

Google Pixel Upgrade Program

The Google Pixel Upgrade Program allows customers to purchase an eligible Google Pixel on the monthly installment (EMI) plan with select financing and banking partners, with an option to upgrade to a new eligible Google Pixel after at least nine (9) EMI payments.

- Customers can walk into the nearest store, select the eligible Google Pixel, purchase on a 24 month No Cost EMI plan or on outright purchase (non-EMI) on credit card and enroll for the program on <https://www.cashify.in/pixelupgrade>.
- After Payment of 9 EMIs (or after 9 months if purchased on non-EMI), customers will be eligible to upgrade to a new Google Pixel.
- To upgrade, eligible customers can just walk into the nearest store, select the new Google Pixel, trade-in the original financed Google Pixel and start the new 24 month No Cost EMI plan or on outright purchase (non-EMI) on credit card.
- As a member of this program when the customer decides to upgrade to the new Google Pixel, there is no need to worry about the condition of the original Google Pixel device. The amount equal to the remaining balance due under the customer's original installment loan (i.e. purchase price of the original financed Google Pixel, less all the EMIs paid) will be credited by Cashify to the customer's bank account. The customer can subsequently pre-close the original loan with the financing partner / Bank. In the case of non-EMI, the amount will be equal to the percentage grid listed below in section 4.c.

Customers enrolling in the Google Pixel Upgrade Program, agree to the following terms and conditions ("Terms & Conditions").

Program dates - Offer is available from 17th December, 2025 at select participating stores. The offer may be revised or withdrawn without any prior notice.

Eligible devices - Google Pixel Upgrade Program is available to qualified end user customers who finance and activate an eligible Google Pixel. The eligible models under this program are Pixel 10a, Pixel 11, Pixel 11 Pro, Pixel 11 Pro XL and Pixel 11 Pro Fold. Upgrade subject to eligible models.

1. **Enrolling for the program**

- Customers will be required to apply for and enter into a 24 month No Cost EMI plan on the retail price of the eligible Google Pixel, with our partners Bajaj Finance, HDFC Bank, ICICI Bank and IDFC FIRST Bank, or on outright purchase (non-EMI) on HDFC Bank Credit Cards or ICICI Bank Credit Cards. Subject to credit approval and credit limit of the customer. Offer is applicable in select stores. Please refer to the [store locator tool](#) to find the store near you.
- Post the purchase, customers will be required to enroll [here](#) for the program within 30 days. This is a mandatory requirement.

a) Bajaj Finance or IDFC FIRST Bank consumer loans

- The limited period exclusive offer price is computed on the MRP ₹55999.00 (incl. of all taxes) of Pixel 10a, 256 GB, (1 N). The illustrative monthly EMI of 2333.00 calculated above on MRP for a 24 month No Cost EMI with Bajaj Finance or IDFC FIRST Bank on consumer loan. Please refer to the illustration in the table below.
- The limited period exclusive offer price is computed on the MRP ₹89999.00 (incl. of all taxes) of Pixel 11, 256 GB, (1 N). The illustrative monthly EMI of ₹3750.00 calculated above on MRP for a 24 month No Cost EMI with Bajaj Finance or IDFC FIRST Bank on consumer loan. Please refer to the illustration in the table below.
- Monthly EMIs illustrated above are rounded off to the nearest rupee for ease of reference.
- Available to qualified customers with eligible credit limit on Bajaj Finance or IDFC FIRST Bank.
- The consumer loan approval from the financier is at their sole discretion.
- Customers may be required to enter into separate agreements or arrangements (by whatever name called) with the financier to avail or use the EMI facility. Customers are advised to read the offer/agreement terms and conditions carefully.
- Processing fee applicable as per financier's terms and conditions.

	MRP starting (A)	Loan tenure in months (B)	Down payment (C)	Loan Amount (D = A - C)	EMI amount (E)	Total amount paid over 24 months (F=E*B)
Pixel 10a	55999	24	0	55999	2333	55999
Pixel 11	89999	24	0	89999	3750	89999
Pixel 11 Pro	119999	24	0	119999	5000	119999
Pixel 11 Pro XL	134999	24	0	134999	5625	134999
Pixel 11 Pro Fold	186999	24	0	186999	7792	186999

*For illustrative purpose only, the actual EMI amount might vary slightly at the time of purchase depending on applicable offers

b) HDFC Bank Credit Cards and ICICI Bank Credit Cards

(i) On 24 month EMI on HDFC Bank Credit Cards, Debit Cards and Cardless EMI and ICICI Bank Credit Cards

- The limited period exclusive offer price is computed on the MRP ₹55999.00 (incl. of all taxes) of Pixel 10a, 256 GB, (1 N). The illustrative net monthly EMI of 2333.00 calculated above on MRP for a 24 month No Cost EMI with HDFC Bank on Credit, Debit Cards and Cardless EMI and ICICI Bank Credit Cards. Please refer to the illustration in the table below.
- The limited period exclusive offer price is computed on the MRP ₹89999.00 (incl. of all taxes) of Pixel 11, 256 GB, (1 N). The illustrative net monthly EMI of ₹3750.00 calculated above on MRP for a 24 month No Cost EMI with HDFC Bank on Credit Cards, Debit Cards and Cardless EMI and ICICI Bank Credit Cards. Please refer to the illustration in the table below.
- Monthly EMIs illustrated above are rounded off to the nearest rupee for ease of reference.
- In case of No Cost EMI, the interest charged by the Bank will be passed on to the customer as an upfront discount at the store and the Bank charges annual interest rates according to the reducing monthly balance. In the monthly reducing cycle, the principle is reduced with every EMI and the interest is calculated on outstanding balance.

- The interest amount on the first EMI will be calculated from the Loan Booking Date till Payment Due Date as per Bank's Policy.
- Processing fee and GST on interest component applicable as per Bank's terms and conditions.
- All the details will be mentioned on the charge-slip for reference.
- In the event of customer pre-closing/ cancelling EMI before 9 months or after 15 months, pre-closure interest charges + 3% Pre-closure Fee on principle Outstanding (as applicable) will apply at the time of pre-closure. The same will be waived off if customer upgrades during the program eligibility window of 9-15 months, and pre-closes the existing loan.
- For ICICI Credit Cards, the foreclosure fee will be refunded as cashback within 90 days of redemption.
- Valid for transactions made using Brand EMI option on select Pine Labs only.

	MRP starting (A)	Loan tenure in months (B)	Instant discount corresponding to interest charge on 24m EMI @ 15% p.a. (C)	Loan Amount as on transaction charge-slip (D = A - C)	EMI amount as in the card statement exc. tax on interest (E)	Total amount paid over 24 months (F=E*B)
Pixel 10a	55999	24	7879	48120	2333	55999
Pixel 11	89999	24	12663	77336	3750	89999
Pixel 11 Pro	119999	24	16884	103115	5000	119999
Pixel 11 Pro XL	134999	24	18994	116005	5625	134999
Pixel 11 Pro Fold	186999	24	26311	160688	7792	186999

*For illustrative purpose only, the actual EMI amount might vary slightly at the time of purchase depending on applicable offers

(ii) On outright purchase (non-EMI) on HDFC Bank Credit Cards or ICICI Bank Credit Cards

- Valid for transactions made using Brand EMI option on select Pine Labs only. Any ongoing cashback offer on HDFC Bank Credit Cards (Non-EMI) or ICICI Bank Credit Cards (Non-EMI) will be applicable.

By enrolling in the Google Pixel Upgrade Program, customer understands and agrees that Financing partner/Bank, and Trade-In provider (Cashify) may collect, process, transmit, maintain, share, and use certain of the personal information, such as name, mailing address, email address, and information related to the loan and loan status, in order to perform the service and support obligations under the program. Customers may receive periodic program related communications. Any information collected by the Financing partner / Bank and Trade-In Provider will be subject to their respective privacy policies.

2. Exchanging the old device when enrolling for the program for the first time - Exchange the old device when enrolling for the program for the first time, and get additional exchange bonus up to ₹9000.00

- The Exchange bonus of up to ₹9000.00 is exclusively provided by the Authorised Trade-in Provider “Cashify” at select participating stores at their sole discretion. Exchange bonus is valid only for transactions involving trade-in of eligible old devices.
- Old device trade-in value as diagnosed by Cashify will be the final trade-in offer.
- Any other T&Cs as specified by Cashify will be applicable.
- Offer is valid for trade-in transactions with old device trade-in value meeting the minimum threshold value defined in the offer construct.
- For purchase of Google Pixel 11, Google Pixel 11 Pro, Google Pixel 11 Pro XL and Google Pixel 11 Pro Fold : Exchange Bonus is valid only for transactions involving Trade-in of customer's eligible old devices valued at least ₹3000.00 or above. Customer's eligible old devices valued between ₹3000.00 and ₹10000.00 will receive an Exchange Bonus of ₹3000.00; and customers eligible devices valued between ₹10000.00 and ₹15000.00 will receive an Exchange Bonus of ₹4000.00; and customers eligible devices valued between ₹15000.00 and ₹20000.00 will receive an Exchange Bonus of ₹7000.00 and customer's eligible devices valued above ₹20000.00 will receive an Exchange Bonus of ₹9000.00
- For purchase of Google Pixel 10a : Exchange Bonus is valid only for transactions involving Trade-in of customer's eligible old devices valued at least ₹3000.00 or above. Customer's eligible old devices will receive an Exchange Bonus of ₹1000.00.
- The exchange bonus and trade-in value shall be passed as a credit in the customer's invoice for in-store trade-in.

3. **Exercising the Upgrade option** - Customers may be eligible to upgrade to a new eligible Google Pixel under the following terms and conditions of the program.

a) Eligibility criterion and requirements to upgrade

- The customer's account is in good standing condition with the financing partner under the terms of the installment loan. Also, the Customer is eligible for an additional credit line equivalent to the value of the new Google Pixel the customer wishes to upgrade to.
- Customers have paid a minimum of nine (9) EMIs (or after 9 months if purchased on non-EMI).
- Customers have to exercise the Upgrade option after payment of nine (9) EMIs and within fifteen (15) EMI payments (or after 9 months and within 15 months if purchased on non-EMI).
- If the customer decides not to upgrade within fifteen (15) EMI payments (or within 15 months if purchased on non-EMI), the customer will not be eligible for upgrade under this program and will continue paying the remaining EMIs till 24 months as per the payment terms with the financing partner.
- Customers will have to trade-in the existing Google Pixel financed under this program with Google's Authorised Trade-In Partner "Cashify".
- Offer is applicable in select stores. Please refer to the [store locator tool](#) to find the store near you.

b) Upgrading to the new Google Pixel

- If eligible based on the requirements listed above, the customer can walk in to the nearest store. Select the eligible new Google Pixel and enroll for the Pixel Upgrade program under the same terms and conditions (as detailed out above in '1. Enrolling for the program').
- Upgrading to a new eligible Google Pixel is subject to its release and availability at the time the customer exercises the Upgrade option. Depending on the eligible Google Pixel model chosen, the EMI value may change.
- Customers will have to trade-in the existing Google Pixel financed under this program, Google's Authorised Trade-In Partner "Cashify". There will be an option to exercise in-store trade-in or schedule pick-up within 5 days. At the time of device pick-up (at

Store or at Doorstep if pick-up option selected) the device needs to go through a mandatory soft evaluation on Cashify platform to check for the following criteria:

- 1) The device needs to switch on.
 - 2) The IMEI of the device should be the same as the device that was originally financed under Pixel Upgrade Program.
 - 3) The device is free from any functional defects.
 - 4) The device has not gone through any unauthorized repair, modifications etc.
- Only after successful trade-in (i.e. existing Google Pixel handed over to Cashify and above checks concluded), the upgrade process be deemed complete.
 - Customers are recommended to go through mandatory evaluation of the original financed Google Pixel done by Cashify prior to completing the loan onboarding process on the new device with the financing partner / Bank.
 - In the event of the customer not returning the original financed Google Pixel to Cashify or failure of either of the evaluation criterion, customer will continue paying the remaining EMIs due on the original Google Pixel till 24 months as per the payment terms with the financing partner/Bank, and as well the EMIs under the new instalment loan for the new Google Pixel purchased.
 - Customers will also be required to share with Cashify the Bank Account details, where the amount for the traded-in device will be credited by Cashify.
 - The customer is solely responsible for removing all data, including confidential and personal data, from the financed Google Pixel prior to the trade-in. Cashify does not accept any responsibility or liability for any lost files or data.

c) Settlement of original instalment loan after upgrading to the new Google Pixel

- Upon successful completion of Trade-in & upgrading to the new Google Pixel and re-enrolling for the Google Pixel upgrade program basis the criterion above, an amount equal to the remaining balance due under customer's original instalment loan (i.e. purchase price of the traded-in Google Pixel, less all the EMIs paid - refer to grid below Section 4.c.i) will be credited by Cashify to the customer's bank account.
- In the case of the original device purchased on non-EMI under this program, the amount will be equal to the percentage grid listed below (Section 4.c.ii) will be credited by Cashify to the customer's bank account. Please note that this is calculated on the net

transaction value (i.e. net of discount or cashback or any other ongoing offer) that the customer had made on the original Google Pixel when enrolling for the program. The same would be reflected in the Pine Labs charge-slip.

- It is then the sole responsibility of the customer to payout the remaining balance due to the financing partner / Bank under the original installment loan. Please note the Cashify will not pay the balance due to the financing partner / Bank on behalf of the customer.
- In the event of the customer not paying out the balance due on the original financed Google Pixel, customer will continue paying the remaining EMIs due on the original Google Pixel till 24 months as per the payment terms with the financing partner/Bank, and as well the EMIs under the new instalment loan for the new Google Pixel purchased.

(i) Please refer to the table below for the assured buyback values depending on the month the customer decides to upgrade post payment of minimum 9 EMIs. Illustration on Google Pixel 11 purchase under this program.

Purchase price or Invoice value (Google Pixel 10)	89,999			
	EMI value	Loan outstanding (after EMI payment for that month)	Assured Buy-back value	Assured Buy-back %
Purchase date		89,999		
EMI 1	3,750	86,249		
EMI 2	3,750	82,499		
EMI 3	3,750	78,749		
EMI 4	3,750	74,999		
EMI 5	3,750	71,249		
EMI 6	3,750	67,499		
EMI 7	3,750	63,749		
EMI 8	3,750	59,999		
EMI 9	3,750	56,249	56,249	62.50%
EMI 10	3,750	52,499	52,499	58.33%
EMI 11	3,750	48,749	48,749	54.17%
EMI 12	3,750	45,000	45,000	50.00%

EMI 13	3,750	41,250	41,250	45.83%
EMI 14	3,750	37,500	37,500	41.67%
EMI 15	3,750	33,750	33,750	37.50%
EMI 16	3,750	30,000		
EMI 17	3,750	26,250		
EMI 18	3,750	22,500		
EMI 19	3,750	18,750		
EMI 20	3,750	15,000		
EMI 21	3,750	11,250		
EMI 22	3,750	7,500		
EMI 23	3,750	3,750		
EMI 24	3,750	0		

(ii) In the case of the original device purchased on non-EMI under this program, please refer to the table below for the assured buyback percentage values depending on the month the customer decides to upgrade. Illustration on Google Pixel 11 purchase under this program.

Months post purchase (includes purchase month as month 1)	Assured Buyback Value on Upgrade to new Google Pixel (as % of Credit Card transaction value net of cashbacks / discount)
9 months	62.50%
10 months	58.33%
11 months	54.17%
12 months	50.00%
13 months	45.83%
14 months	41.67%
15 months	37.50%

Illustration :

Month	Assured Buyback Value on upgrade to new Google Pixel %
August 2026 - Purchase month	-
September 2026	-
October 2026	-
November 2026	-
December 2026	-
January 2027	-
February 2027	-
March 2027	-
April 2027	-
May 2027	62.50%
June 2027	58.33%
July 2027	54.17%
August 2027	50.00%
September 2027	45.83%
October 2027	41.67%
November 2027	37.50%

Example 1 - Illustrative example showcasing an end to end program journey - Enrollment and Upgrade to same priced new Google Pixel next year

Enrolling for the program

1. You walk into the nearest eligible store.
2. Select Google Pixel 11 priced at MRP ₹89999.00 (incl. of all taxes) to purchase.

3. Check credit eligibility with Bajaj Finance or IDFC FIRST Bank in the store and complete the loan onboarding process.
4. On successful approval of the instant loan from Bajaj Finance or IDFC FIRST Bank, you are enrolled for the Pixel Upgrade program with zero down payment on a 24 month No Cost EMI plan.
5. Walk out of the store with the new Google Pixel 11
6. Post the purchase, enroll [here](#) for the program within 30 days. This is a mandatory requirement.
7. Next month onwards you are required to pay an EMI of ₹3750.00 as per the payment terms of the instalment loan with Bajaj Finance or IDFC FIRST Bank.

Exercising the Upgrade option

8. After payment of 12 EMIs (i.e. $₹3750 \times 12 = ₹45000.00$ rounded to nearest rupee for ease of reference), you decide to upgrade to the new Google Pixel launched by Google. At this stage while you have paid 12 EMIs, there is a remaining balance due to Bajaj Finance or IDFC FIRST Bank of another 12 EMIs (i.e. $₹3750 \times 12 = ₹45000.00$) on your Google Pixel 11.
9. Check your eligibility for Google Pixel 11 by entering the device IMEI number on this [page](#).
10. Walk in to the nearest eligible store.
11. Go through mandatory trade-in evaluation of your existing Google Pixel 11 by Cashify.
12. Select the new Google Pixel launched in the market priced at MRP ₹89999.00 (incl. of all taxes).
13. Check credit eligibility with Bajaj Finance or IDFC FIRST Bank in the store and complete the loan onboarding process.
14. On successful approval of the instant loan from Bajaj Finance or IDFC FIRST Bank, you are re-enrolled for the Pixel Upgrade program with zero down payment on a 24 month No Cost EMI plan.
15. Trade-in (i.e. handover) your Google Pixel 11 to Cashify that has already been successfully evaluated earlier in the store.
16. Walk out of the store with the new Google Pixel.
17. An amount of ₹45000.00 is credited into your account by Cashify within 5 working days.
18. Pay the remaining due on the earlier financed Google Pixel 11 (equivalent to ₹45000.00) and pre-close the installment loan.
19. Next month onwards you are required to pay an EMI of ₹3750.00 as per the payment terms of the instalment loan with Bajaj Finance or IDFC FIRST Bank on the new Google Pixel.

Example 2 - Illustrative example showcasing an end to end program journey - Enrollment and Upgrade to higher priced new Google Pixel next year

Enrolling for the program

1. You walk into the nearest eligible store.
2. Select Google Pixel 11 priced at MRP ₹89999.00 (incl. of all taxes) to purchase.
3. Check credit eligibility with Bajaj Finance or IDFC FIRST Bank in the store and complete the loan onboarding process.
4. On successful approval of the instant loan from Bajaj Finance or IDFC FIRST Bank, you are enrolled for the Pixel Upgrade program with zero down payment on a 24 month No Cost EMI plan.
5. Walk out of the store with the new Google Pixel 11
6. Post the purchase, enroll here for the program within 30 days. This is a mandatory requirement.
7. Next month onwards you are required to pay an EMI of ₹3750.00 as per the payment terms of the instalment loan with Bajaj Finance or IDFC FIRST Bank.

Exercising the Upgrade option

8. After payment of 12 EMIs (i.e. $₹3750 * 12 = ₹45000.00$ rounded to nearest rupee for ease of reference), you decide to upgrade to the new Google Pixel launched by Google. At this stage while you have paid 12 EMIs, there is a remaining balance due to Bajaj Finance or IDFC FIRST Bank of another 12 EMIs (i.e. $₹3750 * 12 = ₹45000.00$) on your Google Pixel 11.
9. Check your eligibility for Google Pixel 11 by entering the device IMEI number on this page.
10. Walk in to the nearest eligible store.
11. Go through mandatory trade-in evaluation of your existing Google Pixel 11 by Cashify.
12. Select the new Google Pixel launched in the market priced at MRP ₹119999.00 (incl. of all taxes).
13. Check credit eligibility with Bajaj Finance or IDFC FIRST Bank in the store and complete the loan onboarding process.
14. On successful approval of the instant loan from Bajaj Finance or IDFC FIRST Bank, you are re-enrolled for the Pixel Upgrade program with zero down payment on a 24 month No Cost EMI plan.

15. Trade-in (i.e. handover) your Google Pixel 11 to Cashify that has already been successfully evaluated earlier in the store.
16. Walk out of the store with the new Google Pixel.
17. An amount of ₹45000.00 is credited into your account by Cashify within 5 working days.
18. Pay the remaining due on the earlier financed Google Pixel 11 (equivalent to ₹45000.00) and pre-close the installment loan.
19. Next month onwards you are required to pay an EMI of ₹5000.00 as per the payment terms of the instalment loan with Bajaj Finance or IDFC FIRST Bank on the new Google Pixel.