held with HSBC India using Global Transfers	200	1,000 points per annum
6	Online and internet banking based inward money transfers (excluding Global Transfers)	Foreign currency inward money transfers to accounts held with HSBC through select channels	100	500 points per month
7	Outward money transfers	Foreign currency outward money transfers from account held with HSBC	100	500 points per month
8	Personal loan	Disbursal of new Personal loan	50	600 points per annum
9	Cheque book request through HSBC ATM	Place a cheque book request through any ATM of HSBC in India	50	50 points per quarter
10	Cheque book request placed through PIB	Place a cheque book request through PIB offered by HSBC	50	50 points per quarter
11	Term deposit placement through PIB	Place a term deposit through PIB offered by HSBC	100	NA
12	Systematic Investment Plan (SIP)	Placement of a new SIP	250	NA
13	FundMax™	Set up a new FundMax™ account	500	NA
14	Home loans	Disbursal of new home loan from HSBC	500	NA
15	Debit card transaction at Point of Sale (POS)	First usage of debit card at POS after issuance	250	250
16	New credit card issuance*	On issuance of a new credit card by HSBC	1,000	NA
17	Investments booking through Retail Investment System (RIS) – Online (1 in a month)	Investment booked through RIS every month	100	100 points per month
18	Registration on HSBC PIB	Successful registration for PIB offered by HSBC	100	NA
19	Pull alert registration through PIB	Successful registration for pull alert on PIB offered by HSBC	25	NA
20	Demand draft / cash order through PIB	Successful request for DD/CO through PIB offered by HSBC	25	NA
21	Term deposit placement through HSBC ATMs	Place a term deposit through any ATM of HSBC in India	100	NA
22	Usage of HSBC ATM towards bill payment	Pay at least one bill through any ATM of HSBC in India	25	25 points per month

- All EXTRA points are issued per ₹100 spent on the HSBC debit card and as per criteria set for touchpoint transactions. Cardholders will earn EXTRA points for every rupee spent rounded off to the nearest point for each eligible purchase transaction.
- EXTRA partners offer different amounts of EXTRA points – the most up to date listing of EXTRA points offered by EXTRA partners is listed on the EXTRA website (extrapoints.co.in/hsbc) in the section 'Earn EXTRA points'.
- Note that EXTRA partners and redemption partners may change from time to time. You can check the current list of EXTRA partners and EXTRA rewards on the EXTRA website.
- If you, or a second/joint account debit cardholder on your account, return any goods or services purchased with your HSBC debit card from a participating EXTRA partner, or your debit card is debited in connection with a disputed transaction or any of the Touch point transactions is reversed, your EXTRA points total will be adjusted by any reversed transactions. In most cases, EXTRA points cannot be earned in addition to an EXTRA partner's own loyalty program points. For example, Marriott Hotels, more Supermarkets and ITC Wills Lifestyle. In such instances, the EXTRA partner's loyalty points are issued and not the EXTRA points.
- Cardholders will also earn EXTRA points for the Touch point transactions when availed through HSBC.
- EXTRA points will be valid for a period of 3 years. EXTRA points earned during the 1st year of card membership, if not redeemed, will expire at the end of the 3rd year of accrual. For instance, EXTRA points earned in the year 2012, if unredeemed, will expire on 31 December 2014.
- EXTRA points will be offered only for purchases made on the HSBC debit card and Touch point transactions.
- Any fees/charges and disputed transactions will not accrue EXTRA points.
- Purchases on second /joint account debit cards will accrue EXTRA points which will be credited to the first/sole account cardholder's card account. Only the first/sole account holder can redeem EXTRA points.
- The accumulated EXTRA points have to be redeemed by the cardholder before the due expiry date, failing which the points will expire and will be dropped off the debit card account.

3. REDEMPTION

- Cardholders can redeem their EXTRA points against the goods/services listed on the EXTRA website (extrapoints.co.in/hsbc).
- The number of points required for each reward is detailed on the EXTRA website, extrapoints.co.in/hsbc. You can only select rewards from the range currently offered at the time of redemption.
- For details of the terms and conditions for redemptions, please visit the EXTRA website at extrapoints.co.in/hsbc
- HSBC makes no warranties or representations either expressed or implied, with regard to the type, quality or fitness of the goods provided through Pinpoint.

4. WITHDRAWAL

- HSBC reserves the right to wholly or partly modify the EXTRA points rewards programme. HSBC also reserves the right to change the EXTRA points conversion rate, withdraw EXTRA points awarded or to vary any of the terms and conditions herein in its absolute discretion and without prior notice to the cardholders.
- In case this rewards programme comes in conflict with any rule, regulation or order of any statutory authority, then HSBC has absolute authority and right to modify or cancel this programme to give effect to the said requirements.

5. GENERAL

- By using the HSBC debit card you have accepted the HSBC debit card terms and conditions and you deemed to have authorised HSBC, to access and collect information about yourself in order to operate the EXTRA points programme, which may include:
 - personal details like name and area postal PIN code;
 - transaction information used for the calculation and processing of EXTRA points;
 - delivery details for the fulfilment of your rewards; and
 - any other information you communicate to us either online or via the EXTRA points call centre.
- Fraud and abuse relating to earning and redemption of EXTRA points in the EXTRA points rewards programme will result in forfeiture of accrued points as well as termination of the cardholder's HSBC debit card.
- Information supplied by the cardholder on the redemption of certain products/services may be used by HSBC or its service establishments for administrative or marketing purposes.
- The EXTRA points rewards programme is entirely voluntary and it is understood that all charges are voluntarily incurred by the cardholder in the normal course of debit card usage.

