

Terms & Conditions – HDFC Bank PIXEL X Times Credit Card

Rush Variant:

Pricing

Joining/Renewal Membership Fee – ₹1000/- + Applicable Taxes

Reward Proposition

- 10X Reward Points will be rewarded to the Customers on their choice of selected merchants
- Minimum transaction of ₹200 and multiples of ₹200 will be considered for Reward Points posting
- Reward Points will be credited in the customers Rewards Account in the mobile app
- The Reward Points will be processed as per the following table:

Spends on	Reward Points	Maximum Reward Points per cycle
10X Reward Points on choice of any two packs	10X	2000
5X Reward Points on SmartBuy **	5X	2000
Reward Points on UPI Spends	2 Reward Points per ₹200 on other spends	2000
All other spends***	2 Reward Points per ₹200 on other spends	

- Maximum choice of two brand packs from the mentioned options below can be selected for the 10X Reward Points (each brand pack will comprise of two merchants):
 - Food & Grocery – Swiggy & Zepto
 - Travel – Cleartrip & Uber
 - Lifestyle – Decathlon & Urban Company
 - E-Commerce – Amazon & Flipkart
- **Offer is valid on Successful Transactions completed on SmartBuy under categories IGP, Flights, Hotels, Bus, Rail, Instant Vouchers, Apple Imagine Tresor only.
- *** Reward Points will not be accrued for the following spends/transactions on the card,
 - Fuel Spends
 - Wallet Spends
 - Rent payments
 - Government related transactions
 - EMI Transactions
 - Purchases converted to EMI post facto
 - Cash Advances
 - Payment of Outstanding Balances
 - Payment of card fees and other charges

For eg: If the cardholder spends ₹25,000 in calendar month cycle and the cardholder selected Travel and Food & Grocery packs under 10X Reward Points and the break up of the spends is as follows

- Spends on selected brands to earn 10X Reward Points: ₹8,000
- Other Spends: ₹6,000
- Fuel Spends: ₹3,000
- EMI Purchase: ₹1,000
- Out of these EMI Purchases and fuel spends won't be rewarded with Reward Points. However, the Cardholder will get 1% Fuel surcharge waiver on the eligible Fuel transaction.
- Thus, the total expenditure eligible for Reward Points would be only ₹14,000.

The Reward Point earned for the month in the above example would be calculated as

follows:

10X Reward Points on ₹8,000 (10*2 Reward Points per Rs 200 Spent) = $(8000/200)*2*10 = 800$

1X Reward Points on ₹6,000 (2 Reward Points per Rs 200 Spent) = $(6000/200)*2 = 60$

Thus, the total Reward Points earned for the above example would be 860.

10X Reward Points on choice of any two packs – Terms & Conditions (For customer's who have selected Rush Variant)

- 10X Reward Points will be awarded to customers on their selected Brand packs if the Customer has selected the Rush Variant on their PIXEL Times Credit Card.
- Reward Points credited will reflect in Rewards tab in the PIXEL Times Homepage on the PayZapp app
- The Reward Point capping will be applicable on a calendar month basis, and will be capped at 2000 Reward Points under the 10X
- Choice of two brand packs for the 10X Reward Points from the below options will be available (each pack will comprise of two merchants) are:
 - Food & Grocery – Swiggy & Zepto
 - Travel – Cleartrip & Uber
 - Lifestyle – Decathlon & Urban Company
 - E-Commerce – Amazon & Flipkart
- The transaction settled from the selected merchant will be eligible for Reward Points and the settlement/Posting date of the transaction will be considered for points calculation.
- Reward Points will reflect in the cardholder's available points balance once the transaction is settled by the merchant.
- The cardholder can select a maximum of only two packs under the 10X Reward Packs.
- The merchants in each pack are fixed.
- Reward Points are capped at 2000, hence, spends beyond the threshold of corresponding Rewards capping shall not be considered for Reward Point posting.
- The Reward Point capping will be basis the calendar month, the transaction settled in the system between the 1st to 30/31st of the calendar month will be considered for the capping calculations.
- The choice of any two Categories under the 10X Reward Points would be provided to the cardholder post the card getting approved in the app. The cardholder can select their choice of two Categories from the available options to earn accelerated Reward Points.
- 10X Reward Points of the cardholder selected Category are calculated basis Terminal / merchant IDs (TIDs & MIDs) shared by the respective merchant partners. If in case the TID / MID is not available from the list received from the merchant, such transactions will not qualify for the benefit.
- Cardholder can change the brand packs post the first selection after every 90 days. The revised brand packs selected by the cardholder will come into existence, immediately post acknowledgement in the app. The transactions settled in the system post the change request will be rewarded as per the new brand pack selected from the cardholder.
- In case the purchase/transaction is returned/cancelled/reversed post-calendar month completion. Then the equivalent Reward Points will be reversed/adjusted from the cardholder reward balance.
- Reward Points will not be accrued for the following spends/transactions on the card,
 - Fuel Spends
 - Wallet Spends, loads / Gift or Prepaid Card load/ Voucher purchase

- Rent payments
- Government related transactions
- All EMI transactions (even if preclosed) including Smart EMI / Dial an EMI transaction
- Purchases converted to EMI post facto
- Cash Advances
- Payment of Outstanding Balances
- Payment of card fees and other charges
- Reward Points will be calculated and posted on the lowest rounded two hundred. For example, Rs 230 transaction will get calculated as $(200/200) * 10 = 10$ Reward Points
- Reward Points are not applicable on transactions less than ₹200.
- The 10X Reward Points on Uber (if selected by the cardholder) are eligible for travel/commute-related spending. The Uber transactions carried out through the MCC code 4121 & 7512 (as defined by the card network) will only be considered for 10X Reward Points
- In case the cardholder opts for the EMI option during checkout at the selected merchants under the 10X feature, the transaction will not qualify for the Reward Points.
- In case of conversion of a transaction to EMI at a later date, Reward Points earned on such transaction will be reversed from the available Reward balance.
- In case the available Reward Points balance is negative for two consecutive statement months. Then, the negative Reward Points will be posted as a charge into the card account at 1 Reward Point = ₹0.25
- A cardholder will not be eligible for Reward Points on the prepaid card/gift Card/ wallet load and/or voucher purchases. i.e., the transactions carried out through the following Merchant Category Code (MCC) of 6540 (as defined by card networks) will not be considered.
- The following MCCs have been excluded from the 10X Reward Points eligibility (fuel, rental payments, Government related, Online Skill-Based gaming or any such payments made through the following MCCs): 1361, 5172, 5541, 5542, 5816, 5983, 9752, 6513, 7349, 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9950.
- Promised Reward Points shown in the app indicate the tentative points earned for the unsettled transaction. Actual eligible Reward Points will get added to the rewards balance post-settlement of the transaction.

2 Reward Points per ₹200 on other spends – Terms & Conditions

- The Reward Points will be posted on calendar month basis, the transaction settled in the system between 1 st to 30/31st of the calendar month will be posted in the subsequent month 1st week.
- The transaction settled from the merchant will be eligible for Reward Points and settlement / Posting date of the transaction will be considered for points calculation.
- Reward Points shall not be eligible for the following spends/transactions on the card,
 - Fuel Spends
 - Wallet Spends, loads / Gift or Prepaid Card load/ Voucher purchase
 - Rent payments
 - Government related transactions
 - All EMI transactions (even if preclosed) including Smart EMI / Dial an EMI transaction
 - Purchases converted to EMI post facto
 - Cash Advances
 - Payment of Outstanding Balances
 - Payment of card fees and other charges
- Reward Points earned will be computed based on spends during the calendar month period minus any returns or refunds during the same period
- In case the purchase/transaction is returned/cancelled/reversed post calendar month completion, then the Reward Points will be reversed from next month earning under the 2 Reward Points per ₹200 category
- **A cardholder will not be eligible for 2 Reward Points per ₹200 on prepaid card/gift Card/ wallet load and / or voucher purchases i.e., the transactions carried out through the Merchant Category Code (MCC) of 6540 (as defined by card networks RuPay) will not qualify for Reward Points
- SmartPay transactions will be considered under 2 Reward Points per ₹200 category
- Rent payments and Govt Related transactions will NOT earn Reward Points

- Reward Points are capped at 2000 per month, hence, spends beyond the threshold of corresponding Rewards capping shall not be considered for Reward Point posting.
- Reward Points will be calculated and posted on the lowest rounded two hundred. For example, Rs 230 transaction will get calculated as $(200/200)*2 = 2$ Reward Points
- Reward Points are not applicable on transactions less than ₹200.
- In case the cardholder opts for the EMI option during checkout at the eligible transaction, the transaction will not qualify for the Reward Points.
- In case of conversion of a transaction to EMI at a later date, Reward Points earned on such transaction will be reversed from the available Reward balance.
- In case the available Reward Points balance is negative for two consecutive statement months. Then, the negative Reward Points will be posted as a charge into the card account at 1 Reward Point = ₹0.25
- A cardholder will not be eligible for Reward Points on the prepaid card/gift Card/ wallet load and/or voucher purchases. i.e., the transactions carried out through the following Merchant Category Code (MCC) of 6540 (as defined by card networks) will not be considered.
- The following MCCs have been excluded from the 10X Reward Points eligibility (fuel, rental payments, Government related, Online Skill-Based gaming or any such payments made through the following MCCs): 1361, 5172, 5541, 5542, 5816 5983,9752, 6513, 7349, 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9950.
- Promised Reward Points shown in the app indicate the tentative points earned for the unsettled transaction. Actual eligible Reward Points will get added to the rewards balance post-settlement of the transaction.
- If the transaction qualifies for any other category of rewards, that transaction will not earn rewards under this category.

Reward Points on UPI Spends

- Transactions in this category will qualify for 2 Reward Points per ₹200
- Reward Points on UPI transactions are only applicable for the customers holding PIXEL Times RuPay Credit Card.
- The Reward Points is applicable only for UPI transactions via PIXEL Times RuPay Credit Card.
- The Reward Points will be credited in the reward balance account in the Mobile app.
- The transaction settled from the transacted merchant will be eligible for Reward Points and the settlement/Posting date of the transaction will be considered for points calculation.
- Reward Points will reflect in the cardholder's available points balance once the transaction is settled by the merchant
- Spends beyond the capping of 2000 shall not be considered for Reward Points posting.
- The Reward Points capping will be basis the calendar month, the transaction settled in the system between the 1st to 30/31st of the calendar month will be considered for the capping calculations.
- Reward Points will not be accrued for the following spends/transactions on the card,
 - Fuel Spends
 - Wallet Spends, loads / Gift or Prepaid Card load/ Voucher purchase
 - Rent payments
 - Government related transactions
 - All EMI transactions (even if preclosed) including Smart EMI / Dial an EMI transaction
 - Purchases converted to EMI post facto
 - Cash Advances
 - Payment of Outstanding Balances
 - Payment of card fees and other charges
- Reward Points will be calculated and posted on the lowest rounded multiple of 200. For example, Rs 430 transaction will get calculated as $400/200 = 2$ Reward Points (The lowest rounded multiple of 200 for 430 is 400)
- A cardholder will not be eligible for Reward Points on the prepaid card/gift Card/ wallet load and/or voucher purchases. i.e., the transactions carried out through the following Merchant Category Code (MCC) of 6540 (as defined by card networks) will not be considered.
- Reward Points is not applicable on transactions less than ₹200.

- The Customers won't be able to make Payment using their HDFC Bank credit PIXEL Play RuPay card on these categories – P2P, 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 (The list is governed by NPCI and is subjected to change from time to time). Amount limit per card per day can be up to UPI limit (i.e., 1 lakh per day and 2 lakhs for some special MCC codes i.e., 5960, 6300 & 6529 (Excludes the restricted categories merchant in previous Question)), however, it will be subject to the available credit limit on your credit card. To note - Amount limit per day per card is Rs.5,000 for first 24 hrs of linking the card in UPI app.
- The restrictions on the maximum transaction limit/Daily limit/Periodic Limit etc are subject to be changed as per TPAP/Issuing Bank/NPCI.
- There is no Fuel Surcharge applicable on UPI payments. Therefore, no fuel surcharge waiver will be provided.
- Reward Points are not applicable on transactions less than ₹200.
- In case the cardholder opts for the EMI option during checkout at the eligible transaction, the transaction will not qualify for the Reward Points.
- In case of conversion of a transaction to EMI at a later date, Reward Points earned on such transaction will be reversed from the available Reward balance.
- In case the available Reward Points balance is negative for two consecutive statement months. Then, the negative Reward Points will be posted as a charge into the card account at 1 Reward Point = ₹0.25
- A cardholder will not be eligible for Reward Points on the prepaid card/gift Card/ wallet load and/or voucher purchases. i.e., the transactions carried out through the following Merchant Category Code (MCC) of 6540 (as defined by card networks) will not be considered.
- The following MCCs have been excluded from the 10X Reward Points eligibility (fuel, rental payments, Government related, Online Skill-Based gaming or any such payments made through the following MCCs): 1361, 5172, 5541, 5542, 5816, 5983, 9752, 6513, 7349, 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9950.
- Promised Reward Points shown in the app indicate the tentative points earned for the unsettled transaction. Actual eligible Reward Points will get added to the rewards balance post-settlement of the transaction.
- If the transaction qualifies for any other category of rewards, that transaction will not earn rewards under this category.

Welcome & Entertainment Benefits

Product Feature	Category	Rush Variant
Welcome & Entertainment Benefit	OTT (Sony Liv)	6 months
	Spotify Premium Standard subscription (only new Spotify Premium users)	4 months
	Puma discount	12.5% discount (Twice in a quarter)

- The merchants mentioned above for Welcome benefits / Renewal benefits are subject to change.
- Welcome benefits and Renewal benefits are not applicable for customers holding Lifetime Free Credit Cards
- Customers can avail Welcome Benefit 24 hours after activation of their HDFC Bank PIXEL Times Credit Card
- Welcome voucher codes can be availed from Times Internet Limited (TIL) portal up to 6 months from the date of Card issuance.
- Welcome benefits are offered against the payment of joining fee of Rs 1,000+ Applicable GST for Rush Variant

- Renewal Benefit will only be applicable to customers who have paid their annual card fee.
- The customers can claim Welcome benefits from the Times portal on the rewards tab present on the PIXEL X Times Home screen on the PayZapp app, post card activation. This option will be available on the TIL portal post 24 hours of card activation. Voucher codes for welcome / renewal benefits will be valid upto 90 days from date of voucher issuance.
- Welcome benefits are not applicable for Delinquent customers.

Sony LIV – Terms and Conditions

- Get 6 months Sony LIV Premium subscription with HDFC Bank Pixel Times Credit Card – Rush Variant.
- The Sony LIV voucher code is valid only on the Sony LIV platform.
- Voucher code cannot be clubbed with an active Sony LIV subscription. It must be redeemed after the current subscription expires.
- iOS users must redeem the voucher via mobile or desktop web browser. Redemption is not available via the iOS app.
- The voucher provides access to a wide range of premium content including TV shows, movies, live sports, originals, and more within the Sony LIV App.
- The voucher code is issued and is the property of Culver Max Entertainment Private Limited (CMEPL) (formerly known as Sony Pictures Networks India Pvt. Ltd.), Times Internet & HDFC Bank.
- The code cannot be clubbed with any other existing subscription or offer on SonyLIV (website, app, or third-party platforms).
- The code is non-refundable, non-transferable, and cannot be redeemed for cash. It is not a legal tender and does not create any civil or criminal liability on CMEPL, Times Internet & HDFC Bank.
- CMEPL, Times Internet & HDFC Bank is not responsible for misuse, theft, or unauthorized transfer of the code after purchase.
- Use of the code implies acceptance of the SonyLIV Terms & Conditions available at:
<https://www.sonyliv.com/terms-of-use>
 Any dispute related to the code will be subject to the exclusive jurisdiction of competent courts in Mumbai.
- The existence of a dispute does not constitute a claim against CMEPL, Times Internet & HDFC Bank.
- In case of disputes, CMEPL's, Times Internet's & HDFC Bank's decision will be final and binding.
- CMEPL, HDFC Bank, and Times Internet reserve the right to:
- Disqualify any cardholder from the benefits of the program in case of suspected fraud or misuse.
- Modify, change, or discontinue the offer, or any part of it, without prior notice or reason.
- The offer is also subject to CMEPL's general Terms of Use and other platform-wide policies.

Spotify Premium Standard – Terms and Conditions

- Offer for HDFC Bank Pixel Times Credit Card: Get 4 months of Spotify Premium Standard subscription.
- Offer applies to Spotify Premium Standard Individual only.
- This offer is applicable **till 31st Dec 2026**.
- The offer is only open to users who haven't tried Spotify Premium Standard before.
- Enjoy a trial period with the flexibility to cancel anytime.
- Offer provides listening to your favourite music without ad breaks.
- Unlimited offline downloads and high-quality streaming, delivering a truly immersive listening experience.
- Re 1 will be deducted from your account upon successful verification.
- The code is non-refundable, non-transferable, and cannot be redeemed for cash.
- Spotify, Times Internet, and HDFC Bank are not responsible for misuse, theft, or unauthorized transfer of the code after purchase.
- Spotify, HDFC Bank, and Times Internet reserve the right to disqualify any cardholder from the benefits of their program in case of suspected fraud or misuse.
- Spotify, HDFC Bank, and Times Internet reserve the right to modify, change, or discontinue the offer, or any part of it, without prior notice or reason.
- Times Internet, Spotify, and HDFC Bank reserve the right to modify or revoke the offer and attached terms & conditions, at any time, without notice.
- For more details, please visit <https://www.spotify.com/in-en/legal/premium-promotional-offer-terms>

PUMA – Terms & Conditions

- Offer: Extra 12.5% Off
- Coupon Validity: Valid for 3 months from the date of code issuance.
- The customers can view the coupon from the Times Portal, under the rewards tab.
- Coupon is applicable on:
 - PUMA.com
 - PUMA App
 - PUMA Stores
 - PUMA.com-Landing Page:
 - https://in.puma.com/in/en/home?utm_medium=AFF&utm_source=AIN-OTH&utm_campaign=AFF_AIN_Puma_Timespoints_HDFCPixel_Upto50_Extra12_25_IN
- Use your coupon to get Extra 12.5% Off on PUMA.
- This offer is applicable till 31st Dec 2026.
- Coupon is valid on sitewide products.
- Exclusions apply: <https://in.puma.com/in/en/exclusion>
- Multiple coupons cannot be combined in a single transaction.
- PUMA App: Link to be updated
- PUMA Stores: PUMA vouchers can be redeemed at the stores listed here : <https://store-in.puma.com/?lat=12.9950081&long=77.6878687&shared=1&undefined>
- For exchanges of products purchased using the coupon code:
- Exchange will be given for the value paid by the customer.
- Coupons cannot be reused if the order is cancelled.
- Offer is at the sole discretion of PUMA.
- All pictures are for illustration purposes only. Actual products may vary.
- In case of any issues, contact:
 -  customercareindia@puma.com
 -  1800 102 7862 / 080-3535 3535
 - Coupon usage limits:
 - Can be availed twice in one quarter for Rush Variant users.

Movie benefits

Product Feature	Category	Premium Plan
Entertainment benefit	Discount on BMS	25% off up to Rs.350 (2 Times in a month)
	Cinepolis	25% off up to INR 100 Online (once in a month per customer)

BookMyShow - Terms and Conditions

- Offer for HDFC Bank Pixel Times Credit Card users – Flat 25% instant discount up to ₹350/- on your movie ticket bookings + ₹50/- off on your F&B orders.
- To avail the offer, please visit www.bookmyshow.com
The offer is valid only on movie ticket bookings and not on other categories of tickets.
- The offer is valid on both the website and app of BookMyShow.
- A cardholder can purchase a maximum of 2 discounted tickets per card per month under the offer period.
- The maximum discount is capped at ₹350/- in a single transaction for HDFC Bank Pixel Times Credit Card users.

- F&B offer of ₹50/- is valid only once per month per card.
- In order to avail the F&B offer, the user will have to book their F&B order at the time of movie ticket booking process online in the same transaction.
- The number of tickets discounted under the offer are limited and customers can avail the offer on a First Come First Serve basis every day of the week. It is also subject to availability at the cinema.
- For eligibility terms and conditions for the offer, please see the FAQs on the merchant website.
- In case you have applied for the discount but the transaction doesn't go through for some reason, kindly wait for 5-10 minutes before trying to avail the discount again.
- The Customers will have to pay the internet handling fee as levied on each ticket as extra.
- The current purchase process at www.bookmyshow.com will remain unchanged till the stage where the eligible card number is provided. After their stage, the website will recognize the eligible card, reduce the bill amount and inform the transacting eligible cardholders accordingly.
- The offer is valid only for users coming directly to the website or mobile app and not via individual cinema sites.
- Offer is applicable on all partner cinemas in India for which tickets can be booked on www.bookmyshow.com.
- The offer cannot be combined with any other offer/discounts/promotions at the theaters available on www.bookmyshow.com.
- Tickets once bought online shall be considered sold and cannot be cancelled, refunded or exchanged.
- Once the booking is committed, the confirmation mail/SMS received from www.bookmyshow.com needs to be exchanged with the ticket available at the theater.
- Bigtree, HDFC Bank & Times Internet reserves the right to disqualify any cardholder(s) from the benefits of the program. In case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the program.
- Bigtree, HDFC Bank & Times Internet reserves the right to modify/change all or any of the terms applicable to the program without assigning any reasons or prior intimation whatsoever.
- Bigtree, HDFC Bank & Times Internet also reserves the right to discontinue the program without assigning any reasons or prior intimation whatsoever.
- Individual cinema rules apply.
- In addition to the above, the offer on the website is also subject to BookMyShow's general Terms of Use. Kindly refer to BookMyShow's Terms & Conditions on the homepage.
- The cardholder shall be required to give personal information and card details online for the tickets purchased on www.bookmyshow.com.

Cinepolis – Terms and Conditions

- Any additional amount on top of the offer must be borne by the customer.
- The discount is capped at Rs 100 (applicable once in a month per customer)
- Offer is only valid for cinemas listed on Cinépolis digital channels.
- In case of any issues please contact support@cinepolis.com
- Discount is applicable only on the complete cart value of each transaction (as applicable).
- This offer cannot be combined with any other ongoing offer/discount/promotion available on Cinépolis digital channels.
- Movie Tickets are subject to availability at the respective Cinépolis Cinemas.
- Movie Tickets once bought, shall be considered sold and cannot be cancelled, refunded, or exchanged in any form whatsoever.
- Once the Movie Tickets booking is completed, the confirmation e-mail/SMS received from Cinépolis, needs to be scanned/exchanged with cinema representatives to enter the cinema premises.
- Customer shall not be entitled to compensation/benefits in any form whatsoever in lieu of the offer being availed.
- Cinépolis India, Times Internet & HDFC Bank reserves the right to disqualify any Customer(s) from the benefits of the Program. In case of any fraudulent activity, prosecution will be carried out according to the purpose of availing the benefits under the Program.
- Cinépolis India, Times Internet & HDFC Bank reserves the right to modify/withdraw/discontinue all or any of the terms applicable to the Offer/Program without assigning any reason or without any prior intimation whatsoever.
- Cinépolis India Private Limited's general rules & regulations are applicable.

- Customers are not bound in any way to participate in this program. Any such participation is voluntary and the same is being made purely on a "best-effort basis".
- Cinépolis India Private Limited, Times Internet & HDFC Bank reserves the right at any time without prior notice to add, alter, modify, all or any of these terms and conditions or replace, wholly or in part, this program by any other program, whether like this program or not or to withdraw it altogether.
- In addition to the above, this offer is also subject to www.cinepolisindia.com general Terms of Use. Kindly refer to www.cinepolisindia.com Terms & Conditions on the homepage.
- In case of any disputes, Cinépolis India Private Limited, Times Internet & HDFC Bank's decision will be final.

Event Benefits

Product Feature	Category	Premium Plan
Times Events Benefits (The List of events are dynamic & subject to change every quarter)	Online event - Complimentary	1 event per quarter
	Offline events – Chargeable	1 event per quarter
	Premium event – Chargeable	1 event per quarter

- The online event is complimentary and can be availed on payment of Re 1 charge on the Pixel Times Credit Card
- The offline event will only be available in the following cities – Delhi, Mumbai, Bangalore and Hyderabad, and the event may be chargeable
- Customers can avail the benefits on payment of the applicable charges on the Pixel Times Credit Card.
- The list of events are subject to change every quarter at the discretion of Times Internet Limited (TIL) and HDFC Bank.
- The customers can view the event details on the Times Internet Limited (TIL) portal, which can be accessed through the Rewards tab present on the PIXEL Times Home page on PayZapp.
- HDFC Bank and Times Internet reserve the right to disqualify any cardholder from the benefits of the program in case of suspected fraud or misuse.
- HDFC Bank and Times Internet reserve the right to modify, change, or discontinue the offer, or any part of it, without prior notice or reason.

SmartBuy Spends- Terms & Conditions

- A cardholder will be eligible for 5X Reward Points if he/she does a transaction through SmartBuy (Maximum 2000 Reward Points can be earned in a calendar month). All other existing SmartBuy Terms and conditions will be applicable.
- Offer is valid on Successful Transactions completed on SmartBuy under Categories IGP, Flights, Hotels, Bus, Rail, Instant Vouchers, Apple Imagine Tresor in SmartBuy. The Offer is not valid on offers given by individual merchants under offers section.
- Applicable for Full payment across all Categories (on Flights / Hotels / Bus / Rail/ Instant Vouchers / Apple Imagine Tresor in SmartBuy)
- Reward Points credited will reflect in Rewards tab in the PIXEL Times Homepage on the PayZapp app
- SmartBuy Rewards cannot be clubbed up with other 10X Accelerated Reward being offered on the card.
- Customers will not be eligible for SmartBuy benefit in case of loan pre-closure
- No two programs can be combined or benefits of two programs are combined at any point in time, for transactions done on the SmartBuy website or pages thereof, associated with the program.

- Card Holder/s whose account has been classified as delinquent before or during the Program will not be eligible for Reward Points
- Reward Points are applicable only if HDFC Bank PIXEL Times Credit card is used to complete payment. Wallet load using HDFC Bank card or Cash on Delivery options are not eligible under the offer.
- Returned purchases, disputed or unauthorized/fraudulent transactions, Smart EMI's and Card Account Fees will not be considered
- The offer is non-encashable, not extendable and non-negotiable
- If a card member has more than 1 (one) HDFC Bank Credit Card, spends on the cards cannot be clubbed by the card member in order to qualify for the said offer.
- HDFC Bank is not liable for any delay, non-delivery or shortfall or deficiency or unsatisfactory service/product provided by any participating parties/sponsors.
- Pictures in the communication are representative and the actual product may differ.
- The offer is non-transferable to any other person.
- Any Government levies/taxes like Sales Tax, TDS, gift tax, road tax, any Local Tax, etc. arising out of the same will be borne by the PIXEL Times Credit card customer.
- Reward Points are not applicable on transactions less than ₹200.
- In case the cardholder opts for the EMI option during checkout at the eligible transaction, the transaction will not qualify for the Reward Points.
- In case of conversion of a transaction to EMI at a later date, Reward Points earned on such transaction will be reversed from the available Reward balance.
- In case the available Reward Points balance is negative for two consecutive statement months. Then, the negative Reward Points will be posted as a charge into the card account at 1 Reward Point = ₹0.25
- A cardholder will not be eligible for Reward Points on the prepaid card/gift Card/ wallet load and/or voucher purchases. i.e., the transactions carried out through the following Merchant Category Code (MCC) of 6540 (as defined by card networks) will not be considered.
- The following MCCs have been excluded from the Reward Points eligibility (fuel, rental payments, Government related, Online Skill-Based gaming or any such payments made through the following MCCs): 1361, 5172, 5541, 5542, 5816, 5983, 9752, 6513, 7349, 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9950.
- Promised Reward Points shown in the app indicate the tentative points earned for the unsettled transaction. Actual eligible Reward Points will get added to the rewards balance post-settlement of the transaction.
- If the transaction qualifies for any other category of rewards, that transaction will not earn rewards under this category.

Reward Point Redemption – Terms & Conditions

- Customers can redeem the Reward Points against PayZapp wallet
- PayZapp Wallet: 1 Reward Point = Rs 0.25
- The minimum Reward Point balance required for redemption is 2,000 Reward Point.
- Unredeemed Reward Points will expire/lapse after 2 years of accumulation.
- Reward points redemption are capped per calendar month to 50,000 rewards points
- Unredeemed Reward Points will expire/lapse after 2 years of accumulation

Move Variant:

Pricing

Joining/Renewal Membership Fee – ₹500/- + Applicable Taxes

Reward Proposition

- 5X Reward Points will be rewarded to the Customers on their choice of selected merchants
- Minimum transaction of ₹200 and multiples of ₹200 will be considered for Reward Points posting
- Reward Points will be credited in the customers Rewards Account in the mobile
- The Reward Points will be processed as per the following table:

Spends on	Reward Points	Maximum Reward Points per cycle
5X Reward Points on choice of any two packs	5X	2000
5X Reward Points on SmartBuy **	5X	2000
Reward Points on UPI Spends	2 Reward Points per ₹200 on other spends	2000
All other spends***	2 Reward Points per ₹200 on other spends	

- Choice of packs to choose for the 5X Reward Points (each pack will comprise of two merchants) are:
 - Food & Grocery – Swiggy & Zepto
 - Travel – Cleartrip & Uber
 - Lifestyle – Decathlon & Urban Company
 - E-Commerce – Amazon & Flipkart
- **Offer is valid on Successful Transactions completed on SmartBuy under categories IGP, Flights, Hotels, Bus, Rail, Instant Vouchers, Apple Imagine Tresor only.
- *** Reward Points will not be accrued for the following spends/transactions on the card,
 - Fuel Spends
 - Wallet Spends
 - Rent payments
 - Government related transactions
 - EMI Transactions
 - Purchases converted to EMI post facto
 - Cash Advances
 - Payment of Outstanding Balances
 - Payment of card fees and other charges
- For eg: If the cardholder spends ₹25,000 in calendar month cycle and the cardholder selected Travel and Food & Grocery packs under 5X Reward Points and the break up of the spends is as follows
 - Spends on selected brands to earn 5X Reward Points: ₹8,000
 - Other Spends: ₹6,000
 - Fuel Spends: ₹3,000
 - EMI Purchase: ₹1,000
 - Out of these EMI Purchases and fuel spends won't be rewarded with Reward Points. However, the Cardholder will get 1% Fuel surcharge waiver on the eligible Fuel transaction.
 - Thus, the total expenditure eligible for Reward Points would be only ₹14,000.

The Reward Point earned for the month in the above example would be calculated as

follows:

5X Reward Points on ₹8,000 (5×2 Reward Points per Rs 200 Spent) = $(8000/200) \times 2 \times 5 = 400$

1X Reward Points on ₹6,000 (2 Reward Points per Rs 200 Spent) = $(6000/200) \times 2 = 60$

Thus, the total Reward Points earned for the above example would be 460.

5X Reward Points on choice of any two packs – Terms & Conditions

- 5X Reward Points will be awarded to customers on their selected Brand packs if the Customer has selected the Premium Plan on their PIXEL Times Credit Card.
- Reward Points credited will reflect in Rewards tab in the PIXEL Times Homepage on the PayZapp app
- The Reward Point capping will be applicable on a calendar month basis, and will be capped at 2000 Reward Points under the 5X brand pack
- Choice of two brand packs for the 5X Reward Points from the below options will be available (each pack will comprise of two merchants) are:
 - Food & Grocery – Swiggy & Zepto
 - Travel – Cleartrip & Uber
 - Lifestyle – Decathlon & Urban Company
 - E-Commerce – Amazon & Flipkart
- The transaction settled from the selected merchant will be eligible for Reward Points and the settlement/Posting date of the transaction will be considered for points calculation.
- Reward Points will reflect in the cardholder's available points balance once the transaction is settled by the merchant.
- The cardholder can select a maximum of only two packs under the 5X Reward Packs.
- The brands in each pack are fixed.
- Reward Points are capped at 2000 per month, hence, spends beyond the threshold of corresponding Rewards capping shall not be considered for Reward Point posting.
- The Reward Point capping will be basis the calendar month, the transaction settled in the system between the 1st to 30/31st of the calendar month will be considered for the capping calculations.
- The choice of any two Categories under the 5X Reward Points would be provided to the cardholder post the card getting approved in the app. The cardholder can select their choice of two Categories from the available options to earn accelerated Reward Points.
- 5X Reward Points of the cardholder selected Category are calculated basis Terminal / merchant IDs (TIDs & MIDs) shared by the respective merchant partners. If in case the TID / MID is not available from the list received from the merchant, such transactions will not qualify for the benefit.
- Cardholder can change the brand packs post the first selection after every 90 days. The revised brand packs selected by the cardholder will come into existence, immediately post acknowledgement in the app. The transactions settled in the system post the change request will be rewarded as per the new brand pack selected from the cardholder.
- In case the purchase/transaction is returned/cancelled/reversed post-calendar month completion. Then the equivalent Reward Points will be reversed/adjusted from the cardholder reward balance.
- Reward Points will not be accrued for the following spends/transactions on the card,
 - Fuel Spends
 - Wallet Spends, loads / Gift or Prepaid Card load/ Voucher purchase
 - Rent payments
 - Government related transactions
 - All EMI transactions (even if preclosed) including Smart EMI / Dial an EMI transaction
 - Purchases converted to EMI post facto
 - Cash Advances
 - Payment of Outstanding Balances
 - Payment of card fees and other charges
- Reward Points will be calculated and posted on the lowest rounded two hundred. For example, Rs 230 transaction will get calculated as $(200/200) \times 5 = 5$ Reward Points
- Reward Points are not applicable on transactions less than ₹200.
- The 5X Reward Points on Uber (if selected by the cardholder) are eligible for travel/commute-related spending. The Uber transactions carried out through the MCC code 4121 & 7512 (as defined by the card

network) will only be considered for 5X Reward Points

- In case the cardholder opts for the EMI option during checkout at the selected merchants under the 5X feature, the transaction will not qualify for the Reward Points.
- In case of conversion of a transaction to EMI at a later date, Reward Points earned on such transaction will be reversed from the available Reward balance.
- In case the available Reward Points balance is negative for two consecutive statement months. Then, the negative Reward Points will be posted as a charge into the card account at 1 Reward Point = ₹0.25
- A cardholder will not be eligible for Reward Points on the prepaid card/gift Card/ wallet load and/or voucher purchases. i.e., the transactions carried out through the following Merchant Category Code (MCC) of 6540 (as defined by card networks) will not be considered.
- The following MCCs have been excluded from the 5X Reward Points eligibility (fuel, rental payments, Government related, Online Skill-Based gaming or any such payments made through the following MCCs): 1361, 5172, 5541, 5542, 5816, 5983, 9752, 6513, 7349, 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9950.
- Promised Reward Points shown in the app indicate the tentative points earned for the unsettled transaction. Actual eligible Reward Points will get added to the rewards balance post-settlement of the transaction.

2 Reward Points per ₹200 on other spends – Terms & Conditions

- The Reward Points will be posted on calendar month basis, the transaction settled in the system between 1st to 30/31st of the calendar month will be posted in the subsequent month 1st week.
- The transaction settled from the merchant will be eligible for Reward Points and settlement / Posting date of the transaction will be considered for points calculation.
- Reward Points shall not be eligible for the following spends/transactions on the card,
 - Fuel Spends
 - Wallet Spends, loads / Gift or Prepaid Card load/ Voucher purchase
 - Rent payments
 - Government related transactions
 - All EMI transactions (even if preclosed) including Smart EMI / Dial an EMI transaction
 - Purchases converted to EMI post facto
 - Cash Advances
 - Payment of Outstanding Balances
 - Payment of card fees and other charges
- Reward Points earned will be computed based on spends during the calendar month period minus any returns or refunds during the same period
- In case the purchase/transaction is returned/cancelled/reversed post calendar month completion, then the Reward Points will be reversed from next month earning under the 2 Reward Points per ₹200 category
- ****A cardholder will not be eligible for 2 Reward Points per ₹200 on prepaid card/gift Card/ wallet load and / or voucher purchases i.e., the transactions carried out through the Merchant Category Code (MCC) of 6540 (as defined by card networks RuPay) will not qualify for Reward Points**
- SmartPay transactions will be considered under 2 Reward Points per ₹200 category
- Rent payments and Govt Related transactions will NOT earn Reward Points
- Reward Points are capped at 2000 per month, hence, spends beyond the threshold of corresponding Rewards capping shall not be considered for Reward Point posting.
- Reward Points will be calculated and posted on the lowest rounded two hundred. For example, Rs 230 transaction will get calculated as $(200/200) * 2 = 2$ Reward Points
- Reward Points are not applicable on transactions less than ₹200.
- In case the cardholder opts for the EMI option during checkout at the eligible transaction, the transaction will not qualify for the Reward Points.
- In case of conversion of a transaction to EMI at a later date, Reward Points earned on such transaction will be reversed from the available Reward balance.
- In case the available Reward Points balance is negative for two consecutive statement months. Then, the negative Reward Points will be posted as a charge into the card account at 1 Reward Point = ₹0.25
- A cardholder will not be eligible for Reward Points on the prepaid card/gift Card/ wallet load and/or voucher purchases. i.e., the transactions carried out through the following Merchant Category Code (MCC) of 6540 (as

defined by card networks) will not be considered.

- The following MCCs have been excluded from the Reward Points eligibility (fuel, rental payments, Government related, Online Skill-Based gaming or any such payments made through the following MCCs): 1361, 5172, 5541, 5542, 5816 5983,9752, 6513, 7349, 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9950.
- Promised Reward Points shown in the app indicate the tentative points earned for the unsettled transaction. Actual eligible Reward Points will get added to the rewards balance post-settlement of the transaction.
- If the transaction qualifies for any other category of rewards, that transaction will not earn rewards under this category.

Reward Points on UPI Spends

- Transactions in this category will qualify for 2 Reward Points per ₹200
- Reward Points on UPI transactions are only applicable for the customers holding PIXEL Times RuPay Credit Card.
- The Reward Points is applicable only for UPI transactions via PIXEL Times RuPay Credit Card.
- The Reward Points will be credited in the reward balance account in the Mobile app.
- The transaction settled from the transacted merchant will be eligible for Reward Points and the settlement/Posting date of the transaction will be considered for points calculation.
- Reward Points will reflect in the cardholder's available points balance once the transaction is settled by the merchant
- Reward Points are capped at 2000 per month, hence, spends beyond the threshold of corresponding Rewards capping shall not be considered for Reward Point posting.
- The Reward Points capping will be basis the calendar month, the transaction settled in the system between the 1st to 30/31st of the calendar month will be considered for the capping calculations.
- Reward Points will not be accrued for the following spends/transactions on the card,
 - Fuel Spends
 - Wallet Spends, loads / Gift or Prepaid Card load/ Voucher purchase
 - Rent payments
 - Government related transactions
 - All EMI transactions (even if preclosed) including Smart EMI / Dial an EMI transaction
 - Purchases converted to EMI post facto
 - Cash Advances
 - Payment of Outstanding Balances
 - Payment of card fees and other charges
- Reward Points will be calculated and posted on the lowest rounded multiple of 200. For example, Rs 430 transaction will get calculated as $400/200 = 2$ Reward Points (The lowest rounded multiple of 200 for 430 is 400)
- A cardholder will not be eligible for Reward Points on the prepaid card/gift Card/ wallet load and/or voucher purchases. i.e., the transactions carried out through the following Merchant Category Code (MCC) of 6540 (as defined by card networks) will not be considered.
- Reward Points is not applicable on transactions less than ₹200.
- The Customers won't be able to make Payment using their HDFC Bank credit PIXEL Play RuPay card on these categories – P2P, 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 (The list is governed by NPCI and is subjected to change from time to time). Amount limit per card per day can be up to UPI limit (i.e., 1 lakh per day and 2 lakhs for some special MCC codes i.e., 5960, 6300 & 6529 (Excludes the restricted categories merchant in previous Question), however, it will be subject to the available credit limit on your credit card. To note - Amount limit per day per card is Rs.5,000 for first 24 hrs of linking the card in UPI app.
- The restrictions on the maximum transaction limit/Daily limit/Periodic Limit etc are subject to be changed as per TPAP/Issuing Bank/NPCI.
- There is no Fuel Surcharge applicable on UPI payments. Therefore, no fuel surcharge waiver will be provided.
- Reward Points are not applicable on transactions less than ₹200.

- In case the cardholder opts for the EMI option during checkout at the eligible transaction, the transaction will not qualify for the Reward Points.
- In case of conversion of a transaction to EMI at a later date, Reward Points earned on such transaction will be reversed from the available Reward balance.
- In case the available Reward Points balance is negative for two consecutive statement months. Then, the negative Reward Points will be posted as a charge into the card account at 1 Reward Point = ₹0.25
- A cardholder will not be eligible for Reward Points on the prepaid card/gift Card/ wallet load and/or voucher purchases. i.e., the transactions carried out through the following Merchant Category Code (MCC) of 6540 (as defined by card networks) will not be considered.
- The following MCCs have been excluded from the Reward Points eligibility (fuel, rental payments, Government related, Online Skill-Based gaming or any such payments made through the following MCCs): 1361, 5172, 5541, 5542, 5816, 5983, 9752, 6513, 7349, 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9950.
- Promised Reward Points shown in the app indicate the tentative points earned for the unsettled transaction. Actual eligible Reward Points will get added to the rewards balance post-settlement of the transaction.
- If the transaction qualifies for any other category of rewards, that transaction will not earn rewards under this category.

Welcome & Entertainment Benefits

Product Feature	Category	Move Variant
Welcome & Entertainment Benefits	OTT (Sony Liv)	3 months subscription
	Spotify Premium Standard subscription	4 months subscription
	Puma discount	12.5% Discount (Once in a quarter)

- The merchants mentioned above for Welcome benefits / Renewal benefits are subject to change.
- Welcome benefits and Renewal benefits are not applicable for customers holding Lifetime Free Credit Cards
- Customers can avail Welcome Benefit 24 hours after activation of their HDFC Bank PIXEL Times Credit Card
- Welcome vouchers are valid upto 6 months from the date of Card Approval.
- Welcome benefits are offered against the payment of joining fee of Rs 500 + Applicable GST for Move Variant
- Renewal Benefit will only be applicable to customers who have paid their annual card fee.
- The customers can claim Welcome benefits from the Times Portal on the Rewards tab present on the PIXEL Times Home screen on the PayZapp app, post card . This option will be available on the TIL portal post 24 hours of card activation.
- Voucher codes for welcome/renewal benefits will be valid up to 90 days from date of code issuance.

Sony LIV – Terms and Conditions

- Get 90 Days Sony LIV Premium subscription with HDFC Bank Pixel Times Credit Card – Move Variant. The Sony LIV voucher is valid only on the Sony LIV platform.
- Voucher cannot be clubbed with an active Sony LIV subscription. It must be redeemed after the current subscription expires.
- iOS users must redeem the voucher via mobile or desktop web browser. Redemption is not available via the iOS app.
- The voucher provides access to a wide range of premium content including TV shows, movies, live sports, originals, and more within the Sony LIV App.

- The voucher/code is issued and is the property of Culver Max Entertainment Private Limited (CMEPL) (formerly known as Sony Pictures Networks India Pvt. Ltd.), Times Internet & HDFC Bank.
- The code cannot be clubbed with any other existing subscription or offer on SonyLIV (website, app, or third-party platforms).
- The code is non-refundable, non-transferable, and cannot be redeemed for cash. It is not a legal tender and does not create any civil or criminal liability on CMEPL, Times Internet & HDFC Bank.
- CMEPL, Times Internet & HDFC Bank is not responsible for misuse, theft, or unauthorized transfer of the code after purchase.
- Use of the code implies acceptance of the SonyLIV Terms & Conditions available at:
<https://www.sonyliv.com/terms-of-use>
- Any dispute related to the code will be subject to the exclusive jurisdiction of competent courts in Mumbai.
- The existence of a dispute does not constitute a claim against CMEPL, Times Internet & HDFC Bank.
- In case of disputes, CMEPL's, Times Internet's & HDFC Bank's decision will be final and binding.
- CMEPL, HDFC Bank, and Times Internet reserve the right to:
 - Disqualify any cardholder from the benefits of the program in case of suspected fraud or misuse.
 - Modify, change, or discontinue the offer, or any part of it, without prior notice or reason.
- The offer is also subject to CMEPL's general Terms of Use and other platform-wide policies.

Spotify Premium Standard – Terms and Conditions

- Offer for HDFC Bank Pixel Times Credit Card: Get 4 months of Spotify Premium Standard subscription.
- Offer applies to Spotify Premium Standard Individual Plan only
- This offer is applicable **till 31st Dec 2026**.
- The offer is only open to users who haven't tried Spotify Premium Standard before.
- Enjoy a trial period with the flexibility to cancel anytime.
- Offer provides listening to your favourite music without ad breaks.
- Unlimited offline downloads and high-quality streaming, delivering a truly immersive listening experience.
- Re 1 will be deducted from your account upon successful verification.
- The code is non-refundable, non-transferable, and cannot be redeemed for cash.
- Spotify, Times Internet, and HDFC Bank are not responsible for misuse, theft, or unauthorized transfer of the code after purchase.
- Spotify, HDFC Bank, and Times Internet reserve the right to disqualify any cardholder from the benefits of the program in case of suspected fraud or misuse.
- Spotify, HDFC Bank, and Times Internet reserve the right to modify, change, or discontinue the offer, or any part of it, without prior notice or reason.
- Times Internet, Spotify, and HDFC Bank reserve the right to modify or revoke the offer and attached terms & conditions, at any time, without notice.
- For more details, please visit <https://www.spotify.com/in-en/legal/premium-promotional-offer-terms>

PUMA – Terms and Conditions

- Offer: Extra 12.5% Off
- Coupon Validity: Valid for 90 Days from the date of code issuance.
- The customers can view the coupon from the Times Portal, under the rewards tab.
- Coupon is applicable on:
 - [PUMA.com](https://puma.com)
 - PUMA App
 - PUMA Stores
- [PUMA.com](https://puma.com)-Landing Page:
- https://in.puma.com/in/en/home?utm_medium=AFF&utm_source=AIN-

OTH&utm_campaign=AFF_AIN_Puma_Timespoints_HDFCPixel_Upto50_Extra12_25_IN

Use your coupon to get Extra 12.5% Off on PUMA.

- This offer is applicable till 31st Dec 2026.
- Coupon is valid on sitewide products.
- Exclusions apply : <https://in.puma.com/in/en/exclusion>
- Multiple coupons cannot be combined in a single transaction.
- PUMA App : Link to be updated
- PUMA Stores : PUMA vouchers can be redeemed at the stores listed here : <https://store-in.puma.com/?lat=12.9950081&long=77.6878687&shared=1&undefined>
- For exchanges of products purchased using the coupon code:
- Exchange will be given for the value paid by the customer.
- Coupons cannot be reused if the order is cancelled.
- Offer is at the sole discretion of PUMA.
- All pictures are for illustration purposes only. Actual products may vary.
- In case of any issues, contact:
 -  customercareindia@puma.com
 -  1800 102 7862 / 080-3535 3535
 - Coupon usage limits:
 - Can be availed once in a quarter for Move Variant users.

Movie Benefits

Product Feature	Category	Premium Plan
Entertainment benefit	Discount on BMS	25% off upto Rs.350 (2 Times in a month)
	Cinepolis	25% off upto INR 100 Online (once in a month per customer)

BookMyShow - Terms and Conditions

- Offer for HDFC Bank Pixel Times Credit Card users – Flat 25% instant discount up to ₹350/- on your movie ticket bookings + ₹50/- off on your F&B orders.
- To avail the offer, please visit www.bookmyshow.com
The offer is valid only on movie ticket bookings and not on other categories of tickets.
- The offer is valid on both the website and app of BookMyShow.
- A cardholder can purchase a maximum of 4 discounted tickets per card per month under the offer period.
- The maximum discount is capped at ₹350/- in a single transaction for HDFC Bank Pixel Times Credit Card users.
- F&B offer of ₹50/- is valid only once per month per card.
- In order to avail the F&B offer, the user will have to book their F&B order at the time of movie ticket booking process online in the same transaction.
- The number of tickets discounted under their offer are limited and customers can avail their offer on a First Come First Serve basis every day of the week. It is also subject to availability at the cinema.
- For eligibility terms and conditions for their offer, please see the FAQs on the merchant website.

- In case you have applied for the discount but the transaction doesn't go through for some reason, kindly wait for 5-10 minutes before trying to avail the discount again.
- The Customers will have to pay the internet handling fee as levied on each ticket as extra.
- The current purchase process at www.bookmyshow.com will remain unchanged till the stage where the eligible card number is provided. After the stage, the website will recognize the eligible card, reduce the bill amount and inform the transacting eligible cardholders accordingly.
- The offer is valid only for users coming directly to the website or mobile app and not via individual cinema sites.
- Offer is applicable on all partner cinemas in India for which tickets can be booked on www.bookmyshow.com.
- The offer cannot be combined with any other offer/discounts/promotions at the theaters available on www.bookmyshow.com.
- Tickets once bought online shall be considered sold and cannot be cancelled, refunded or exchanged.
- Once the booking is committed, the confirmation mail/SMS received from www.bookmyshow.com needs to be exchanged with the ticket available at the theater.
- Bigtree, HDFC Bank & Times Internet reserves the right to disqualify any cardholder(s) from the benefits of the program. In case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the program.
- Bigtree, HDFC Bank & Times Internet reserves the right to modify/change all or any of the terms applicable to the program without assigning any reasons or prior intimation whatsoever.
- Bigtree, HDFC Bank & Times Internet also reserves the right to discontinue the program without assigning any reasons or prior intimation whatsoever.
- Individual cinema rules apply.
- In addition to the above, the offer on the website is also subject to BookMyShow's general Terms of Use. Kindly refer to BookMyShow's Terms & Conditions on the homepage.
- The cardholder shall be required to give personal information and card details online for the tickets purchased on www.bookmyshow.com.

Cinepolis – Terms and Conditions

- Any additional amount on top of the offer must be borne by the customer.
- The discount is capped at Rs 100 (applicable once in a month per customer)
- Offer is only valid for cinemas listed on Cinépolis digital channels.
- In case of any issues please contact support@cinepolis.com
- Discount is applicable only on the complete cart value of each transaction (as applicable).
- This offer cannot be combined with any other ongoing offer/discount/promotion available on Cinépolis digital channels.
- Movie Tickets and Food & Beverages are subject to availability at the respective Cinépolis Cinemas.
- Movie Tickets and F&B once bought, shall be considered sold and cannot be cancelled, refunded, or exchanged in any form whatsoever.
- Once the Movie Tickets booking is completed, the confirmation e-mail/SMS received from Cinépolis, needs to be scanned/exchanged with cinema representatives to enter the cinema premises.
- Customer shall not be entitled to compensation/benefits in any form whatsoever in lieu of the offer being availed.
- Cinépolis India, Times Internet & HDFC Bank reserves the right to disqualify any Customer(s) from the benefits of the Program. In case of any fraudulent activity, prosecution will be carried out according to the purpose of availing the benefits under the Program.
- Cinépolis India, Times Internet & HDFC Bank reserves the right to modify/withdraw/discontinue all or any of the terms applicable to the Offer/Program without assigning any reason or without any prior intimation whatsoever.
- Cinépolis India Private Limited's general rules & regulations are applicable.
- Customers are not bound in any way to participate in this program. Any such participation is voluntary and the same is being made purely on a "best-effort basis".
- Cinépolis India Private Limited, Times Internet & HDFC Bank reserves the right at any time without prior notice

to add, alter, modify, all or any of these terms and conditions or replace, wholly or in part, this program by any other program, whether like this program or not or to withdraw it altogether.

- In addition to the above, this offer is also subject to www.cinepolisindia.com general Terms of Use. Kindly refer to www.cinepolisindia.com Terms & Conditions on the homepage.
- In case of any disputes, Cinépolis India Private Limited, Times Internet & HDFC Bank's decision will be final.

Event Benefits:

Product Feature	Category	Move Variant
Times Events Benefits (The List of events are dynamic & subject to change every quarter)	Online event Complimentary	1 event per quarter
	Offline events Chargeable	1 event per quarter

- The online event is complimentary and can be availed on payment of Re 1 charge on the Pixel Times Credit Card
- The offline event will only be available in the following cities – Delhi, Mumbai, Bangalore and Hyderabad, and the event may be chargeable
- Customers can avail the benefits on payment of the applicable charges on the Pixel Times Credit Card.
- The list of events are subject to change every quarter at the discretion of Times Internet Limited (TIL) and HDFC Bank.
- The customers can view the event details on the Times Internet Limited (TIL) portal, which can be accessed through the Rewards tab present on the PIXEL Times Home page on Payzapp.
- HDFC Bank and Times Internet reserve the right to disqualify any cardholder from the benefits of the program in case of suspected fraud or misuse.
- HDFC Bank and Times Internet reserve the right to modify, change, or discontinue the offer, or any part of it, without prior notice or reason.

SmartBuy Spends- Terms & Conditions

- A cardholder will be eligible for 5X Reward Points if he/she does a transaction through SmartBuy (Maximum 2000 Reward Points can be earned in a calendar month). All other existing SmartBuy Terms and conditions will be applicable.
- Reward Points are capped at 2000 per month, hence, spends beyond the threshold of corresponding Rewards capping shall not be considered for Reward Point posting.
- Offer is valid on Successful Transactions completed on SmartBuy under Categories IGP, Flights, Hotels, Bus, Rail, Instant Vouchers, Apple Imagine Tresor in SmartBuy. The Offer is not valid on offers given by individual merchants under offers section.
- Applicable for Full payment across all Categories (on Flights / Hotels / Bus / Rail/ Instant Vouchers / Apple Imagine Tresor in SmartBuy)
- Reward Points credited will reflect in Rewards tab in the PIXEL Times Homepage on the PayZapp app
- SmartBuy Rewards cannot be clubbed up with other 10X Accelerated Reward being offered on the card.
- Customers will not be eligible for SmartBuy benefit in case of loan pre-closure
- No two programs can be combined or benefits of two programs are combined at any point in time, for transactions done on the SmartBuy website or pages thereof, associated with the program.
- Card Holder/s whose account has been classified as delinquent before or during the Program will not be eligible for Reward Points

- Reward Points are applicable only if HDFC Bank PIXEL Times Credit card is used to complete payment. Wallet load using HDFC Bank card or Cash on Delivery options are not eligible under the offer.
- Returned purchases, disputed or unauthorized/fraudulent transactions, Smart EMI's and Card Account Fees will not be considered
- The offer is non-encashable, not extendable and non-negotiable
- If a card member has more than 1 (one) HDFC Bank Credit Card, spends on the cards cannot be clubbed by the card member in order to qualify for the said offer.
- HDFC Bank is not liable for any delay, non-delivery or shortfall or deficiency or unsatisfactory service/product provided by any participating parties/sponsors.
- Pictures in the communication are representative and the actual product may differ.
- The offer is non-transferable to any other person.
- Any Government levies/taxes like Sales Tax, TDS, gift tax, road tax, any Local Tax, etc. arising out of the same will be borne by the PIXEL Times Credit card customer.
- Reward Points are not applicable on transactions less than ₹200.
- In case the cardholder opts for the EMI option during checkout at the eligible transaction, the transaction will not qualify for the Reward Points.
- In case of conversion of a transaction to EMI at a later date, Reward Points earned on such transaction will be reversed from the available Reward balance.
- In case the available Reward Points balance is negative for two consecutive statement months. Then, the negative Reward Points will be posted as a charge into the card account at 1 Reward Point = ₹0.25
- A cardholder will not be eligible for Reward Points on the prepaid card/gift Card/ wallet load and/or voucher purchases. i.e., the transactions carried out through the following Merchant Category Code (MCC) of 6540 (as defined by card networks) will not be considered.
- The following MCCs have been excluded from the Reward Points eligibility (fuel, rental payments, Government related, Online Skill-Based gaming or any such payments made through the following MCCs): 1361, 5172, 5541, 5542, 5816, 5983, 9752, 6513, 7349, 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9950.
- Promised Reward Points shown in the app indicate the tentative points earned for the unsettled transaction. Actual eligible Reward Points will get added to the rewards balance post-settlement of the transaction.
- If the transaction qualifies for any other category of rewards, that transaction will not earn rewards under this category.

Reward Point Redemption – Terms & Conditions

- Customers can redeem the Reward Points against PayZapp wallet
- PayZapp Wallet: 1 Reward Point = Rs 0.25
- The minimum Reward Point balance required for redemption is 2,000 Reward Point.
- Unredeemed Reward Points will expire/lapse after 2 years of accumulation.
- Reward points redemption are capped per calendar month to 50,000 rewards points
- Unredeemed Reward Points will expire/lapse after 2 years of accumulation

Cancellation Policy for Events & Benefits

- For Welcome & Movie Benefits - Refunds and cancellations for any type of bookings, products or services will adhere to the policies of the respective merchant. Please get in touch with the merchant.
- For access to Exclusive Events - No refund or cancellations are allowed post ticket issuance. Tickets once booked cannot be exchanged or refunded even if the event is rescheduled or the venue is changed