

> Terms and Conditions for Unlimited Cashback Offer

1. Definitions

- i. **Bank:** Standard Chartered Bank in India.
- ii. **Offer:** The offer means customers will be entitled to 1% unlimited cashback on all their credit cards spends during the offer period. Eligibility criteria described in detail in clause 2 hereunder. – the qualifier target spend would be mentioned in the offer communication received by the customer. To register SMS UNLIMITED to 57575 from customer's registered mobile number.
- iii. **Offer Period:** The offer Period shall commence from 00:00:01 hours on 1 October 2019 and shall extend upto 23:59:59 hours on 31 December 2019.
- iv. **Qualified Customer:** The offer is open to all Standard Chartered Credit Card holders who meet the eligibility criteria.

2. Offer Details and eligibility criteria

- i. Customers have to opt-in for the offer by messaging "UNLIMITED" to 57575 from his/her registered mobile number Opt-in period – 1 October to 28 October 2019.
- ii. Customer would have to spend minimum qualifier target spend (mentioned in the communication) in October, November and December on their SCB credit card to be eligible for unlimited cashback of 1% on all their spends.
- iii. The unlimited cashback % would be applicable on all credit card spends made during the offer period (category exclusionsto achieve target spends and monthly retail spends: e-wallet (Paytm, Mobikwik etc.) recharge &insurance spends).
- iv. There would be no maximum capping on the cashback that a customer can earn through this offer.
- v. Cash withdrawals from credit cards would not be included in cashback/spends calculation.
- vi. Spends calculation per month would be net of all reversals occurring in a month.
- vii. Customer cannot make payments in excess of their credit limit and utilize the same for making purchases using his/her credit card.
- viii. Customers that successfully meet the eligibility criteria for the offer will receive the cashback in their credit card account on or before 31 Mar 2020.
- ix. Cashback credit related queries will not be entertained post 31 May 2020.

Illustrations –

Example 1 -

Customer gets an SMS stating "1% unlimited cashback with minimum spends of INR 10,000 per month for the next three months.

Offer Month	Qualifier target spends	Monthly Retail Spend Value
Oct' 19	INR 10,000	INR 25,000
Nov' 19	INR 10,000	INR 35,000
Dec' 19	INR 10,000	INR 20,000

Qualified	YES*
Cashback value	1% of total spend (80,000) = INR 800

*Customer meets the first spends threshold of INR 10,000 in the all 3 campaign months and gets 1% accordingly

Example 2 -

Customer gets an SMS stating "1% unlimited cashback with minimum spends of INR 10,000 per month for the next three months.

Offer Month	Qualifier target spends	Monthly Retail Spend Value
Oct' 19	INR 10,000	INR 45,000
Nov' 19	INR 10,000	INR 8,000
Dec' 19	INR 10,000	INR 25,000

Qualified	NO
Cashback value	INR 0

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.

4. 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.