

➤ Terms and Conditions- Premium Banking Welcome Offer

1. The Offer

Customers who have opened a new Standard Chartered Premium Banking relationship and have spent a minimum of ₹20,000/ (Rupees Twenty Thousand only) on their Standard Chartered debit card and also meet the Premium Eligibility Criteria*, will get 15,000 reward points on the terms contained herein.

2. Eligibility Criteria to qualify for the Offer

The offer is valid for all Premium Banking clients who -

- Have opened a new Premium Banking relationship during the onboarding period (refer to the table below),
- Have signed and submitted the Premium Banking MID and consent form during the Onboarding Period, and
- Have spent ₹20,000 (Rupees Twenty Thousand) and above on their Standard Chartered debit card within Qualification timeframe (refer to the table below) and
- Satisfy the Premium Banking Qualification criteria* for at least one month during qualification timeframe (refer to the table below).

Please note, that spends on the Standard Chartered debit card must be Point of Sales (POS) transactions (online transactions included). Account transfers/balance transfer/ATM withdrawals will not qualify for meeting the spends criteria.

3. Offer timeframe-

The eligible clients will be rewarded with debit card/Savings Account reward points within Reward fulfilment timeframe if they meet the eligibility criteria in the stipulated timeframe.

Onboarding Period	Segment Qualification timeframe	Reward Fulfilment Timeframe
Oct 5 2018 – Jan 15 2019	Within 3 months of onboarding	2 months from end of Qualification timeframe
Jan 16 2019 – Mar 31, 2019	Within 3 months of onboarding	2 months from end of Qualification timeframe
April 1 2019 – June 30, 2019	Within 3 months of onboarding	2 months from end of Qualification timeframe

Illustration –

If customer is onboarded in Feb 2019 –

- Qualification timeframe will be Feb 2019 to Apr 30, 2019. Customer must meet qualification conditions within this timeframe.
- Reward Fulfilment Timeframe will be June 2019. The Bank will credit the reward points by June 30, 2019.

*Premium Banking Qualification Criteria

- Minimum monthly average FUM# (Funds under management) of ₹15 Lakh, or
- Minimum monthly salary credit into Standard Chartered salary account of ₹1.5 Lakh, or
- Mortgage approved amount above ₹1 Crore

*FUM (Funds under management) includes any one or combination of the following products from the Bank: Savings accounts, Term Deposits, Assets under Management of Investments made through the Bank. Monthly average balances will be considered for current and savings account balances. Month end balance will be considered for the rest of the balances.

4. General Terms & Conditions

- Offer Period: The Offer Period shall commence from 00:01 hours on Oct 5, 2018 and shall extend up to 11:59 hours on June 30, 2019 for account opening
- Standard Chartered Bank does not make any warranties or representation of the quality, merchantability, suitability or availability of the products or services under the Offer.
- Standard Chartered Bank holds the exclusive right at its sole discretion to refuse or deny the Offer to any customer. The customer shall become ineligible to participate in this Offer if his/her card is cancelled before the expiry of /during the Offer Period.
- Standard Chartered Bank reserves the right to modify / change all or any of the terms applicable to this Offer. Standard Chartered Bank also reserves the right to modify, withdraw or discontinue the Offer without assigning any reasons whatsoever. Neither anything contained in these terms and conditions, nor shall running this Offer be construed as an obligation on the Bank to continue the Offer up to the termination/expiry date.
- 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.
- The Offer is non-transferable.
- The Offer shall not be available wherever it is prohibited under law and / or cannot be made for any reason whatsoever.
- All disputes under this Offer are subject to the exclusive jurisdiction of the competent courts / tribunals of Mumbai.
- The Bank shall not be obliged to make any public announcements of the results of the Offer. The eligible customer shall be intimated by the Bank through Email and/or SMS on the email address or mobile number registered with Standard Chartered Bank.
- This Offer cannot be clubbed with any other offer/promotion of Standard Chartered Bank.
- By participating in the Offer, the participants agree to be bound by the terms and conditions contained herein.
- 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 eligible customers due to provision of the Offer, shall be to the sole account of the eligible customers.
- The reward points can only be redeemed against the Online rewards catalogue, and the Bank does not make any warranties or representation of the quality, merchantability, suitability or availability of the products or services under the catalogue
- Reward points accumulated between January 1 and December 31 will expire by June 30 in next year, and will not be renewed post that. Client is responsible for redeeming the reward points within the validity period
- Detailed terms and conditions on 360° rewards can be read at https://360rewards.standardchartered.com/in/cms/PublicContent/?id=scb_rewards.dc.terms
- Standard Chartered Bank is not making any commitment to make such similar offers beyond the Offer Period
- Any dispute regarding the offer will need to be raised with the Bank within 30 days from the Reward Fulfilment Timeframe