

Standard Chartered The Good Life® Programme General Terms and Conditions:

1. Standard Chartered The Good Life® Programme (the “Programme”) is open to all cardholders of Credit and Debit Cards (“Cards”) issued by Standard Chartered Bank (“Bank”) (collectively, “Eligible Cardholders“). By participating in this Programme, Eligible Cardholders agree to be bound by these terms and conditions.
2. Under the Programme, Eligible Cardholders must charge transactions to their Cards at the merchants participating in the Programme (the “Merchants”) to redeem or receive privileges. Privileges extended to the Eligible Cardholders that use their Cards at the Merchants include but are not limited to discounts, offers, benefits, prizes, gifts, complimentary items, vouchers, rebates and redemptions (the “Privileges”).
3. Privileges are strictly non-transferable and non-exchangeable (for cash or credit or otherwise) and cannot be used in conjunction with any other Merchants’ discounts, privileges, promotions, discount schemes, loyalty programmes, discount cards or vouchers, unless otherwise stated.
4. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Privileges.
5. The Bank and the respective Merchants reserve the right to vary the Privileges, these Standard Chartered The Good Life® Programme General Terms and Conditions, as well as any other terms and conditions governing the Privileges without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
6. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, the Bank and members of the Bank’s group shall have no liability in respect of, and will be indemnified from and against, any liability, loss, claim, damage or costs of any kind (including legal costs) to any person or entity, in whole or in part, directly or indirectly, whether by reason of the acceptance, possession, use or misuse of any Privilege(s).
7. The Bank makes no representation or warranty as to the quality, merchantability or fitness of any goods and services provided by the Merchants and accepts no liability for the goods and services provided by any Merchants. Any dispute about the same must be resolved directly with the Merchants. The Bank is not obliged to assist or act on the Eligible Cardholder’s behalf in communicating with the Merchants. The Bank is not an agent of any Merchant or vice versa.
8. The Bank is not responsible for any failure or delay in the transmission of the transactions by any party including but not limited to acquiring merchants, merchant establishments, or any telecommunication provider.
9. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Programme. The Bank’s determination of all matters relating to the Programme, including

in the event of a dispute, shall be final, conclusive and binding and no correspondence will be entertained (and the Bank shall not be obliged to disclose its reason).

10. The Bank reserves the right to vary, modify, revise, add or delete any of these terms and conditions, modify or withdraw the Programme at any time without prior notice or reason including terminating, shortening, extending or withdrawing the Programme and/or substituting the Privileges with any other item (which may or may not be of equivalent or similar value), without prior notice or reason.
11. In the event the Bank has determined (in the Bank's sole and absolute discretion) that an Eligible Cardholder is not eligible to receive or redeem the Privileges or to participate in the Programme or has irregularly or wrongly redeemed or been credited the Privileges or where the Bank has knowledge of subsequent events whereby the Eligible Cardholder would not have been entitled to redeem or be credited the Privileges (including but not limited to where the charges used to meet the relevant minimum spend(s) were reversed or refunded), the Bank reserves the right to claw back the Privilege or to deduct its value (or such other amount as it deems fit) from the Eligible Cardholder's account(s) with the Bank.
12. In the event of any inconsistency between the Standard Chartered The Good Life® Programme General Terms and Conditions and any brochures, marketing or promotional materials, the Standard Chartered The Good Life® Programme General Terms and Conditions shall prevail only to the extent of such inconsistency.
13. These Standard Chartered The Good Life® Programme General Terms and Conditions are to be read in conjunction with individual Merchant's terms and conditions which can be found on The Good Life® website, accessible at sc.com/bn/promotions/the-good-life-privileges as well as our Customer Terms, Credit Card Terms and any other specific product terms that may be applicable in conjunction with the Programme (collectively "Other Terms"). In the event of any inconsistency between these terms and the Other Terms, the Other Terms shall prevail only to the extent of such inconsistency.
14. This Programme is governed by and subject to the terms and conditions on which we provide our products including the Customer Terms, Credit Card Terms and any other documents forming our banking agreement.
15. We may vary, modify, delete or add to these Term and Conditions by notice to you in accordance with our usual practice and in accordance with any applicable law. This may include giving notice to you by public announcement as set out in Clause 7.3 of Customer Terms.
16. We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.
17. We may cancel or withdraw this Programme at any time.
18. In the case of any disputes arising from or in connection with this Programme, our decision is final and conclusive