Credit Card Cashback Welcome Offer Terms and Conditions (01 December – 31 December 2024)

1. All successful credit card applications will be eligible for cashback (“the Offer”)

2. The campaign is open to all new and existing Standard Chartered Bank clients who apply for a new primary credit card from the period starting from 01 December to 31 December 2024 ("the Offer Period") and who do not have any primary credit card at the time of application and had not had one during the 12 months prior to applying.

3. Apply for a new primary Credit Card within the Offer Period and receive an approval by 31st January 2025 to qualify for the campaign.

4. Existing Standard Chartered clients currently holding any Standard Chartered issued credit cards are not eligible for the Offer.

5. The eligible credit cards are Visa Infinite/Journey. The Visa Cashback/ Simply Cash, Smart Saadiq, Visa X and Manhattan Rewards+ credit card is not eligible for the offer.

6. You must ensure that your Credit Card account and all other accounts with Standard Chartered are not delinquent at all times.

7. The Cashback will be credited to eligible clients' credit card accounts within 60 business days after the Spend period.

8. Clients will have to meet the spend requirement within the first 60 days of the credit card account opening date as stated in the below grid

Credit Card Name	Welcome Cashback Offer	Spends Requirement
Journey	AED 2000*	AED 20, 000
Journey	AED 500	AED 10, 000

*Credit card applications sourced via sales representatives and Appro,Ekra will not be eligible for the marked cashback Offer. To qualify for this offer simply apply for a credit card through the Standard chartered mobile app or website.

9. The following spends will be considered as eligible spends during the Spend Period:

- All spends on retail purchases made using your new primary or supplementary Credit Card.
- Balance Transfers, Cash Instalment Plans, cash withdrawals, fees and charges are excluded
- Any decision about whether spends on purchases qualify as eligible spends for the purposes of this Offer shall be resolved by us in our sole discretion. We shall determine, in our sole discretion, which clients qualify for the Cashback Offer.

10. This Offer is not valid in conjunction with any other special promotion or other reward periodical campaign.

11. If you fail to make the minimum payment due during the Offer Period and/or your Credit Card is blocked or if any of your Standard Chartered Credit Cards have been suspended or cancelled or restricted at the time the Cashback is to be credited, you will not be eligible for the Offer.

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12. If you successfully apply for multiple eligible Credit Cards, you will only be entitled to one Cashback offer as part of this campaign, which will be credited to the first primary Credit Card account opened.

13. You must ensure that you do not cancel your new Credit Card within 180 calendar days of opening your new Credit Card account. If you cancel your new Credit Card, you will be liable to repay the Cashback awarded to as part of this campaign and we reserve the right to reverse the amount from any of your credit cards held with Standard Chartered.

14. The Bank reserves the right in its sole discretion to cancel, terminate, modify, or suspend this Offer and to disqualify any participant who tampers with the offer and/or the entry process.

15. These terms and conditions are in addition to and supplementary to the terms and conditions applicable to all Credit Card accounts as contained in the Credit Card Terms and Conditions. See Credit Card Terms and Conditions available at https://www.sc.com/ae/help-centre/downloads/.In the event of any inconsistency or conflict between the offer terms and conditions and the Credit Card Terms and Conditions, the Credit Card Terms and Conditions shall prevail.

16. These terms and conditions are governed by the laws of the United Arab Emirates and any dispute will be subject to the exclusive jurisdiction of the court of United Arab Emirates.

Arabic version of this communication or campaign communication will be made available upon request.

Should you have any concerns or complaints regarding any of our products or services, you may raise your complaint by emailing us at complaint.resolution@sc.com or by calling our Client Care Centre on +971 600 5222 88, and we will get back to you within 2 working days. To know more about our Complaints Resolution process, visit https://www.sc.com/ae/customer-service/

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