

## > Standard Chartered Ultimate Credit Card – Terms and Conditions

### Section 1: Joining Offer - Effective 6 December 2020 for cardholders whose Ultimate credit card application is accepted by Standard Chartered Bank on or after 6 December 2020.

#### 1. Definitions

For the purpose of these terms and conditions (“**Terms and Conditions**”):

“**Ultimate Cardholder**” shall mean a customer who can avail of the offer by virtue of holding Ultimate Card.

“**Offer**” shall mean the program where Ultimate Cardholder is eligible to receive 6000 reward points on payment of the applicable joining fees.

“**Eligibility Criteria**” for availing the offer is the payment by the Ultimate Cardholder of the Joining Fees of INR 5,000 (Rupees Five Thousand only) in accordance with the Most Important Terms and Conditions.

“**Most Important Terms and Conditions**” shall mean the Terms and Conditions applicable to the Ultimate Cardholder in addition to these Terms and Conditions, available on [www.sc.com/in](http://www.sc.com/in).

“**SCB/Bank**” shall mean Standard Chartered Bank.

#### 2. OFFER:

- i. The offer is valid for the Ultimate Cardholders who fulfill the Eligibility Criteria. The offer is not applicable for supplementary cardholders.
- ii. The 6000 reward points will be credited within 60 days after the realisation of the joining fees by the Bank.
- iii. SCB expressly reserves the right, at any time and without prior notice and without assigning any reasons to add, alter, modify, change or vary all or in part or withdraw altogether the offer from time to time;
- iv. The offer is non-transferable and non-encashable;
- v. The offer may not be available wherever prohibited and/or on merchandise/products/services for which such offer cannot be offered for any reason whatsoever;
- vi. In all matters relating to the offer, the decision of SCB shall be final and binding in all respects;
- vii. The Terms and Conditions shall be in addition to and not in substitution to the Most Important Terms and Conditions.
- viii. All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai;

### Section 2 : Joining Offer - For all cardholders whose Ultimate credit card application is accepted by Standard Chartered Bank before 6 December 2020

#### 1. Definitions

For the purpose of these terms and conditions (“**Terms and Conditions**”):

“**Ultimate Cardholder**” shall mean a customer who can avail of the offer by virtue of holding Ultimate Card.

“**Offer**” shall mean the program where Ultimate Cardholder is eligible for a cashback of up to INR 10,000 (Rupees Ten Thousand only) on the first transaction on MakeMyTrip website/mobile application using the Ultimate Card.

“**Eligibility Criteria**” for availing the offer is the payment by the Ultimate Cardholder of the Joining Fees of INR 5,000 (Rupees Five Thousand only) in accordance with the Most Important Terms and Conditions.

“**Offer Period**” shall mean a period of 3 calendar months commencing from the month of the card issuance.

“**Most Important Terms and Conditions**” shall mean the Terms and Conditions applicable to the Ultimate Cardholder in addition to these Terms and Conditions, available on [www.sc.com/in](http://www.sc.com/in).

“**SCB/Bank**” shall mean Standard Chartered Bank.

#### 2. OFFER:

- i. The offer is valid for the Ultimate Cardholders who fulfil the Eligibility Criteria. The offer is not applicable for supplementary cardholders
- ii. This offer is valid only for the first transaction on hotel & flight bookings only done on the website/mobile application of MakeMyTrip using the Ultimate Card during the offer Period. The cashback amount will be the transaction amount or INR 10,000 (Rupees Ten Thousand only) whichever is lower.
- iii. The Ultimate Cardholder will be eligible for a cashback of up to INR 10,000 (Rupees Ten Thousand only) only on the first transaction on MakeMyTrip. The booking can be made on website, mobile site, android & iOS app only.
- iv. If the Ultimate Cardholder places a request to cancel the Ultimate Card within the first six months from the issuance of the card, then the cashback amount earned in excess of INR 5000 (Rupees Five Thousand only) on the first transaction on MakeMyTrip, will be charged to the Ultimate Cardholder’s card account. This will reflect as an outstanding on the card along with other amounts and has to be paid before the card cancellation is processed by SCB.

- v. The Ultimate Cardholder should transact within the offer Period. The cashback amount will be credited to the Ultimate Cardholder's card account within 60 days from the date of travel/stay.
  - In event of any discrepancy in cashback, the Ultimate cardholder can contact the Bank's phone banking numbers given on the website along with a proof of transaction to enable the bank to resolve the discrepancy. In all such cases, the decision of the Bank shall be final.
  - Ultimate cardholder must contact the Bank with any discrepancy in receiving the cashback within 30 days of the receipt of cashback.
- vi. In case of full/partial cancellation of the booking on MakeMyTrip the offer will become void and the Ultimate Cardholder will not be eligible for the cashback amount.
- vii. In case of hotel booking the offer is valid only for a period of 1 year from the date of booking.
- viii. This offer is not valid on bookings on bus, railways and cabs.
- ix. SCB shall not be liable/responsible for any actions, claims, demands, liabilities, losses, damages, costs, charges or expenses, which an Ultimate Cardholder may incur, in normal course of credit card usage;
- x. SCB expressly reserves the right, at any time and without prior notice and without assigning any reasons to add, alter, modify, change or vary all or in part or withdraw altogether the offer from time to time;
- xi. The offer is non-transferable and non-encashable;
- xii. The offer may not be available wherever prohibited and/or on merchandise/products/services for which such offer cannot be offered for any reason whatsoever;
- xiii. In all matters relating to the offer, the decision of SCB shall be final and in all respects;
- xiv. The Terms and Conditions shall be in addition to and not in substitution to the Most Important Terms and Conditions.
- xv. All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai;
- xvi. In addition to the above, additional terms & conditions as may be specified by MakeMyTrip may be applicable. Please visit [www.MakeMyTrip.com](http://www.MakeMyTrip.com) for the same.

### Section 3 - Renewal Fee (2nd year onwards) Offer.

The Ultimate Cardholder is eligible to receive 5,000 Reward Points on payment of Renewal Fees. Reward Points will be credited within 60 days after realisation of the renewal fees by Standard Chartered Bank. Where renewal fee payment is converted into balance on EMI, the cardholder will not be eligible to receive Reward Points.

### Duty Free Cashback - Terms and Conditions

- i. Customer is eligible for 5% cashback on duty free transactions.
- ii. Max cashback of INR 1,000 (Rupees One Thousand only) per month.
- iii. Cashback will be credited to the Cardholder card account within 60 days of transaction date.
- iv. Cashback transactions will not earn reward points.
- v. Only transactions where the merchant is registered as a duty free vendor will be considered for cashback.

### Reduced Forex Markup - Terms and Conditions

- i. All overseas transactions are levied with a 3.5% transaction fee. Cardholder is eligible for a cashback of 1.5% of the transaction fee amount on the overseas transactions. The cashback amount effectively reduces the forex mark up charged to 2%.
- ii. Cashback will be credited within 60 days from date of transaction.

## Air Accident Insurance - HDFC Ergo Terms and Conditions

Policy Number : 2999200713004403000

### Details of Sum Insured/Limit of Liability

Section	Section name	Sum insured/Limit of Liability	Deductible/Excess (if applicable)
<b>II</b>	<b>Personal Accident</b>	<b>INR</b>	
II(A)	Accidental Death (Air Accidents Only)	10,000,000	NIL
<b>VI</b>	<b>Travel Insurance</b>	<b>USD</b>	
VI(B)	Baggage Delay Maximum per hour: US \$ 10 per 8 hour	100	12 hours
VI(C)	Loss of Baggage & Personal Documents Single Any One Item	750	NIL
VI(E)	Hijacking Amount Payable for every 6 Consecutive hours period	100	24 Hours
VI(F)	Fight Delay Maximum Per hour US \$ 10	200	12 hours
VI(G)	Emergency Medical Expenses	25,000	US \$ 100

All insurance benefits listed herein are provided directly to Cardholders by HDFC EGRO GENERAL INSURANCE (herein referred to as “**Insurance Company**”), whose terms, conditions and decisions, for which Standard Chartered Bank (herein referred to as “**SCB**”) is not liable shall apply and is binding upon the Cardholders.

- i. The Cardholder may be offered various insurance benefits from time to time by SCB through a tie up with the Insurance Company;
- ii. The Cardholder will be covered for Personal Insurance which is an Air Accident Policy and Travel Inconvenience Insurance which includes cover for loss of checked-in baggage or Loss of Travel Documents, Delayed Baggage, hijacking, trip delay and emergency medical expenses;
- iii. This offer is valid only for primary Cardholder;
- iv. To avail insurance cover, the prices for the tickets should be paid by using Ultimate Card;
- v. To avail insurance cover, non-ATM swipe (POS/ e-commerce) is mandatory on the Ultimate card in the previous 30-day period with a minimum swipe of INR 499 (Rupees Four Hundred Ninety Nine only) from the date of loss for claims eligibility across all sections.
- vi. The Air Accident Insurance is availed only for overseas travel;
- vii. In case of Air Accident insurance, the air ticket has to be purchased by using the Standard Chartered Ultimate Credit Card. The insurance is applicable only upon accidental death. The cover is available regardless of any other existing insurance that the Cardholder may have. The nominee of the Cardholder should be aware of the insurance cover and its claim procedure. Air Accident excludes whilst mounting into or alighting from any aircraft as a fare paying passenger and travel by helicopter;
- viii. Claim for Delayed Flight cover would be valid only in the event the flight is delayed by more than 12 hours for international flight;
- ix. Claim for cost of necessary items for basic needs in case of delayed baggage would be valid only in the event of baggage delay of more than 12 hours for international flights;
- x. Claim for total loss of baggage or damage to baggage in case of overseas travel;
- xi. Claim for loss of travel documents including costs incurred in procuring passport, application fee for lost passport/ other travel documents while travelling overseas;
- xii. Claim for travel insurance will not be valid for procuring a visa;
- xiii. Average duration of the trip shall be restricted to 30 days and maximum to 90 days;
- xiv. Any claims raised by the Cardholder has to be raised directly to the Insurance Company as per the communicated process for settling claims and the Insurance company shall be solely liable for compensation, recovery of compensation, processing of claims or otherwise or in any manner whatsoever;
- xv. SCB shall not be held liable for any deficiency in service on part of the Insurance Company or for the delay in the process of the claim(s) raised by the Cardholder with the Insurance Company and all disputes in this regard should be taken up with the Insurance Company;
- xvi. The Cardholder hereby acknowledges that the insurance benefit provided on the Standard Chartered Ultimate Card will be available as per terms of the relevant insurance policy in force and only so long as the Cardholder is and remains as a credit card holder of SCB with the Cardholder’s Card Account being good and regular and no event of default has occurred;

- xvii. In the event of the credit card facility being delinquent, suspended or terminated for whatever reason, the benefit of such insurance cover shall automatically and ipso facto cease to be available from such date of cessation of membership;
- xviii. SCB may at any time (at its sole discretion and without giving notice thereof) suspend, amend or cancel the benefit of such insurance cover and there will be no binding obligation on SCB to continue this benefit;
- xix. Claim Procedure:
1. The Cardholder should contact & register claim at:  
  
For claims, you can call HDFC ERGO's twenty-four (24) hour, seven (7) Days a week, toll-free emergency telephone assistance service.
  2. To access the emergency assistance services while travelling, please call one of the following emergency telephone numbers:
    - International Toll Free Number: +800 08250825
    - Landline (Chargeable): +91-120-4507250
    - Fax No.: +91 - 120 - 6691600
    - Email: [travelclaims@hdfcergo.com](mailto: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
- xx. After receiving all required documents, the Insurance Company shall settle the claim within 30 working days;
- xxi. Claims should be intimated within 15 days from the date of loss of life in case of Personal Accident cover/occurrence of the incident in case of any of the Travel Inconvenience Insurance covers;
- xxii. 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**
- xxiii. Any dispute arising out of or in connection with the above offer 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 SCB;

## Priority Pass Lounge – Terms and Conditions

Your Ultimate credit card offers you complimentary membership to Priority Pass, which gives you access to over 1000 domestic and international airports across the globe. The usage of the lounges will be charged at US \$27 per visit per visitor. Please log on to [www.prioritypass.com](http://www.prioritypass.com) for details of the participating lounges.

### Terms and conditions

- i. Standard Chartered Bank does not make any warranties or representation of the quality, merchantability, suitability or availability of products and services under the Priority Pass lounge program.
- ii. Ultimate cardholders are automatically entitled to be members of the Priority Pass Program and the membership is complimentary
- iii. The usage may be charged at the rate of USD 27 per visit. You can be accompanied by guests, which would be charged at the rate of USD 27 per visit per guest. The charge will be billed to your Ultimate card (as per usage according to Priority Pass). While the expense is in USD, the billing will be in Rupees. Exchange rate as on the date of debit to your Ultimate card will apply and not as on the day of using the Priority Pass facility. The usage charges (as aforementioned) may be revised and we will inform you of such revision
- iv. Primary and Supplementary Cardholder shall be eligible for 1 complimentary lounge visit per month on meeting the qualifying criteria (as below)
- v. To qualify for a complimentary visit, you should have spent more than INR 20,000 (Rupees Twenty Thousand only) in the previous month on the respective credit card
- vi. Usage of each individual Priority Pass lounge shall be governed by its own terms & conditions
- vii. We are not responsible for the quality of the services provided within any of the lounges
- viii. You can enjoy Priority Pass facilities only if your Ultimate card is valid and in good standing
- ix. Your Priority Pass card shall automatically be blocked if you or we block/cancel your Ultimate card
- x. You must present your Priority Pass card in order to gain entry into any of the lounges within the Priority Pass network. If your Priority Pass card is blocked, you will not be able to enter the Priority Pass lounge
- xi. You must inform us immediately if your Priority Pass card is lost so that we can block the card. We will not be liable for any charges on the Priority Pass card between the time you lose your Priority Pass card and the time you inform us of such loss
- xii. The Priority Pass officials are not responsible for announcing flight departure times in the Priority Pass lounge and we will not be liable to you if you or your guests miss flights while waiting in the Priority Pass lounge
- xiii. We will not be liable for any loss of any possessions you or your guests may suffer while at the Priority Pass lounge
- xiv. The Priority Pass card is not transferable and is valid till the date of expiry stated on the card or till such the validity date on your Ultimate card (whichever is later)
- xv. You and your guests must abide by the rules and regulations of each participating Priority Pass lounge

- xvi. Access to the Priority Pass lounge may be restricted on account of space constraints and will be at the discretion of the Priority Pass lounge operator
- xvii. Participating Priority Pass lounges may choose to enforce a maximum stay period, beyond which you must pay
- xviii. We shall remain indemnified against any liabilities/damages/costs associated with your injury/death or damage/destruction to any of your property arising out of use of any Priority Pass lounge
- xix. The Priority Pass Program is offered by Priority Pass (A. P.) Limited. We are not responsible for the goods/services at any of the Priority Pass lounges nor are we liable for any defect or shortcoming of the goods/services obtained/availed at such lounges
- xx. You shall be bound by the terms and conditions prescribed by the respective lounge operators and Priority Pass (A.P.) Limited

### For Ultimate Master World Credit Card Holders:

Please refer to Master Card website for the updated list of airports and terms and conditions  
<https://www1.mastercard.com/content/mc/campaign-exchange/moments/india/en/local-campaigns/exclusive-airport-lounge-access.html>

### For Ultimate Visa Infinite Credit Card Customers - Visa Lounge Program

For the complete list of terms & conditions, please visit [www.visa.co.in/infinite](http://www.visa.co.in/infinite)

For a list of participating lounges, please visit <https://www.visa.co.in/pay-with-visa/find-a-card/offer-detail.html?offerId=114566>

### Dineout Plus Programme - Terms and Conditions

Effective 5 January 2021, the Dineout Plus membership benefits will be discontinued on the Ultimate credit card

### Standard Chartered Ultimate Concierge Services – Terms and Conditions

#### Terms of Use:

These Conditions apply to all services ordered from or provided to the Cardholder by the Concierge service (“The Concierge”) and by requesting services from The Concierge, the Cardholder agrees that these conditions without limitation or qualification shall apply to those services and the order(s). Please read these Terms and Conditions carefully. Please note that Standard Chartered Bank (“SCB”) may update these Terms of Use from time to time. SCB ULTIMATE Credit Cards is not the provider of The Concierge services. As issuer of the SCB ULTIMATE Credit Card, SCB has arranged for International SOS Services (India) Pvt. Ltd with its registered office at \_603-604, Copia Corporate Suites, Jasola District Center, Jasola New Delhi 110025 to provide The Concierge services to the Cardholder.

#### Availability

The Concierge is available 7 days a week, 24 hours per day and is valid locally and worldwide. To make use of The Concierge, the Cardholder may call the dedicated telephone number indicated on the Website.

#### Services Offered by The Concierge

The services offered by The Concierge may include the following:

#### 1 Travel Services

- i. Inoculation and Visa Requirement Information The Concierge can assist Cardholders with any information regarding visa, health precautions and/or inoculation requirements, as may be applicable, for travel. The Concierge may also provide Cardholders with relevant information on medical treatments and consultants available at the destination.
- ii. Hotel Referral and Reservation Assistance The Concierge may assist the Cardholders by providing information on hotels including the names, addresses, ratings and contact details of hotels and holiday resorts in major cities. If requested by the Cardholder, the Concierge will facilitate in making the reservations on behalf of the Cardholder and secure reservations, subject to availability. The Concierge reserves the right to deny restaurant requests from Cardholders if Cardholders repeatedly fail to honour their bookings or continuously violate cancellation policies. Admission of Cardholders to any hotel premises is at all times at the sole discretion of the owners and the Concierge shall have no liability where a Cardholder is refused admission to any hotel premises.
- iii. Flight Information and Ticketing Assistance The Concierge will assist the Cardholders by providing the name, address and telephone numbers of airlines as well as flight times whenever possible. If requested by the Cardholders and whenever possible, the Concierge will facilitate in making the flight reservation on behalf of the Cardholders in accordance with the airlines booking policy(s) and the terms and conditions herein:
  - (1) The Concierge shall use best endeavours to obtain "best rates" for the Cardholders through one of its ticket agent partners;
  - (2) The Concierge is not the seller of the tickets and is not responsible for fulfilment of the order(s).
  - (3) All such tickets and ticket agent partners (who shall be the seller in respect of the transaction) shall have their own terms and conditions (which we suggest you should read);
  - (4) Such terms and conditions are likely to include terms which state that sales of tickets are final and no refunds shall be issued after the purchase has been made.
  - (5) The Concierge shall not be able to provide with any refund or obtain any such refund on your behalf.

- iv. **Luxury Car Rental and Limousine Referral and Reservation Assistance**  
The Concierge can assist the Cardholders by providing information relating to the names, addresses and telephone numbers of luxury car/bike rental and limousine companies in major cities as detailed in the Website. If requested by the Cardholder and whenever possible, the Concierge will facilitate in making the reservation on behalf of the Cardholder.
- v. **Currency Rates and Conversions**  
The Concierge can assist the Cardholder with indicative exchange and conversion rates based on information available on the website [www.oanda.com](http://www.oanda.com).
- vi. **Trip Planning and Assistance**  
The Concierge may assist the Cardholder by providing the names, addresses and telephone numbers of the travel and tour companies. If requested by the Cardholder and whenever possible, the Concierge will facilitate in making the arrangement on behalf of the Cardholders.
- vii. **Airport Limousine Transfer Service**  
The Concierge shall assist the Cardholders for limousine transportation services to and/or from airports. The Cardholders will be required to book Airport Limousine Transfer Service with the Concierge at least 48 hours prior to the Cardholder's arrival or departure from an airport. Any cancellation of such booking shall be notified no later than 24 hours in advance of the Cardholder's arrival.
- viii. **Airport Meet and Assist Service**  
The Concierge shall provide assistance to the Cardholders in:-
  - (a) arrival/departure procedures/formalities from the airport;
  - (b) arranging "Meet and Assist". Cardholder will be required to request for Airport "Meet and Assist" service with the Concierge at least 72 hours prior to the Cardholder's arrival to facilitate the arrangement by the Concierge. Any cancellation of such booking shall be notified no later than 48 hours in advance of the Cardholder's arrival;
  - (c) luggage clearance & immigration clearance formalities;
- ix. **Airport Lounge Access Service**  
The Concierge shall endeavour to arrange for access to selected airport lounges for the Cardholders upon request. The Cardholder is required to request for this service with the Concierge at least 24 hours prior to the Cardholder's arrival to facilitate the arrangement.
- x. **Overseas Language/Translation Support**  
The Concierge shall provide the Cardholders with telephonic translation services and emergency support, upon request.
- xi. **Sightseeing and Destination Recommendations**  
The Concierge will assist the Cardholder by providing the names, addresses and telephone numbers of travel agencies located at the Cardholder's travel destinations. If requested by the Cardholder and whenever possible, the Concierge will assist in the faxing of travel packages from these travel agencies to the Cardholders and coordinate the arrangements on behalf of the Cardholders.
- xii. **Luxury Yacht/Cruise Information and Reservations**  
The Concierge may assist the Cardholder by providing the name, address and telephone number of luxury yacht/cruise/sealiner operators in major cities, as detailed in the Website, as well as departure/arrival times whenever possible. If requested by the Cardholder and whenever possible, the Concierge will facilitate in making the reservation on behalf of the Cardholder.
- xiii. **Train or Rail Information and Ticketing**  
The Concierge will assist the Cardholder by providing the names, addresses and telephone numbers of train/rail operators in major cities, as detailed in the Website, as well as departure/arrival times whenever possible. If requested by the Cardholder and whenever possible, the Concierge will facilitate in making the reservation on behalf of the Cardholder.

## 2. Golfing Services

- i. **Golf Course Referral and Reservation Assistance**  
The Concierge shall assist the Cardholder, whenever possible, by providing the address and telephone number of golf courses in major cities, as detailed in the Website. If requested by the Cardholder and whenever possible, The Concierge will facilitate in making the reservation on behalf of the Cardholder.
- ii. **Golf Lessons Information and Referral Assistance**  
The Concierge shall provide the Cardholder with referrals to private golf coaches and classes on a worldwide basis. If possible and upon request, The Concierge shall also provide the Cardholder with information concerning the class schedules as well as the locations where these classes are held.
- iii. **Golf Equipments and Apparels**  
The Concierge shall, whenever requested upon by the Cardholder, assist him/her with the purchase and delivery of high-end golf clubs and golf accessories such as apparels from authorized boutiques. The Concierge shall not be responsible for cost of the item as well as all associated third party costs which shall be borne by the Cardholder.
- iv. **Golf Events Assistance**  
The Concierge shall assist in the provision of information on major golfing events and/or competitions on a global basis. Whenever requested upon, The Concierge shall facilitate in the booking and purchase of entry tickets to the designated event.

## 3. Wine and Dine

- i. **Dining Referral and Reservation Assistance**  
The Concierge will assist the Cardholder by providing the name, address and telephone number of restaurants in major cities. If requested by the Cardholder and whenever possible, The Concierge will facilitate in making the reservation on behalf of the Cardholder.
- ii. **Private Dinning Assistance**  
The Concierge shall assist the Cardholder in providing referrals to caterers based on the type of cuisine as specified by the Cardholder. Although The Concierge shall provide such referrals, the ultimate selection of the caterer as well as the food menu shall be the onus of the Cardholder.

- iii. **Food Tours Referral and Assistance**  
The Concierge shall provide referrals to event companies who organize food tours on a worldwide basis. Whenever requested upon, The Concierge shall assist the Cardholder in the purchase of the air tickets and the bookings of hotel accommodation in the location as advised by the Cardholder. The Concierge shall not be responsible for the planning of the itinerary of the tour on behalf of the Cardholder.
- iv. **Food Tasting Events Information Service**  
The Concierge shall provide to the Cardholder, as and when available, with information concerning food tasting events on a worldwide basis.
- v. **Vineyards Information and Referral Services**  
The Concierge shall assist the Cardholder by providing information on the popular vineyards on a worldwide basis. If possible, The Concierge shall also provide the Cardholder with their opening hours and addresses. On a best effort basis, The Concierge shall also assist the Cardholder in the purchase and delivery of selected wine as specified by the Cardholder from the vineyards and/or authorized distributor.

#### 4. Arts and Culture

- i. **Special Events and Performance Assistance**  
The Concierge will assist the Cardholder, whenever possible, by providing information of special events and performance held in major cities. If requested by the Cardholder and whenever possible, The Concierge will facilitate in making the reservation on behalf of the Cardholder.
- ii. **Information on New Books and Albums Releases**  
The Concierge shall, upon request from the Cardholder, provide information on the release of the latest books and music records, and if necessary, the locations of book and music stores where these items are available. Whenever possible, The Concierge shall facilitate in the purchase of any such item from the stores and/or provide the Cardholder with the website link where these items are available.
- iii. **Cultural Centres, Museums, Art Gallery and Exhibition Information and Referral Services**  
The Concierge shall provide, upon request by the Cardholder, information on exhibition events, including the date, operating hours as well as the venue. Whenever necessary, The Concierge shall assist the Cardholder in the reservation, purchase and delivery of the tickets.
- iv. **Cultural and Historical Tours**  
The Concierge shall assist the Cardholder in providing referral services to authorized tour agents specializing in cultural and historical tours. Whenever requested upon by the Cardholder, The Concierge will also assist in the booking of designated tours with the selected authorized tour agent. Should the Cardholder require tailor-make tour packages, The Concierge shall refer the Cardholder to the authorized tour agent for direct liaison.

#### 5. Shopping Services

- i. **Flower and Gift Delivery Assistance**  
The Concierge will assist the Cardholder by arranging for delivery of flowers or gifts to his family or business associates.
- ii. **Jewellery and Watches Referral Assistance**  
The Concierge will assist the Cardholder by providing the name, address and telephone number of jewellers and timepiece shops in major cities.
- iii. **Arts and Antiques Dealers Information Assistance**  
The Concierge will assist the Cardholder by providing the name, address and telephone number of arts and antiques dealer in major cities, as detailed in the Website. If possible and upon request, The Concierge shall also provide the Cardholder with the opening hours of the shop/dealer.
- iv. **Major Shopping Belts/Locations Information Assistance**  
The Concierge will assist the Cardholder by providing the name, address and telephone number of shopping locations in major cities, as detailed in the Website. If possible and upon request, The Concierge shall also provide the Cardholder with the opening/closing hours of the shops.
- v. **Spa, Fitness Centre and Sports Centre Information and Referral Assistance**  
The Concierge will assist the Cardholder by providing the name, address and telephone number of spa and fitness centers in major cities, as detailed in the Website. Whenever possible, The Concierge shall also provide the Cardholder with the opening/closing hours of the shops/centres. If requested by the Cardholder and whenever possible, The Concierge will facilitate in making the reservation on behalf of the Cardholder.
- vi. **Tailoring**  
The Concierge will assist the Cardholder by providing the name, address and telephone number of tailoring shops in major cities. Whenever possible, The Concierge shall also provide the Cardholder with the opening/closing hours of the shops.

#### 6. Business Services

- i. **Conference Information and Referral Services**  
The Concierge will assist the Cardholder by providing conference service referral. If requested by the Cardholder and whenever possible, The Concierge will facilitate in making the arrangements on behalf of the Cardholder.
- ii. **Messenger Service Assistance**  
The Concierge will assist the Cardholder by providing assistance to relay message between the Cardholder and his family or business associates.
- iii. **Courier Service Assistance**  
The Concierge will assist the Cardholder to send documents or parcels by arranging courier services to his family or business associates.
- iv. **Translation Services**  
The Concierge will assist the Cardholder the name, address and telephone number of translating agencies in major cities, as detailed in the Website. Whenever possible, The Concierge shall also provide the Cardholder with the opening/closing hours of these agencies. If requested by the Cardholder and whenever possible, The Concierge will facilitate in making the arrangements on behalf of the Cardholder with an identified translating agency.

## 7. Other Services

- i. **Event Planning**  
The Concierge will assist in referring the Cardholder to an event planner for the organization of birthday parties, black tie events or private get-togethers.
- ii. **Pet Care Assistance**  
The Concierge will assist the Cardholder in making arrangements for the following services: Pet grooming services – to collect from the Cardholder's residence or from the address given by the Cardholder to the pet grooming centre, and have the dog returned to the requested place.  
  
Delivery services – to arrange for the delivery of pet food and other related pet articles to the Cardholder's residence subject to a minimum purchased amount as set forth by the service providers.  
  
Pet sitting services – to arrange for pet sitter to provide daily care to the pet by:
  1. giving feedings to the dog; or
  2. walking the dog.
 Pet transportation services – to arrange for pet taxi to/from the veterinary.  
  
Pet lodging services – to arrange for pet accommodation while the User is not in his Usual Country of Residence.
- iii. **Laundry Pick-up/Drop-off Services**  
The Concierge will assist in arranging on behalf of The Concierge laundry service providers who are able to provide a 'pick-up/drop-off' service from/to the Cardholder's home.
- iv. **Home Grocery Delivery**  
The Concierge will assist in the ordering and delivery of non-perishable groceries to the Cardholder's home.
- v. **Massage and Aromatherapy Services**  
The Concierge will assist in the arrangement of a qualified masseur or aroma therapist for home visits to provide a 'spa at home' service for the Cardholder's holistic well-being.

### General terms and conditions applicable to the above Services offered by The Concierge:

- i. Cardholders may place requests for the above Services by telephone only (which does not include text messages);
- ii. SCB and/or the Concierge, may at its sole discretion, withdraw any of the Services and/or to refuse to accept any requests;
- iii. If the Concierge is unable to deal with any request, it will inform the Cardholder as soon as reasonably practicable;
- iv. Once the Cardholder requests for any of the Services from the Concierge, it will be deemed that all details provided to the Concierge for the purpose of booking, ordering or purchasing products or services are correct and that the Cardholder has sufficient funds to cover the cost of the product or service;
- v. The Concierge and/or SCB shall not be held responsible for the non-execution and/or delays resulting from any cause or event not reasonably within its control and not limited to riots, earthquake, breakdown of plant and machinery, acts of God etc.
- vi. The Concierge and/or SCB shall have no liability to the Cardholder for any loss, damage, costs, expenses or other claims that the Cardholder may suffer or incur as a result of availing any of the above Services that may have been facilitated by the Concierge as a result of requests or any instructions supplied by the Cardholder which are incomplete, incorrect or inaccurate or arising from their late arrival or non-arrival, or any Cardholder Default.
- vii. Except as set forth herein, SCB makes no representation or warranties to the Cardholder, express or implied, with respect to any of the Services that will be provided by the Concierge. All warranties, conditions and other terms implied by statute or common law (including but not limited to fitness of purpose or merchantability) shall be expressly disclaimed and excluded to the fullest extent permitted by law.
- viii. SCB does not warrant the competency of the Concierge. In no event, shall SCB be held liable and/or responsible in any way for any actions/inactions and/or performance of the Concierge;
- ix. SCB does not assume any liability for (i) fraud committed by or misrepresentation by the Concierge or the Cardholder or (ii) any information or data given by the Cardholder or the Concierge;
- x. In no event will SCB and 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; Any disputes arising out of the Services above, shall be subject to the laws of India.



## Standard Chartered Ultimate Golf Programme - Terms and Conditions

This benefit is offered to Ultimate credit cardholders through Golfan Technology Solutions Pvt Ltd the bookings shall be processed through Golfan Technology Solutions Pvt Ltd. Complimentary golf bookings are required to be made through Ultimate Concierge Services. Standard Chartered Bank is not involved in organizing the bookings at the golf courses, and has no ties ups with Golf courses. Club rules, if any, will apply to the golf sessions and Ultimate credit cardholders should adhere to the same including but not limited to dress code, rules of play, producing valid handicap certificate.

- i. Effective 5 January 2021: 1 complimentary Golf game per month, per valid Cardholder. This benefit is non-transferrable. The complimentary golf game is only valid at domestic golf courses listed in Annexure 1
- ii. 1 Complimentary coaching session per month for the Cardholder. The 1 complimentary coaching session is only valid at domestic golf courses listed in Annexure 1.
- iii. After the complimentary rounds are exhausted the Cardholder needs to make the payment for the golf services availed. SCB will not be liable for any such bills. The Cardholder must pay green fee, convenience charges and other charges by using the Standard Chartered Bank credit card only.
- iv. List of 12 premium domestic golf courses across India – Annexure 1
- v. List of 10 premium coaching facilities across India - Annexure 1
- vi. Cardholders will have to pay convenience charges and other charges as may be applicable even for the complimentary games. The Cardholder must pay convenience charges and other charges by using the Standard Chartered Bank Ultimate credit card only.
- vii. The duration of each golf lesson (coaching session) will span a minimum of 30 minutes and will include:
  - Fees to access the golf course or driving range,
  - Fee for the lesson,
  - Cost of instructor's fees,
  - Range golf balls at 50 golf balls per lesson
  - Learning equipment
- viii. The booking needs to be made only through the Ultimate Concierge.
- ix. No walk-ins or direct payment to golf clubs are allowed in this program. Golf clubs will not entertain any correspondence /enquiries for booking directly from Cardholders and Cardholders may not receive any response directly from golf clubs.
- x. 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.
- xi. Bookings will be accepted only if made 7 days in advance, this does not include the date of play and date of placing the request. In case of Cardholder placing a request at a short notice (less than 7 days in advance), booking will be processed on best effort basis.
- xii. Cancellations will be accepted only if done 2 days prior to the booked time of play. This does not include date of play and date of placing the request.
- xiii. In the event of four Cardholders placing a request for a complimentary slot 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.
- xiv. The golf courses/ coaching facilities listed in Annexure 1 are subject to change from time to time. The Cardholder must refer to the updated list of golf courses available with the Concierge.

**Annexure 1 : List of Golf Courses**  
**Locations of golf courses – Domestic**

<b>Golf Courses - Play</b>				
S. no.	Golf Course Name	City	Golf Course Status	Remarks
1	Kalhaar Blues & Golf Club	Ahmedabad	Opened	
2	Kensville Golf Course	Ahmedabad	Opened	
3	Zion Hills Golf Course	Bengaluru	Opened	
4	Clover Greens Golf Course	Bengaluru	Opened	
5	Karma Lake Land Golf Course	Delhi/NCR	Opened	Every Tuesday closed
6	Jaypee Greens Wish Town Course	Delhi/NCR	Opened	Every Monday closed
7	ITC Classic Golf Course	Delhi/NCR	Opened	Every Monday closed
8	Golden Greens Golf Course	Delhi/NCR	Opened	
9	Boulder Hills Golf Club	Hyderabad	Opened, but customer needs to pre reserve slot at the club	
10	Kharghar Valley Golf Course	Mumbai	Opened	
11	Premium Golf Club-Mumbai Willingdon Sports Club	Mumbai	Opened	1. No Club member on weekdays 2. One Club member on weekends
12	Poona Golf Course- PLAY	Pune	Opened	Every Monday closed (On weekend club member require or 3 ball required)

**Locations of golf courses – Learning Facility**

<b>Golf Courses - Play</b>				
S. no.	Golf Course Name	City	Golf Course Status	Remarks
1	Siri Fort Driving Range- LEARN	Delhi/NCR	Opened	Every Monday closed
2	Noida Golf Course	Delhi/NCR	Opened	
3	Noida Golf Stadium	Delhi/NCR	Opened	
4	Poona Golf Course	Pune	Opened	Every Monday closed
5	Golden Swan Golf Course	Mumbai	Opening from 15th Sep'20	1. Every Monday closed 2. Timing 11am to 3pm
6	Golden Greens Golf Course	Delhi/NCR	Opened	Every Monday closed
7	Jaypee Greens Golf Course	Delhi/NCR	Opened	Every Monday closed
8	Karma Lake Land Golf Course	Delhi/NCR	Opened	Every Monday closed
9	Prestige Golfshire Club	Bangalore	Opened	Every Monday closed
10	Let's Golf	Mumbai	Opened	