

Terms and Conditions

The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) in association with Pinpoint India Pvt. Ltd. brings to you the Extra points rewards programme. This is HSBC India's loyalty initiative that offers you the opportunity to earn rewards with Extra points.

Extra points is operated by Pinpoint India Pvt. Ltd. (Pinpoint).

1. DEFINITIONS

'Cardholder' means the first/sole accountholder holding HSBC India Debit Card(s) eligible under this programme.

'Extra partners' means a retailer who is participating in Extra points programme and providing Extra points to all HSBC India Debit Cardholder(s) who hold a valid HSBC India Debit Card when they transact using their eligible HSBC India Debit Card.

'Extra points' means points provided by the Extra partner per ₹100 spent on the eligible HSBC India Debit Card or points provided on a set of transactions as specified by HSBC India.

'HSBC India Debit Card' means debit card issued by HSBC India.

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

'Redemption partners' means those retailers in India who provide reward options to HSBC India Debit Cardholders via Extra points programme.

'Rewards' means those products or services offered to eligible HSBC India Debit Cardholders upon redemption of their Extra points.

'Touchpoint transactions' means the set of transactions* that earn reward points for the maximum number of transactions during the specified period, as listed below:

Sr. No.	Transaction
1	Successful updation of telephone number and e-mail ID through Personal Internet Banking (PIB) upto two times a year.
2	Set-up of one new ECS payment per month.
3	Usage of PIB for one NEFT/RTGS payment per month.
4	One online bill payment per month.
5	Five Global Transfers (offered to HSBC Premier and Advance customer(s)) a month.
6	Five inward money transfers, telegraphic transfers only per month.
7	Five outward money transfers, telegraphic transfers only per month.
8	Disbursal of Personal Loan in India (Personal Loans not available for Non-Resident customers).
9	One cheque book request through HSBC India ATM in India per quarter.
10	One cheque book request through PIB per quarter.
11	Fixed deposit placement through online banking.
12	Disbursal of a Home Loan in India.
13	First usage of new HSBC Debit Card at Point of Sale (POS).
14	New HSBC Credit Card issuance.
15	Registration of HSBC India PIB.
16	Mobile alert registration through PIB.
17	Demand draft/cashier orders through PIB.
18	Fixed deposit placement through HSBC India ATMs in India.
19	One bill payment through HSBC India ATMs in India per month.

*HSBC India reserves the right to add or delete or modify the above set of transactions and the reward criteria at any given point of time by giving a prospective notice of 30 days to the customer without assigning any reason thereof.

2. ELIGIBILITY

- The HSBC rewards programme is open to all HSBC India first/sole accountholders' holding the HSBC India Debit Card. However, eligible transactions undertaken by the joint accountholder or on the debit card of the joint accountholder, will be eligible to earn Extra points on the first accountholders debit card
- Cardholders are eligible for the programme only as long as the accounts to which their debit cards are linked are fully operational and not blocked or marked as 'HOLD' for any reasons. For balance related 'HOLDS', any balance in the account which has been put on hold (blocked) will not be available to the Cardholder for the usage of his debit card
- 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 India Debit Card for goods purchased and services availed at participating Extra partners and on the usage of Touchpoint transactions as specified in the table herein below:

Transaction code	Transaction	Reward criteria	Number of reward points per customer per month	Limit
T1	Updation of customer contact details (e-mail ID and telephone number only, through HSBC India's Personal Internet Banking (PIB))	Successful updation of contact details	500	1,000 points per annum
T2	Usage of Electronic Clearing System (ECS) for funds transfer within accounts in India - for each new set-up	Payment using ECS from account held with HSBC	25	25 points per month
T3	Usage of HSBC India's 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
T4	Online bill payment	Pay at least one bill through PIB offered by HSBC India	25	25 points per month
T5	Global Transfers (offered to HSBC Premier and Advance customers)	Transfer money to or from the account held with HSBC India using Global Transfers	200	1,000 points per annum
T6	Inward money transfers: Telegraphic transfers only	Foreign currency inward money transfers for accounts held with HSBC India. Telegraphic transfers only	100	500 points per month
T7	Outward money transfers: Telegraphic transfers only	Foreign currency outward money transfers from accounts held with HSBC India. Telegraphic transfers only	100	500 points per month
T8	Personal Loan (Personal Loans not available for Non-Resident customers) ¹	Disbursal of new Personal Loan	50	600 points per month
T9	Cheque book request placed on through HSBC ATM in India	Place a cheque book request through any ATM of HSBC in India	50	50 points per quarter
T10	Cheque book request on your HSBC India Resident/Non-Resident account placed through HSBC India PIB	Place a cheque book request through PIB offered by HSBC India	50	500 points per quarter
T11	Fixed deposit placement through PIB offered by HSBC India (Applicable for Non-Resident fixed deposits also)	Place a fixed deposit through PIB offered by HSBC India	100	NA
T12	Home Loans ²	Disbursal of new Home Loan from HSBC India	500	NA
T13	First usage of HSBC India Debit Card at Point of Sale (POS) at merchants in India	First usage of HSBC India Debit Card at POS after issuance	250	250
T14	Issuance of a new credit card by HSBC India ³	On issuance of a new credit card by HSBC India	1,000	NA
T15	Registration on PIB offered by HSBC India	Successful registration on PIB offered by HSBC India	100	NA
T16	Mobile alert registration through PIB offered by HSBC India	Successful registration for pull alert on PIB offered by HSBC India	25	NA

T17	Demand draft/cash order requests placed through PIB offered by HSBC India	Successful request for demand draft/cash order through PIB offered by HSBC	25	NA
T18	Placement of fixed deposit through HSBC ATMs in India (also applicable for Non-Resident fixed deposits)	Place a Resident/Non-Resident fixed deposit through any ATM of HSBC India in India	100	NA
T19	Usage of HSBC India ATM towards bill payment	Pay at least one bill through any ATM of HSBC in India	25	NA

¹All loans at the sole discretion of The Hongkong and Shanghai Banking Corporation Limited, India (HSBC). Personal Loans are available in the cities of Mumbai, Delhi, Pune, Kolkata, Bengaluru, Hyderabad, Ahmedabad, Jaipur, Chandigarh and Chennai only and is subject to change from time to time.

²All loans are subject to terms and conditions and are at the sole discretion of The Hongkong and Shanghai Banking Corporation Limited, India (HSBC).

Currently Home Loan is available to applicants and for properties in and around the city limits of (sourcing cities) Mumbai, New Delhi (NCR), Bengaluru, Pune, Chandigarh, Jaipur, Ahmedabad, Chennai and Hyderabad; and are subject to change from time to time.

³Issuance of credit card is at the sole discretion of The Hongkong and Shanghai Banking Corporation Limited, India (HSBC). All features and benefits are subject to terms and conditions. For detailed terms and conditions please visit www.hsbc.co.in

- All Extra points are issued per ₹100 spent on the HSBC India Debit Card and as per criteria set for Touchpoint transactions. Cardholders will earn Extra points for every Rupee spent rounded off to the nearest decimal point for each eligible purchase transaction
- Extra partners offer different amounts of Extra points – the most updated listing of Extra points is hosted on the Extra points website (www.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 India Debit Card or the HSBC India Debit Card of the joint Cardholder from a participating Extra partner, or your debit card is debited in connection with a disputed transaction or any of the Touchpoint 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 Programme 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 on the HSBC Debit Card. To know of any such exclusions, do read the 'Extra partner details' for each merchant by clicking on the required Extra partner in the 'Earn Extra points' section of the Extra website (www.extrapoints.co.in/hsbc)
 - Cardholders will also earn Extra points for the Touchpoint transactions conducted with HSBC India
- The Extra points have a validity period of upto 3 years. Extra points will expire on 31 December of the third year in which they were earned. For example, Extra points earned in July 2012 will expire on December 2014. Any Extra points not redeemed as on the date of expiry will not be available to the Cardholder after that
- Extra points will be offered only for purchases made on the HSBC India Debit Card and Touchpoint transactions
- Any fees/charges and disputed transactions will not accrue Extra points
- Purchases on the joint account holder's 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 expiry date, failing which they will not be available to the Cardholder. In the event of the first/sole account holder Cardholder's death, no other person including any additional Cardholder, will be entitled to the deceased Cardholder's Extra points

3. REDEMPTION

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

4. WITHDRAWAL

- HSBC India reserves the right to wholly or partly modify the Extra points rewards programme. HSBC India 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 with a prior notice of 30 days to the Cardholders

- In case this rewards programme comes in conflict with any rule, regulation or order of any statutory authority, then HSBC India has absolute authority and right to modify or cancel this programme to give effect to the said requirements
- You will not have access to your Extra points if HSBC India cancels your debit card account for any reason

5. GENERAL

- By using the HSBC India Debit Card you have accepted the HSBC India Debit Card terms and conditions and you are deemed to have authorised HSBC India, 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 the earning and redemption of Extra points in the Extra points rewards programme will result in the forfeit of accrued points as well as the termination of the Cardholder's HSBC India Debit Card
- Information supplied by the Cardholder on the redemption of certain products/services may be used by HSBC India or its service establishments for administrative 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
- Any tax or other liabilities or charges payable to the government or any other authority or body or any other participating establishment which may arise or accrue to the Cardholders by redemption as aforesaid or otherwise as a result of this Extra points rewards programme, shall be borne by the Cardholder
- Terms and conditions stated herein do not amount to any commitment or representation by HSBC India to conduct such programmes
- Selection of the 'Touchpoints' products/services offered under the Extra points rewards programme will be at the sole discretion of HSBC India and are liable to change with a prior notice of 30 days to the Cardholder
- HSBC India assumes no responsibility for the Extra points converted into Extra partner's Loyalty Programme or for actions of any Extra partner or any other partner in connection with the Extra points rewards programme or otherwise
- In the event of the HSBC India Debit Card being voluntarily closed by a Cardholder, the Extra points in the debit card account will be available for redemption to the Cardholder until one month of card closure. In case the Cardholder fails to redeem these points within one month of closure, the Extra points will lapse and not be available to him/her
- In case of a disputed transaction being resolved in the favour of the Cardholder and/or where a transaction is reversed, the equivalent Extra points will also be reversed
- Reward points which have been credited or debited to or from the Cardholder's account shall be reflected in the following month's statement issued by Pinpoint to the Cardholder, if the Cardholder has requested for the same on the Extra points website. Alternatively, the Cardholder can log into the Extra points website to check the points online
- On redemption, the Extra points will automatically be deducted from the accumulated points in the Cardholder's rewards account
- HSBC India will not be held responsible for the participation of Extra partners or suppliers of products/services or the products purchased/services availed of from the Extra partners and the merchantability, fitness, suitability of such products or services in the Extra points programme, or the withdrawal, cancellation, alteration or amendment of those products/services
- HSBC India's decision on the computation of Extra points on the debit card account will be final, conclusive and binding on the Cardholder and will not be liable to be disputed or questioned
- The existence of a dispute, if any, with a third party shall not constitute a claim against HSBC India
- Any disputes arising out of this programme shall be subject to the exclusive jurisdiction of the competent courts in Mumbai only
- The usage of the debit card is governed by the applicable terms and conditions as defined by HSBC from time to time. Please visit www.hsbc.co.in for the same
- By participating in the Extra points rewards programme, the Cardholder shall be deemed to have accepted all the aforementioned terms and conditions in totality

The terms and conditions of the Extra points rewards programme shall be governed by the provisions of Indian law.

6. TERMINATION

If HSBC India or Pinpoint choose to terminate the association for Extra points, you would be notified at least 60 days prior to the programme terminating, in order to allow enough notice for you to claim your rewards.

All queries/disputes arising out of this programme may please be referred through an e-mail to the attention of 'Manager – Liabilities HSBC India' at info@hsbc.co.in or you can contact us on HSBC PhoneBanking numbers.