

> Terms and Conditions for Targeted Spends

1. Definitions

- a. **Bank:** Standard Chartered Bank in India.
- b. **Offer:** The offer means each cardholder will be assigned a unique spend target. Upon achieving the target, the cardholder will be eligible for the Cashback on all their Credit card spends as mentioned in the communication received by the customer.
- c. **Offer Period:** The Offer Period shall commence from 00:00:01 hours on 9 Nov 2019 and shall extend upto 23:59:59 hours on 30 Nov 2019
- d. **Qualified Customer:** The offer is only applicable to a select set of Standard Chartered Credit Card holders. Bank's credit card customers who have received the Offer communication from the Bank and who have successfully achieved the spends target for cashback by carrying out transactions that qualifies for the Offer.
- e. NRE and NRO cardholders will not be eligible for this offer.

2. Offer Details

- i. Customer has to transact using his/her Standard Chartered Credit Card during the offer period.
- ii. Customer will be eligible for the Cashback on meeting the target spends during the offer period. Maximum Cashback as mentioned in the communication.
- iii. This Offer cannot be clubbed with any other offer/promotion of Standard Chartered Bank.
- iv. Qualified customers will receive the cashback within 60 days from the date when the offer ends.

3. Communication of the Offer

- i. The Offer will be communicated to customers through–SMS and/or e-mailer on their registered email address or mobile number only.

General Terms and Conditions

- i. This is an exclusive Offer provided by Standard Chartered Bank. All details regarding the Offer are available on the bank's website (www.sc.com/in)
- ii. The Bank reserves the right to modify/change all or any of the terms applicable to this Offer. The Bank also reserves the right to modify, withdraw or discontinue the Offer without assigning any reasons whatsoever. Neither anything contained in the terms and conditions set out herein nor those forming part of the e-mailers or running this Offer shall be construed as an obligation on the part of the Bank to continue the Offer up to the date of termination/expiry of the Offer.
- iii. Participation in this Offer is entirely voluntary, and it is agreed and understood by the Participants that participation shall be deemed to have been made on a voluntary basis.
- iv. The Offer is non-transferable.
- v. The Offer shall not be available wherever it is prohibited under law and/or cannot be made/continued for any reason whatsoever.
- vi. All disputes under this Offer are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai.
- vii. The Bank shall not be obliged to make any public announcements of the results of the Offer.
- viii. In all matters relating to this Offer, the decision of the Bank shall be final and binding.
- ix. By participating in the Offer, the Participants agree to be bound by the terms and conditions contained herein and those forming part of the e-mailers.
- x. Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Qualified Customer, shall be solely borne by the Qualified Customer.
- xi. Any query regarding the offer will be entertained till 90 days from the offer fulfilment date. Post such date, the Bank will not entertain any correspondence or communication regarding the offer.