

Standard Chartered Priority Visa Infinite Credit Card Terms and Conditions

A. Airport Lounge Program

Standard Chartered Priority Visa Infinite credit cardholder (hereinafter referred to as '**SCB Credit Cardholder**') can avail airport lounge access under two lounge programs defined below

A1. Visa Infinite Airport Lounge Program

1. SCB Credit Cardholder is eligible for 4 complimentary airport lounge visits per quarter under this Airport lounge program.
2. SCB Credit Cardholder will be bound by the terms and conditions prescribed by the respective lounge operators and the Visa Network under this Airport lounge program that is available on <https://www.visa.co.in/pay-with-visa/find-a-card/offer-detail.html?offerId=114566>
3. The list of participating lounges maybe updated by VISA from time to time without prior notice. The current list is updated in Table 1a

Table 1: List of Participating Lounges			
Store Name	Operator Name	City	Terminal Type
Premium Hyderabad Domestic	Plaza Premium Lounge	Hyderabad	Domestic Departures
Premium Hyderabad International	Plaza Premium Lounge	Hyderabad	International Departures
Travel Club Domestic Departure Chn	Travel Club Lounge	Chennai	Domestic Departures
Travel Club Intl Departure Chn	Travel Club Lounge	Chennai	International Departures
Premium Inl4 T3 Airport Del	Plaza Premium Lounge	Delhi	International Departures
Premium Dlo3 Domestic T3 Airport Del	Plaza Premium Lounge	Delhi	Domestic Departures
Travel Club New Intl Departure Chn	Travel Club Lounge	Chennai	International Departures
Mumbai Airport Lounge	Travel Club Lounge	Mumbai	Domestic Departures

Table 2 - Facilities at participating airport lounges	
Food and beverage privileges	<ul style="list-style-type: none"> • Choice of hot and cold snacks from buffet • Tea/coffee • Unlimited non-alcoholic drinks • One alcoholic drink (at select international terminals only)
Other privileges	<ul style="list-style-type: none"> • Luxurious seating area • Washrooms • LCD TV • Newspaper/magazines • Free Wi-Fi (applicable for select locations only) • Fax, shower, internet and Wi-Fi charges (where applicable) are at the discretion of each lounge operator and the cardholder is responsible for paying these direct to the lounge staff <p>Please note that additional charge may occur for services like alcoholic drinks, massage services and spa</p>

Terms and Conditions

Terminology:

- "Eligible card" under the program means any valid and unexpired VISA credit, debit or prepaid card issued in India of the following card types: **VISA Infinite**
- "Eligible cardholder" means a holder of an eligible card
- "Participating airport lounges" means the list of airport lounges that participate in the program

Rules of access under the program:

1. Eligible cardholders will be allowed access to all participating airport lounges under the program, based on one of the following entry types:
 - **Entry type 1:** Free entry for eligible cardholder only. All eligible cards must be validated at point of entry by swiping a transaction of a nominal ₹2. A limit of 4 accesses per calendar quarter per eligible VISA Infinite card applies for entry type 1. Other access restrictions apply, as mentioned below
 - **Entry type 2:** Paid entry for the eligible cardholder according to the respective prices of usage displayed at the participating airport lounges, for himself/herself only or for his/her accompanying guests (payment will be made directly at the participating airport lounge by the eligible cardholder)
2. To use the airport lounge, customer's card must be validated at point of entry by swiping a transaction of a nominal ₹2. The customer will be denied the free entry if the card is not approved by issuer bank upon this swipe
3. Without prejudice to the foregoing paragraphs, entry type 1 may be restricted or unavailable:
 - If VISA withdraws the entry type 1 (either as a program or in relation to any eligible cardholder or at any participating airport lounge) for any reason at its sole and absolute discretion
 - If the maximum capacity for VISA cardholders has been reached at the relevant participating airport lounge
4. VISA makes no guarantee that any privileges, benefits or facilities under the program or otherwise will be made available by the participating airport lounge to an eligible cardholder and VISA cannot be held liable for the same. Specifically, the free lounge access to customer(s) may be suspended if the validation system at the lounge is unable to swipe and authorize the customers' card due to any system malfunction or connectivity issues
5. Usage of the participating airport lounges under the program (under both entry type 1 and entry type 2) is subject to access limits/quota every quarter that will be determined by VISA in its absolute discretion and any attempted usage beyond such access limits/quota will be rejected by the participating airport lounge
6. All accompanying children (where permitted) will be subject to the full guest fee unless otherwise stated
7. Facilities generally available at the participating airport lounges (subject to change at any time without prior notice) are shown in Table 2
8. Participating airport lounge staff are responsible for ensuring that all eligible cardholders who are using the lounge under the program swipe their eligible card (with a nominal swipe fee of ₹2), and will record the usage by swiping their VISA card and issuing a charge slip to the eligible cardholder
9. Eligible cardholders will be charged on their eligible card based on the amount stated on the charge slip presented by the participating airport lounge operator. Whilst it is the responsibility of the participating airport lounge staff to ensure a valid charge slip is processed and printed by swiping the eligible VISA card, the eligible cardholder is responsible for ensuring, before using the lounge facilities, that the charge slip correctly reflects the applicable usage charges for his entry and that of his/her companion (if applicable). The eligible cardholder must retain the 'cardholder's' copy of the charge slip for verification purposes, and no allegations of error in charges will be entertained without the charge slip verification
10. All usage of the participating airport lounges under the program is conditional upon presentation of a valid eligible card, and VISA, in its sole and absolute discretion, may alter, cancel or amend eligibility of any VISA card or program benefits, at any time without prior notice
11. The privilege under the program is a standalone offer and cannot be clubbed together and/or in any way be combined with any other offer of the participating airport lounge in any manner, or form. For the avoidance of doubt, privileges under the program cannot be exchanged or redeemed for cash
12. All participating airport lounges are not owned or operated by VISA, but by third party organizations. Eligible cardholders and relevant accompanying guests must abide by the rules and policies of each respective participating airport lounge, which include, without limitation:
 - Access being denied to the lounge where there are space constraints
 - Admittance subject to users and their guests (including children) behaving and dressing (no shorts allowed outside of the USA) in an orderly and correct manner
 - Any infants or children causing upset to other users' comfort may be asked to vacate the lounge facilities
 - Eligible cardholders agree and acknowledge that they may be refused entry and/or asked to vacate for noncompliance with the rules and policies and, for the avoidance of doubt, will not make any complaints against, or hold VISA responsible
13. For the avoidance of doubt, VISA makes no guarantee that any privileges, benefits or facilities under the program or otherwise will be made available by the participating airport lounge to an eligible cardholder and VISA will not be liable in any circumstances whatsoever in relation to the provision or non-provision (whether in whole or in part) of any of the advertised benefits and facilities under the program
14. Participating airport lounges may reserve the right to enforce a maximum stay policy (usually 2 or 3 hours) to prevent overcrowding. This is at the discretion of the individual lounge operator who may impose a charge for extended stays
15. Participating airport lounges have no contractual obligation to announce flights, nor to remind guests of their flight boarding times, and eligible cardholders are solely responsible for abiding by boarding times stated on their flight tickets. Accordingly, for the avoidance of doubt VISA shall not be liable under any circumstances in relation to any failure to board flights (for any reason) by an eligible cardholder

16. The provision of free alcoholic drinks (where local law permits) is at the discretion of each participating airport lounge operator and in some cases, may be limited. Eligible cardholders should make prior enquiries before ordering any separate alcoholic drinks apart from the general free flow offered, and will be responsible for paying any charges for additional consumption directly to the participating airport lounge
17. VISA shall not be held responsible under any circumstances for any disputes that may occur in, or in relation to the usage of a participating airport lounge, including without limitation, between the eligible cardholder and another guest, airport user, or participating airport lounge operator staff/representatives
18. By participating in or using, or attempting to use, the participating airport lounge under the program, the eligible cardholder agrees to:
 - Abide by the terms and conditions set out herein and
 - To defend and indemnify VI out of the use of any participating airport lounge by the eligible cardholder and/or his/her accompanying guests

A2. Priority Pass Airport Lounge Program

1. Standard Chartered Bank offers SCB Credit Cardholder and one Priority Visa Infinite Supplementary Cardholder a Priority Pass card each.
2. The Priority Pass Card membership fee of USD 99 for such Priority Pass cards is waived
3. The Priority Pass Card enables the SCB Credit Cardholder to access over 1000 airport lounges across the globe.
4. The lounge usage charge of USD 27 is waived for both Primary SCB Credit Cardholder and the Priority Visa Infinite Supplementary Cardholder 2 lounge accesses per Priority Pass card per month subject to
 - a. meeting the Priority FUM* (Funds under Management) qualification criteria of ₹30 Lakh at an individual account level, and
 - b. the respective primary and supplementary credit card being transaction active in the calendar month of the lounge usage
5. Any guests accompanying a SCB Credit Cardholder (primary or supplementary) will be charged at the rate of USD 27 per guest per visit which will be billed to the SCB Credit Cardholder credit card account.
6. While the expenditure by the Priority Visa Infinite credit card (primary or supplementary) will be in USD, the billing to the respective credit card will be in Indian Rupees (₹). Conversion rates applicable on the date of debit to the credit card account will apply which will not be the same date as the date of swipe of Priority Pass card.
7. Please log on to <http://www.prioritypass.com> for details of the participating lounges.

**FUM (Funds under management) includes any one or combination of the following products from the Bank: Savings accounts, Term Deposits, Investments made through the Bank.

Terms and conditions

1. Standard Chartered Bank ('the Bank') does not make any warranties or representations about the quality, merchantability, suitability or availability of products and services under the Priority Pass Airport lounge program.
2. The Bank may revise and/or levy charges/fees etc, vary/modify terms and the conditions for any of the offers at its sole discretion. The Bank will give a prior notice of such revision/levy/modification to the SCB Credit Cardholder.
3. Usage of each individual Priority Pass lounge shall be governed by its own terms and conditions
4. The complimentary Priority Pass card offered to the SCB Credit Cardholder shall be automatically blocked/suspended if for any reason the Bank blocks/suspends/cancels the Priority Visa Infinite credit card.
5. Admittance to the Priority Pass lounge is conditional upon presentation of a valid Priority Pass card only.
6. Lost, stolen or damaged Priority Pass cards are to be notified immediately to the Bank. The Bank will not be liable/responsible for any loss, damages, charges incurred by the SCB Credit Cardholder in the event of failure to report such loss, damage to the Bank. The Bank will not be responsible for any charges incurred on the Priority Pass Card before intimation to the Bank of such loss/damage.
7. Participating lounges have no obligation to announce flights and the Priority Pass group of companies shall not be liable/responsible for any direct or indirect loss resulting out of any SCB Credit Cardholder and/or accompanying guests failing to board their flight(s).
8. The Bank shall not be liable or responsible for any loss/damage of any possessions that the SCB Credit Cardholder and/or accompanying guests may suffer while using the services at the lounge.
9. The Priority Pass card is not transferable and is valid only till the date of expiry as stated on the Priority Pass card
10. All participating lounges are owned and operated by third party organisations. SCB Credit Cardholder and accompanying guests must abide by the rules and policies of each participating lounge.
11. Access to a lounge may be restricted due to space constraints and it shall be at the discretion of each individual lounge operator.
12. Participating lounges may reserve the right to enforce a maximum stay policy. The lounge operator may its discretion impose a charge for extended stays.
13. SCB Credit Cardholder hereby agrees that he/she will indemnify the Priority Pass Group of Companies, its directors, officers, employees and agents (collectively 'the indemnified parties') against and hold each such indemnified party harmless from all liabilities, damages, losses, claims, suits, judgements, costs and expenses (including reasonable attorney's fees) for injury to or death of any person or damage to or destruction of any property arising out of the use of any lounge by SCB Credit

Cardholder or any guests or any person in the said lounge at the behest of the SCB Credit Cardholder , except that such indemnification shall not extend to acts of gross negligence or wilful misconduct by the indemnifies parties.

B. Priority Visa Infinite Credit Card Insurance Benefits

Policy Number:

Description	Sum Insured/Limit of Liability	Deductible Expense (if applicable)
Personal Accident	₹	
Accidental Death (Air Accidents Only)	10,000,000	NIL
Travel Insurance	USD	
Baggage Delay [Maximum per hour: USD10 per 8 hour]	100	12 hours
Loss of Baggage and Personal Documents [Single Any One Item Limit: USD 30]	750	NIL
Hijacking [Amount Payable for every 6 consecutive hours period: USD75]	100	24 hours
Flight Delay [Maximum Per Hour USD10]	200	12
Emergency Medical Expenses	25,000	USD 100

General Terms and Conditions on Insurance

- For availing any insurance benefit (as listed hereinbelow) SCB Credit Cardholder is required to abide by the terms and conditions of HDFC EGRO GENERAL INSURANCE COMPANY LIMITED (herein referred to as “**Insurance Company**”).
- The insurance benefits can be claimed by only the primary SCB Credit Cardholder.
- SCB Credit Cardholder hereby understands and agrees that the insurance benefits provided on the Standard Chartered Priority Visa Infinite Credit Card will be available only if no default has occurred on such credit card account;
- SCB Credit Cardholder may be offered various insurance benefits from time to time by the Bank through a tie up with the Insurance Company;
- The insurance benefits for which SCB Credit Cardholder is eligible are: (a) Personal Accident Cover and (b) Travel Insurance only for overseas travel.
- Under Personal Accident Cover the SCB Credit Cardholder will be eligible to claim benefits for Accidental Death and under Travel Insurance. SCB Credit Cardholder will be eligible to claim benefits for (a) Baggage Delay (b) Loss of Baggage and Personal Documents (c) Hijacking (d) Trip Delay (e) Emergency Medical Expenses;
- To claim any benefits of insurance, the prices for the air tickets should be paid by the SCB Credit Cardholder by debiting his/her Standard Chartered Priority Visa Infinite Credit Card;
- To claim any benefit, a non-ATM swipe (POS/ e-commerce) is mandatory by the SCB Credit Cardholder i.e. on or before 30 days with a minimum swipe of Rs499 from the date of loss for claims eligibility across all sections.
- The insurance benefits can be claimed by the SCB Credit Cardholder regardless of any other existing personal insurance that such SCB Credit Cardholder may have.
- Claims by the SCB Credit Cardholder should be raised directly with the Insurance Company as per the communicated process for settling claims.
- The Insurance Company shall be solely liable for addressing/processing such claims raised by SCB Credit Cardholder;
- The Bank shall not be held liable for any deficiency in services on part of the Insurance Company and/or for any delay in the process of the settlement/processing/addressing of claim(s) raised by the SCB Credit Cardholder with the Insurance Company and all disputes in this regard should be addressed to the Insurance Company;
- The Bank may at any time (at its sole discretion and without giving notice thereof) suspend, amend or cancel the benefits of the insurance cover and there will be no binding obligation on the Bank to continue this benefit;
 - Claim Procedure:** SCB Credit Cardholder should contact and register claims at:
 - International Toll-Free Number: + 800 08250825
 - Landline (Chargeable): +91-120-4507250
 - Fax No.: + 91 - 120 – 6691600
 - Email: travelclaims@hdfcergo.com
 - Address: HDFC ERGO General Insurance Company Limited, 5th floor, Tower 1, Stellar IT Park, C-25, Sector-62, Noida, UP, India - 201301
- The Insurance Company will settle the claim within 30 days from the date of receipt of necessary documents required for assessing the claim;

15. SCB Credit Cardholder should immediately and in any event within 15 days give written notice to the Insurance Company of any event giving rise to or likely to give rise to a claim at the address as herein mentioned;
16. The Documents are to be dispatched at:
HDFC ERGO General Insurance Company Limited
6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai 400 059
17. Any dispute arising out of or in connection with the above shall be subject to the exclusive jurisdiction of the courts/tribunals in Mumbai only. The existence of a dispute, if any, shall not constitute a claim against the Bank;
18. The Terms and Conditions shall be in addition to and not in substitution to the Master Terms and Conditions. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the terms and conditions applicable to the Master Terms and Conditions;

Detailed Terms and Conditions on Insurance

Personal Accident Cover – Air Accident Only:

1. Sum Insured ₹10,000,000
2. Air Accidental Death coverage is applicable only for International air travel for which fare has been paid through Priority Visa Infinite credit card.
3. The term “Air Accident” excludes “whilst mounting into or alighting from any aircraft as a fare paying passenger”. It also excludes any travel by helicopter.
4. Accidental Death arising due to air accident only and valid for primary cardholders only
5. In the event the Insured Person(s) having multiple Cards issued by the Standard Chartered Bank the Insurance Policy shall be applicable only for the Card, which has the highest Sum Insured/limit of Indemnity.

Note - Non-ATM swipe (POS/e-commerce transaction) is mandatory i.e. on or before 30 days with a minimum swipe of ₹499 from the date of loss for claims eligibility across all sections.

Exclusions:

1. The Company shall not be liable to pay any benefit in respect of any Insured Person(s):
2. Damage directly or indirectly occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, Rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, civil commotion or loot or pillage in connection herewith.
3. Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission)
4. Damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
5. Any legal liability of whatever nature, directly or indirectly caused by or contributed to by or arising from ionizing radiation of or contamination by radio activity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel or any weapon having nuclear components.
6. for Bodily Injury or Sickness caused or provoked intentionally by the Insured Person.
7. for Bodily Injury or Sickness due to wilful or deliberate exposure to danger, (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt thereat, or arising out of non-adherence to medical advice.
8. for Bodily Injury sustained whilst or as a result of participating in any competition involving the utilization of a motorized land, water or air vehicle.
9. for Bodily Injury whilst the Insured Person is travelling by air other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers on regular and published scheduled routes.
10. for Bodily Injury sustained whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organization, notwithstanding that the Bodily Injury occurred whilst the Insured Person was on leave or not in uniform.
11. for Bodily Injury sustained whilst or as a result of active participation in any hazardous sport such as parachuting, hand-gliding, parasailing, off-piste skiing or bungee jumping.
12. for Bodily Injury caused by or arising from or as a result of Terrorism.

Travel Insurance Cover -

1. Travel insurance cover provided is applicable for international travel only and for primary cardholders only.
2. Travel insurance provided under the policy shall not be valid for procuring a visa.
3. The insurance will cover the cardholder for a maximum of 90 days of international travel during the policy period of 12 months. The maximum single/multi trip duration should not be more than 30 days.

Note - Non-ATM swipe (POS / e-commerce transaction) is mandatory i.e. on or before 30 days with a minimum swipe of ₹499 from the date of loss for claims eligibility across all sections.

Emergency Medical Expenses:

1. Coverage of upto USD 25000 is available to primary cardholders with a deductible of USD 100
2. Covers any medical expenses because of any Bodily Injury or sudden unexpected Sickness only for international travel outside India. Medical expenses incurred due to any pre-existing illness will not be covered.

Specific Exclusions –

1. Any Medical Expenses incurred where an Insured Journey is undertaken against the advice of a qualified licensed medical practitioner.
2. Any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice.
3. Any Medical Expenses incurred within the territorial limits that are not stated in the Schedule
4. Any medical treatment, drugs or medicines, prescribed or applied, before the Period of Insurance any dental work

Baggage Delay:

1. Coverage of up to USD 100 is available to primary cardholders
2. Coverage is applicable for delay beyond a period of 12 hours for international flight and maximum amount payable is USD 10 per 8 hours

Specific Exclusions –

1. Travel on Chartered flights, unless such flights are registered in the International Data System.
2. Confiscation of baggage by customs or any government authority.
3. Purchases made after arriving in the final destination mentioned on the airline ticket.
4. Baggage and/or personal effects sent under an airway-bill or bill of lading.
5. Delays due to a strike or industrial action existing or announced before the start of the journey.
6. Delays due to withdrawal of aircraft from service by any civil aviation authority of which notice had been given.
7. Before the start of the journey.
8. Any delays of the return journey.

Loss of Baggage and Personal Documents:

1. Coverage of up to USD 750 is available to primary cardholders with a single anyone item limit of USD 30
2. Personal documents mean an insured person's identity card (if applicable), ration card, voter identity card, driving license and car license.

Specific Exclusions –

1. Loss of cash, bank or currency notes, cheques, debit or credit cards or unauthorized use thereof, postal orders, traveller cheques, travel, tickets, securities of any kind and petrol or other coupons.
2. Mechanical or electrical breakdown or derangement or breakage of fragile or brittle articles, or damage caused by such breakage unless caused by fire or by Accident to the conveying vehicle.
3. Destruction or damage due to wear and tear, moth or vermin.
4. Baggage, clothing and personal effects dispatched as unaccompanied baggage.
5. Theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible, violent and forcible means
6. Loss or damage to sports equipment whilst in use, contact lenses, samples, tools.
7. For loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority.
8. For loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
9. For loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring.
10. For loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause.
11. A claim involving animals.
12. Loss, including but not limited to loss by theft, or damage to vehicles or other accessories.
13. For any loss that is not reported either to the appropriate police authority or transport carrier within twenty-four (24) hours of discovery or if the carrier is an airline if a property irregularity report is not obtained.
14. Baggage and/or personal effects sent under an airway-bill or bill of lading.
15. Computer equipment, cameras, musical instruments, radios and portable radio/cassette/compact disc players.
16. Contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth.

Hijacking:

1. Coverage of up to USD 200 is available to primary cardholders with a deductible of 24 hours.
2. Amount payable for every 6 consecutive hours period is USD 75
3. The Company shall not be liable to pay any benefit in respect of any Insured Person for: Any claim caused by civil authority.

Flight Delay:

1. Coverage of up to USD 200 is available to primary cardholders with a deductible of 12 hours.
2. Amount payable is USD 10 per hour

Specific Exclusions –

1. Arising or as the result of chartered flights, unless such flights are registered in the International Data System.
2. If comparable alternative transport has been made available within six (6) hours after scheduled departure time or within six (6) hours of an actual connecting flight arrival time.
3. If an Insured Person fails to check-in according to the itinerary supplied, unless it is due to a strike.
4. If the delay is due to a strike or industrial action existing or announced before the start of the journey.
5. If the delay is due to withdrawal of aircraft from service by any civil aviation authority of which notice had been given before the start of the journey.

Subject otherwise to the terms exceptions conditions exclusions and limitations of this Policy.

C. Standard Chartered Priority Visa Infinite Credit Card Golf Program

1. The golf sessions are organized by Golfan Technology Solutions Pvt Ltd ('Golfan') and booked by International SOS Services (India) Private Limited ('the Concierge').
 - The golf sessions bookings need to be made only through the Concierge. SCB Credit Cardholder may contact the Concierge at: Contact: 18001027274
 - Email: scb.priority@aspirelifestyles.com
2. The golf sessions are not organized by the Bank and the Bank does not have any tie ups with the golf courses.
3. The Bank is not the provider of The Concierge services. As issuer of the SCB Credit Cardholder, the Bank has tied up with International SOS Services (India) Pvt. Ltd to provide The Concierge services to the SCB Credit Cardholder.

Terms and Conditions

1. SCB Credit Cardholder are eligible for 2 complimentary Golf games per month at domestic golf courses. The 2 complimentary golf games are only valid at domestic golf courses listed in **Table 1**.
2. This Offer is non-transferrable and may be enjoyed only the SCB Credit Cardholder.
3. SCB Credit Cardholder may bring guest(s) subject to a maximum of three guests per booking. One complimentary guest game per month at domestic golf courses is allowed under this Programme. The SCB Credit Cardholder will have to pay for remaining guests at the rates that may be prescribed by GolfLan from time to time. The SCB Credit Cardholder is required to pay the guest fees in advance using the Standard Chartered Priority Visa Infinite credit card. One (1) complimentary guest game is only valid at domestic golf courses listed in **Table 1**.
4. SCB Credit Cardholder is also eligible for 1 complimentary coaching session per month at domestic coaching facilities for the SCB Credit Cardholder. This complimentary coaching session is only valid at domestic golf courses listed in **Table 2**.
5. The duration of the complimentary golf coaching session will span a minimum of 30 minutes and will include:
 - i. Fees to access the golf course or driving range,
 - ii. Fee for the lesson,
 - iii. Cost of instructor's fees,
 - iv. Range golf balls at 50 golf balls per lesson
 - v. Learning equipment
6. After the complimentary rounds are exhausted the SCB Credit Cardholder is required to pay for golf services that she/he may avail. The Bank will not be liable for such payments.
7. Complimentary games imply that the green fees are waived for the golf games.
8. For each reservation request, the SCB Credit Cardholder is required to pay a convenience fee of ₹500, this is applicable on complimentary games as well.
9. SCB Credit Cardholder may be required to pay any other charges specified by the golf course including cart, caddy fees.
10. Any green fee, convenience charges and other charges must be paid by using the Standard Chartered Priority Visa Infinite credit card only.
11. No walk-ins or direct payment to golf clubs are allowed in this program. Golf clubs as listed in Table 1 will not entertain any correspondence /enquiries for booking directly from the SCB Credit Cardholder .
12. Acceptance of requests for bookings for golf lessons and golf games are subject to availability and will be accepted at the discretion of the golf clubs/golf instructors.
13. Bookings will be accepted by the Concierge only if made 7 days in advance (not including the date of play and date of placing the request). In case of a request at a short notice (less than 7 days in advance), bookings will be processed only on best effort basis.
14. Cancellations will be accepted only if done 2 days prior to the day of play. This does not include date of play and date of placing the request.

15. In the event of four SCB Credit Cardholder place a request for a complimentary golf game for the same course and the same date (to play together as a four ball), a maximum of two complimentary slots will be allotted. All 4 shall be booked only on best effort basis.
16. The guest will only be allowed if he/she is accompanied by the SCB Credit Cardholder.
17. The golf courses/ coaching facilities listed in Table 1 and 2 are subject to change from time to time without notice

Table 1: Domestic Golf Courses	
City	Golf Course
Mumbai	Kharghar Golf Club
Bangalore	Champion Reef
	Clover Greens
	Prestige Golfshire
Gurgaon	Golden Greens Golf Resort
	ITC Classic Golf Resort
	Karma Lakeland
Noida	Jaypee Greens
	Jaypee Wishtown
Ahmedabad	Kalhar
	Kensville Golf Club
Pune	Poona Golf Club
Chennai	Madras Gymkhana Club
Hyderabad	Boulder Hills Golf Club
Chandigarh	Panchkula Golf club

Table 2: List of Coaching Facilities	
City	Coaching Facility
Delhi	Siri fort
	Qutub Golf Club
Pune	Poona Golf Club
Gurgaon	Golden Greens Golf and Country Club
	Karma Lake Lands Golf Course
Noida	Jaypee Greens Golf Club
	Noida Golf Club
Mumbai	Golden Swan
	Bombay Presidency Golf Club
Bangalore	Prestige Golfshire Golf Club
Ahmedabad	Kensville Golf and Country Club
Chandigarh	Panchkula Golf Club
Chennai	AKDR
Hyderabad	Boulder Hills Golf Club

Terms and conditions

1. SCB Credit Cardholder may place requests for the above Programme by telephone only (which does not include text messages);
2. The Bank may at its sole discretion, withdraw any of the offers/services and/or to refuse to accept any requests;
3. If the Concierge is unable to deal with any request, it will inform the SCB Credit Cardholder as soon as reasonably practicable;
4. The Concierge and/or the Bank shall not be held responsible and/or liable for any loss/damage/ non-execution and/or delays resulting from any cause or event not reasonably within its control and not limited to riots, earth quake, breakdown of plant and machinery, acts of God etc.

5. The Concierge and/or the Bank shall have no liability to the SCB Credit Cardholder for any loss, damage, costs, expenses or other claims that the SCB Credit Cardholder may suffer or incur as a result of availing any of the above services.
6. Except as set forth herein, the Bank makes no representation or warranties to the SCB Credit Cardholder, express or implied, with respect to any of the above services.
7. The Bank does not warrant the competency of the Concierge. In no event, shall the Bank be held liable and/or responsible in any way for any actions/inactions and/or performance of the Concierge;
8. The Bank does not assume any liability for any acts/actions/commissions/omissions by the Concierge in the performance of the services;
9. In no event will the Concierge be liable for any indirect, incidental, compensatory or punitive damages or damages resulting from loss of profits, loss of data or business interruption arising out of the use, inability to use, or the results of use of the services;
10. Any disputes arising out of the services above, shall be subject to the laws of India.