

SmartHub Education Offer – Debit & Credit Card

Merchant FAQs

- What is the Offer all about?

An exclusive offer for all HDFC Bank Credit and Debit card holders for select institutes listed under SmartHub Education. The offer is valid from **1st June, 2017 to 30th September, 2017** for all customers who make a fee payment for these listed institutes.

<u>HDFC Bank Debit Cards</u>	<u>HDFC Bank Credit Cards</u>
<ul style="list-style-type: none">• 5% Cashback for payment of fees through HDFC Bank debit cards on select HDFC Bank SmartHub Education Institutes• Customer will be eligible to earn maximum Cashback points equivalent to Rs.150/- per month per customer, for the said promotional Cashback offer.	<ul style="list-style-type: none">• 5x Reward Points on Fee Payments on select HDFC Bank SmartHub Education Institutes• Bonus Reward Points will be posted 60 days from the promo end date• Maximum Reward Points per card: 1,000

- What are the Limitations/Terms & Conditions associated with this offer?
 - ❖ Offer is valid on all HDFC Bank Debit Cards & HDFC Bank Credit Cards held by the customer except for Corporate & Commercial Cards, HDFC Bank Jet Privilege World Debit Card & Credit Card and Cards with No Reward Points feature.
 - ❖ Equivalent 5% Cashback point proceeds shall be posted to customer's Debit Card post 90 days after the end of every calendar month. Customer will need to redeem these Cashback points by logging into Net Banking or calling Phone Banking and request for redemption of the Cashback points. Every 1 Cashback Point is equal to Re.1.
 - ❖ 48 hours post request for redemption of Cashback points, the equivalent amount shall be credited to the customer primary account linked to the Debit Card only.
 - ❖ Any Tax, service charge or other charges levied with regards to the Promotional Cashback Offer, may be borne by the Debit Card holder / winner.
 - ❖ HDFC Bank Debit Cardholders are not bound in any way to participate in this offer. Any participation is voluntary and the offer is being made purely on a 'best effort' basis.
 - ❖ Any tax, service charge, or other charges levied with regards to the Promotional Cashback Offer, may be borne by the Debit Card holder/winner. Following purchases or payments shall not be considered for the promotional Cashback offer: -
 - ❖ Cash on Delivery.
 - ❖ Forex booking, Betting and Gambling based transactions.
 - ❖ Funds transfer to another account using Debit Card.
 - ❖ Any fraudulent transactions.
 - ❖ Any transaction that may be deemed illegal or unauthorized at the time of declaring the cashback.

- This offer is non-encashable, not extendable, and non-negotiable.
 - This offer is valid for Indian residents and citizens only.
 - All valid spends transactions will be eligible for the offer. HDFC Bank will not be responsible for invalid transactions.
 - To be eligible for the offer, Cardholder is required to satisfy the condition mentioned in the offer post receipt of the communication.
 - Nothing herein amounts as a commitment by HDFC Bank to conduct further, similar or other schemes/offers.
- ❖ HDFC Bank reserves the right to extend this offer to selected HDFC Bank Debit Cardholders only.
 - ❖ Above offer is by way of a special offer for select HDFC Bank Debit Card members only and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The terms of the above offers shall be in addition to and not in derogation of the terms contained in the Card Members Agreement.
 - ❖ Any disputes arising out of this offer shall be subject to the exclusive jurisdiction of competent courts in the city of Mumbai (India) irrespective of whether Courts in other areas have concurrent or similar jurisdiction. The existence of a dispute, if any, shall not constitute a claim against HDFC Bank.
 - ❖ HDFC Bank is not responsible for, or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses that a Cardholder may suffer, sustain or incur due to the offer.
 - ❖ HDFC Bank shall not be liable for any loss or damage whatsoever or for any personal injury that may be suffered, by a HDFC Bank Debit Card member, directly or indirectly, by use or non-use of products/services availed of under this offer
 - ❖ HDFC Bank reserves the right at any time, without prior notice to add, alter, modify, change or vary all or any of these Terms and Conditions or to replace wholly or in part, the above offer by another offer whether similar to above or not, or to withdraw it altogether. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the promotion, these terms and conditions shall prevail.
 - ❖ All decisions by HDFC Bank regarding selection of winners shall be final and binding. No correspondence will be entertained in this connection.
 - ❖ HDFC Bank is not liable for any delay, non-delivery, or shortfall or deficiency or unsatisfactory service/product provided by any participating parties/sponsors.
 - ❖ Nothing contained herein shall prejudice or affect the terms and conditions of the Account holder/ Card member Agreement applicable to the account of those mentioned.
 - ❖ This 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 HDFC Bank Debit card customer.
 - ❖ This offer is valid only on Payments done to Educational Institutions on the HDFC Bank SmartHub platform during the period mentioned in the offer communication.
 - ❖ This offer is valid only on Transactions through HDFC Bank Credit Cards.
 - ❖ 5X Reward Points is not valid on cash withdrawal and loan products like EasyEMI spends, Dial-An-EMI, Cash-on-Call, Balance Transfer, Balance Transfer on EMI, Jumbo Cash, etc.

❖ Returned purchases, disputed or unauthorized/fraudulent transactions, financial charges, EMI's and card membership fees will not be considered for this offer.

❖ Offer is not valid on POS transactions.

- Where can I check this offer?

Please visit www.hdfcbank.com/payments for further details on the offer

- I want to communicate this offer/I want to make this offer visible in my institute premises? What support will I get for the same?

We can provide the following with respect to visibility of the said offer:

- ❖ Poster/Leaflet of the Offer.
- ❖ Web Banner for perusal on your Website.

Please contact your Relationship Manager for the same.

- I want to know more on SmartHub Payment Solutions. Who should I contact?

Please contact your Relationship Manager or please visit www.hdfcbank.com/smarthub/education.html.

- Where should my students or their parents visit to avail this offer?

Your students can avail this offer by visiting www.hdfcbank.com/payments and making fee payments online with their HDFC Bank Debit & Credit Cards, as per the Terms & Conditions and other details shared on the page.

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Terms & Conditions of the offer

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- HDFC Bank is not responsible for, or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses that a Cardholder may suffer, sustain or incur due to the offer.
- HDFC Bank shall not be liable for any loss or damage whatsoever or for any personal injury that may be suffered, by a HDFC Bank Debit Card member, directly or indirectly, by use or non-use of products/services availed of under this offer.
- HDFC Bank reserves the right at any time, without prior notice to add, alter, modify, change or vary all or any of these Terms and Conditions or to replace wholly or in part, the above offer by another offer whether similar to above or not, or to withdraw it altogether. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the promotion, these terms and conditions shall prevail.
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