Standard Chartered

Standard Chartered Ultimate Credit Card – Terms & Conditions

Joining Offer – MakeMyTrip Terms & Conditions

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 Credit Card.

"Offer" shall mean the program where Ultimate Cardholder is eligible for a cashback of up to Rs 10,000 on the first transaction on MakeMyTrip

"Eligibility Criteria" for availing the Offer is the payment by the Ultimate Cardholder of the Joining Fees of Rs. 5,000 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.

"SCB' shall means 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 during the Offer Period. The cashback amount will be the transaction amount or Rs 10,000 whichever is lower.

iii. The Ultimate Cardholder will be eligible for a cashback of up to Rs 10,000 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 Credit Card within the first six months from the issuance of the card, then the cashback amount earned in excess of INR 5000/- 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 alongwith 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.

vi. In case of full/partial cancellation of the booking 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 bus, railways and cabs.

ix. If the Ultimate Cardholder does not receive the cashback amount within the aforementioned period, he/she can claim the same within 30 days. In the event the Ultimate Cardholder fails to claim the cashback amount within 30 days, the Offer will lapse and the Ultimate Cardholder will not be able to claim it thereafter.

x. 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;

xi. 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 or any other reward point that SCB may introduce from time to time;

xiii. The Offer is non-transferable and non-encashable;

xiii. 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;

xiv. In all matters relating to the Offer, the decision of SCB shall be final and binding in all respects;

xv. The Terms and Conditions shall be in addition to and not in substitution to the Most Important 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;

xvi. All disputes are subject to the exclusive jurisdiction of the competent courts / tribunals of Mumbai;

xvii. In addition to the above, additional terms & conditions as may be specified by MakeMyTrip may be applicable. Please visit www.MakeMyTrip.com for the same.

Duty Free Cashback - Terms & Conditions

i. Max cashback of INR 1000 per month

ii. The cash-back will be credited to the Cardholder card account within 60 days of transaction date

iii. Cash-back transactions will not earn reward points. Only transactions where the merchant is registered as a duty free vendor will be considered for cash back

Reduced Forex Markup - Terms & 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 amount on the overseas transactions. The cash-back amount effectively reduces the forex mark up charged to 2%.

Air Accident Insurance - HDFC Ergo Terms & Conditions
Policy Number : 29992007130044403000

Details of Sum Insured/Limit of Liability

Section	Section name	Sum insured/Limit of Liability	Deductible/Excess (if applicable)
II	**Personal Accident**	**INR**	
II(A)	Accidental Death (Air Accidents Only)	10,000,000	NIL
VI	**Travel Insurance**	**USD**	
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 Limit US $ 30	750	NIL
VI(E)	Hijacking Amount Payable for every 6 Consecutive hours period: US $ 75	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 of this offer, the prices for the tickets should be paid by using Standard Chartered Ultimate Credit Card;

v. To avail of this offer non ATM swipe (POS/ e-commerce) is mandatory i.e. on or before 30 days with a minimum swipe of Rs499 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

• 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 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;

xxiv. 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;

Priority Pass Lounge – Terms & 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 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 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 credit 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 credit card will apply and not as on the day of using the Priority Pass facility

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 Rs 20,000 in the previous month on the respective credit card

vi. The usage charges (as afore-mentioned) may be revised at our sole discretion and we will give you notice of such revision

vii. Usage of each individual Priority Pass lounge shall be governed by its own terms & conditions

viii. We are not responsible for the quality of the services provided within any of the lounges

ix. You can enjoy Priority Pass facilities only if your Ultimate card is valid and in good standing

x. Your Priority Pass card shall automatically be blocked if you or we block/cancel your Ultimate credit card

xi. 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

xii. 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

xiii. 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

xiv. We will not be liable for any loss of any possessions you or your guests may suffer while at the Priority Pass lounge

xv. 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 credit card (whichever is later)

xvi. You and your guests must abide by the rules and regulations of each participating Priority Pass lounge

xvii. 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

xviii. Participating Priority Pass lounges may choose to enforce a maximum stay period, beyond which you must pay

xix. 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

xx. 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

xxi. You shall be bound by the terms & conditions prescribed by the respective lounge operators and Priority Pass (A.P.) Limited

VISA airport lounge access program – Terms & Conditions

1. **Terminology:**

i. "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

ii. "Eligible cardholder" means a holder of an eligible card

iii. "Participating airport lounges" means the list of airport lounges that participate in the program as shown in Annex 1

iv. Please visit Visa website for complete details https://www.visa.co.in/pay-with-visa/find-a-card/offer-detail.html?offerId=114566

2. **Rules of access under the program:**

i. For the complete list of terms & conditions, please visit www.visa.co.in/infinite

ii. Eligible cardholders will be allowed access to all participating airport lounges under the program, based on one of the following entry types:
a. 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 Rs 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
b. 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)

iii. To use the airport lounge, customer's card must be validated at point of entry by swiping a transaction of a nominal Rs 2. The customer will be denied the free entry if the card is not approved by issuer bank upon this swipe

iv. Without prejudice to the foregoing paragraphs, entry type 1 may be restricted or unavailable:
a. 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
b. If the maximum capacity for VISA cardholders has been reached at the relevant participating airport lounge

v. 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

vi. 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

vii. All accompanying children (where permitted) will be subject to the full guest fee unless otherwise stated

viii. Facilities generally available at the participating airport lounges (subject to change at any time without prior notice) are shown in Annex 2

ix. 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 Rs 2), and will record the usage by swiping their VISA card and issuing a chargeslip to the eligible cardholder

x. Eligible cardholders will be charged on their eligible card based on the amount stated on the chargeslip presented by the participating airport lounge operator. Whilst it is the responsibility of the participating airport lounge staff to ensure a valid chargeslip is processed and printed by swiping the eligible VISA card, the eligible cardholder is responsible for ensuring, before using the lounge facilities, that the chargeslip 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 chargeslip for verification purposes, and no allegations of error in charges will be entertained without the chargeslip verification

xi. 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

xii. 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

xiii. 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:
a. Access being denied to the lounge where there are space constraints
b. 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
c. Any infants or children causing upset to other users' comfort may be asked to vacate the lounge facilities
d.Eligible cardholders agree and acknowledge that they may be refused entry and/or asked to vacate for non compliance with the rules and policies and, for the avoidance of doubt, will not make any complaints against, or hold VISA responsible

xiv. 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

xv. 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

xvi. 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

xvii. 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

xviii. 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

xix. By participating in or using, or attempting to use, the participating airport lounge under the program, the eligible cardholder agrees to:
a. Abide by the terms and conditions set out herein and
b. To defend and indemnify VISA for any loss or damage caused to, or injury to or death of any person or damage to or destruction of any property arising out of the use of any participating airport lounge by the eligible cardholder and/or his/her accompanying guests

Annex 1

List of participating airport lounges

Lounge Name	City	Location
Plaza Premium Lounge	New Delhi	Domestic Departures (T3)
ITC Green	New Delhi	International Departures(T3)
Mumbai Airport Lounge (MALS)	Mumbai	Domestic Departures (T2)
Clipper Lounge	Mumbai	International Departures (T2)
Travel Club (TFS)	Chennai	Domestic Departures
Travel Club (TFS)	Chennai	International Departures(T2)
Above Ground Level Lounge	Bangalore	Domestic Departures(T1)
Above Ground Levell Lounge	Bangalore	International Departures(T1)
Plaza Premium Lounge	Hyderabad	Domestic Departures
Plaza Premium Lounge	Hyderabad	InternationalDepartures

Annex 2

Facilities at participating airport lounges

Food and beverage privileges

- Choice of hot and cold snacks from buffet
- Tea/coffee
- Unlimited non-alcoholic drinks
- One alcoholic drink (at select international terminals only)

Other privileges

- 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. Please note that additional charge may occur for services like alcoholic drinks, massage services and spa.

Dineout Plus Programme – Terms & Conditions

By using Ultimate credit Card offered by Standard Chartered Bank **(SCB)** for availing the dining offers, the Cardholder agrees that these terms and conditions without limitation or qualification shall apply to such dining offer(s) (hereinafter referred to as **"Offer"**). Please read these Terms and Conditions carefully. Please further note that SCB may update these Terms and Conditions from time to time.

i. To be entitled to the Offer, all payments must be charged to SCB Ultimate credit card;

ii. The Offer is valid for dine-in only unless otherwise stated; Upto 25% discount on food & beverages at the top 250 restaurants in India;

iii. The Offer may not be valid on certain days and Public Holidays. The Cardholder is required to check with individual outlets/restaurants for details;

iv. Prior reservations are mandatory via the online dining portal at scb.dineout.co.in or via the Standard Chartered Ultimate Concierge

v. The Cardholder may book any of the below restaurants by availing the SCB Concierge Services; the list of restaurants is subject to change

vi. The Offer is valid per table per bill per Card;

vii. The Offer is limited to one redemption per bill per Cardholder per visit unless otherwise stated;

viii. No splitting of bill is allowed;

ix. SCB Ultimate credit _Card must be presented / mentioned prior to ordering to enjoy the Offer;

x. This Offer may not be valid in conjunction with other promotions, discounts, offers, membership privileges or vouchers unless otherwise stated;

xi. Prices listed may be subject to service charge and prevailing government taxes as applicable;

xii. SCB shall not be liable to the Cardholder for any loss, damages etc of any kind resulting from the use of any services;

xiii. SCB is neither an agent of any participating merchant, agent or service provider nor guarantees or bears liability regarding the quality or safety of the food/beverages/services provided by the restaurants listed below. All feedback regarding quality and services provided should be directed to the respective restaurants / outlets. Any dispute between the Cardholder and any of such third parties, in respect of such services shall be resolved directly between the Cardholder and that party. SCB shall not be liable to the Cardholder for any loss, cost of damages of any kind resulting from the use of any services;

xiv. SCB and the participating restaurants / outlets reserve the right to vary / amend the privileges or terms & conditions without prior notice;

xv. Terms and conditions set out by the participating merchants, agents and service providers regarding cancellations may apply;

List of Restaurants

City	Hotel Name	Outlets	
Delhi	Vivanta by Taj - Ambassador, New Delhi	Yellow Brick Road	25% off on total Bill
Delhi	Vivanta by Taj - Ambassador, New Delhi	Larry's China	25% off on total Bill
Delhi	Vivanta by Taj - Ambassador, New Delhi	InSomnia	25% off on total Bill
Delhi	Eros Hotel - New Delhi, Nehru Place	Blooms	25% off on total Bill
Delhi	Eros Hotel - New Delhi, Nehru Place	Lounge and Bar	25% off on total Bill
Delhi	Eros Hotel - New Delhi, Nehru Place	Singh Sahib	25% off on total Bill
Delhi	Eros Hotel - New Delhi, Nehru Place	Empress Of China	25% off on total Bill
Delhi	Hyatt Regency Gurgaon	Kitchen District	25% off the Food and Soft Beverages and 10% off on alcohol
Delhi	Hyatt Regency Gurgaon	The Long Bar (Kitchen District)	25% off the Food and Soft Beverages and 10% off on alcohol
Delhi	Hyatt Regency Gurgaon	The Lounge	25% off the Food and Soft Beverages and 10% off on alcohol
Delhi	The Grand New Delhi	Cascades	25% off on total Bill
Delhi	The Grand New Delhi	Caraway	25% off on total Bill
Delhi	The Grand New Delhi	IT	25% off on total Bill
Delhi	The Grand New Delhi	WokTok	25% off on total Bill
Delhi	Radisson Blu Hotel New Delhi Dwarka	Dvar	25% off on total Bill
Delhi	Radisson Blu Hotel New Delhi Dwarka	Rice	25% off on total Bill
Delhi	Radisson Blu Hotel New Delhi Dwarka	Spring	25% off on total Bill
Delhi	Radisson Blu Hotel New Delhi Dwarka	Zeppelin	25% off on total Bill
Delhi	Courtyard by Marriott Gurgaon	MoMo Café	25% off on total Bill
Delhi	Vivanta by Taj - Gurgaon	Latitude	25% off on total Bill
Delhi	Vivanta by Taj - Gurgaon	Tease	25% off on total Bill
Delhi	Le Méridien New Delhi	The One	25% off on total Bill
Delhi	Le Méridien New Delhi	Henri's Bar	25% off on total Bill
Delhi	Le Méridien New Delhi	Longitude	25% off on total Bill
Delhi	Le Méridien New Delhi	eau de Monsoon	25% off on total Bill
Delhi	Le Méridien New Delhi	Nero	25% off on total Bill
Delhi	Le Méridien New Delhi	Le Belvedere	25% off on total Bill
Delhi	The Lalit New Delhi	Baluchi	25% off on total Bill
Delhi	The Lalit New Delhi	The Grill Room	25% off on total Bill
Delhi	The Lalit New Delhi	Woks	25% off on total Bill
Delhi	The Lalit New Delhi	24/7 Restaurant	25% off on total Bill
Delhi	Crowne Plaza Gurgaon	Wild Fire - Brazillian restaurant	25% off on total Bill
Delhi	Crowne Plaza Gurgaon	ConneXions	25% off on total Bill
Delhi	Crowne Plaza Gurgaon	Cafe G - Multicuisine All Day Dining	25% off on total Bill
Delhi	The Suryaa Hotel	Sampan The Sky Lounge	25% off on total Bill
Delhi	The Suryaa Hotel	Ssence - A Culinary Showcase	25% off on total Bill
Delhi	The Suryaa Hotel	The Atrium Bar & Lounge	25% off on total Bill
Delhi	The Suryaa Hotel	French Crust	25% off on total Bill
Delhi	Piccadily New Delhi Janakpuri	Twenty9	25% off on total Bill
Delhi	Piccadily New Delhi Janakpuri	Zune	25% off on total Bill
Delhi	Piccadily New Delhi Janakpuri	Pomodoro	25% off on total Bill
Delhi	Piccadily New Delhi Janakpuri	Malt & Co.	25% off on total Bill
Delhi	Piccadily New Delhi Janakpuri	By The Way	25% off on total Bill
Delhi	The Park New Delhi	Mist	25% off on total Bill
Delhi	The Park New Delhi	Fire Restaurant	25% off on total Bill
Delhi	The Park New Delhi	Aqua	25% off on total Bill
Delhi	The Park New Delhi	Agni	25% off on total Bill
Delhi	Ramada Gurgaon Central	Cafe Rouge	25% off on total Bill
Delhi	Ramada Gurgaon Central	Bar & Lounge	25% off on total Bill
Delhi	Crowne Plaza New Delhi Mayur Vihar Noida	Infinity	25% off on total Bill
Delhi	Crowne Plaza New Delhi Mayur Vihar Noida	Lobby Lounge	25% off on total Bill
Delhi	Holiday Inn New Delhi Int'l Airport	Viva - All Day Dining Restaurant	25% off on total Bill
Delhi	Holiday Inn New Delhi Int'l Airport	The Hangar - Lounge & Bar	25% off on total Bill
Delhi	Holiday Inn New Delhi Int'l Airport	Viva Deli	25% off on total Bill
Delhi	Holiday Inn New Delhi Int'l Airport	Bella Italia	25% off on total bill
Delhi	Crowne Plaza New Delhi Okhla	Edesia	25% off on total Bill
Delhi	Crowne Plaza New Delhi Okhla	ChaoBella	25% off on total Bill
Delhi	Crowne Plaza New Delhi Okhla	French Heart - The Pastry Lounge	25% off on total Bill
Delhi	Crowne Plaza New Delhi Okhla	Copper Bar & Lounge	25% off on total Bill
Delhi	Galaxy Hotel	Howzatt	25% off on total Bill
Delhi	Galaxy Hotel	Beanstalk	25% off on total Bill
Delhi	Galaxy Hotel	Axis	25% off on total Bill
Delhi	Hyatt Place Gurgaon Udyog Vihar	Gallery Kitchen Breakfast	25% off on total Bill
Delhi	Radisson Blu Hotel Ghaziabad	Avatar:	25% off on total Bill The World Kitchen
Delhi	Radisson Blu Hotel Ghaziabad	LUST: THE COCKTAIL BAR	25% off on total Bill
Delhi	Radisson Blu Hotel Ghaziabad	KAMA: AN EPICUREAN CULINARY JOURNEY	25% off on total Bill
Delhi	Radisson Blu Hotel Ghaziabad	Sultan Lounge	25% off on total Bill
Delhi	Radisson Blu Hotel Ghaziabad	Lust By The Pool	25% off on total Bill
Delhi	Hotel The Royal Plaza	Sky	25% off on total Bill
Delhi	Hotel The Royal Plaza	Onyxx	25% off on total Bill
Delhi	Hotel The Royal Plaza	Jasmine	25% off on total Bill
Delhi	Lemon Tree Premier, Delhi Airport	Citrus Café	25% off on total Bill
Delhi	Lemon Tree Premier, Delhi Airport	Republic of Noodles	25% off on total Bill
Delhi	Lemon Tree Premier, Delhi Airport	Slounge	25% off on total Bill
Delhi	Lemon Tree Premier, Leisure Valley, Gurgaon	Citrus Café	25% off on total Bill
Delhi	Lemon Tree Premier, Leisure Valley, Gurgaon	Slounge	25% off on total Bill
Delhi	LEMON TREE HOTEL, EAST DELHI MALL, KAUSHAMBI	Citrus Café	25% off on total Bill
Delhi	Lemon Tree Hotel Udyog Vihar Gurgaon	Citrus Café	25% off on total Bill
Delhi	The Lodhi	Elan	20% off the Total Bill
Delhi	The Lodhi	On the Waterfront	20% off the Total Bill
Delhi	Radisson Greater Noida	Cross Avenue	25% off on total Bill
Delhi	Radisson Greater Noida	Satin	25% off on total Bill
Delhi	Radisson Greater Noida	Scarlet Bar	25% off on total Bill
Delhi	Radisson Greater Noida	Mints	25% off on total Bill
Delhi	Le Meridien Gurgaon	Latest Recipe	25% off on total Bill
Delhi	Le Meridien Gurgaon	Longitude Bar	25% off on total Bill
Delhi	Le Meridien Gurgaon	I Kandy	25% off on total Bill
Delhi	Pride Plaza	Cafe Pride	25% off on total Bill
Delhi	Pride Plaza	Oriental Spice	25% off on total Bill
Delhi	Fortune Select Excalibur	Zodiac	25% off on total Bill
Delhi	Fortune Select Excalibur	The Oriental Pavilion	25% off on total Bill
Delhi	Fortune Select Excalibur	The Brew House	25% off on total Bill
Delhi	Metropolitan Hotel & Spa	Sakura	25% off on total Bill
Delhi	Metropolitan Hotel & Spa	Chutney Bar	25% off on total Bill
Delhi	Metropolitan Hotel & Spa	Zing	25% off on total Bill
Delhi	Metropolitan Hotel & Spa	Zing Gourmet Shop	25% off on total Bill
Delhi	Country Inn & Suites by Carlson, Sahibabad	Cafe J	25% off on total Bill
Delhi	Country Inn & Suites by Carlson, Sahibabad	64/6	25% off on total Bill
Delhi	Country Inn & Suites by Carlson, Sahibabad	Tatva	25% off on total Bill
Delhi	Country Inn & Suites by Carlson, Sahibabad	3B's	25% off on total Bill
Delhi	Country Inn & Suites by Carlson, Sahibabad	Kebab Junction	25% off on total Bill
Delhi	Jaypee Greens Golf & Resort	Eggspectation	20% off the Total Bill
Delhi	Jaypee Greens Golf & Resort	Paatra	20% off the Total Bill
Delhi	Jaypee Greens Golf & Resort	La Brezza	20% off the Total Bill
Delhi	Jaypee Siddhartha	Paatra	20% off the Total Bill
Delhi	Jaypee Siddhartha	Eggspectation	20% off the Total Bill
Delhi	Jaypee Vasant Continental	Ano Tai	20% off the Total Bill
Delhi	Jaypee Vasant Continental	Eggspectation	20% off the Total Bill
Delhi	Jaypee Vasant Continental	Paatra	20% off the Total Bill
Delhi	Crowne Plaza, Greater Noida	Mosaic	25% off on total Bill
Delhi	Crowne Plaza, Greater Noida	ChaoBella	25% off on total Bill
Delhi	Crowne Plaza, Greater Noida	Belgium Beer Cafe	25% off on total Bill
Delhi	Pullman, Aerocity	Café Pluck	20% off the Total Bill
Delhi	Pullman, Aerocity	Honk	20% off the Total Bill
Delhi	Pullman, Aerocity	Pling	20% off the Total Bill
Delhi	Pullman, Aerocity	Pluck	20% off the Total Bill
Delhi	Novotel, Aerocity	Quoin	20% off the Total Bill
Delhi	Novotel, Aerocity	Food Exchange	20% off the Total Bill
Bangalore	Holiday Inn Hotel & Suites Bengaluru Whitefield	Tiffin Bar	25% off on total Bill
Bangalore	Holiday Inn Hotel & Suites Bengaluru Whitefield	Tiffin Room	25% off on total Bill
Bangalore	Mövenpick Hotel & Spa Bangalore	My Place	25% off on total Bill
Bangalore	Mövenpick Hotel & Spa Bangalore	Mezzaluna	25% off on total Bill
Bangalore	The Zuri Whitefield, Bangalore	Infinity	25% off the Food and Soft Beverages
Bangalore	The Zuri Whitefield, Bangalore	Incanto	25% off the Food and Soft Beverages
Bangalore	The Zuri Whitefield, Bangalore	Sake - Pan Asian Restaurant & Lounge	25% off the Food and Soft Beverages
Bangalore	The Zuri Whitefield, Bangalore	Bling	25% off the Food and Soft Beverages
Bangalore	The Zuri Whitefield, Bangalore	Karibu	25% off the Food and Soft Beverages
Bangalore	Svenska Design Hotel, Bangalore	Mesa Cafe Global Buffet	25% off on total Bill
Bangalore	Svenska Design Hotel, Bangalore	Mesa Lounge	25% off on total Bill
Bangalore	Svenska Design Hotel, Bangalore	Mesa Deli	25% off on total Bill
Bangalore	Svenska Design Hotel, Bangalore	Soul Indian Speciality	25% off on total Bill
Bangalore	Svenska Design Hotel, Bangalore	Sky Lounge	25% off on total Bill
Bangalore	Hilton Bangalore Embassy GolfLinks	Re:cess	25% off on total Bill
Bangalore	Hilton Bangalore Embassy GolfLinks	KLINX	25% off on total Bill
Bangalore	Hilton Bangalore Embassy GolfLinks	Ministry of Food	25% off on total Bill
Bangalore	Fairfield by Marriott Bengaluru Rajajinagar	Kava	25% off on total Bill
Bangalore	Fairfield by Marriott Bengaluru Rajajinagar	White Smoke Barbeque	25% off on total Bill
Bangalore	Bengaluru Marriott Hotel Whitefield	M Cafe	25% off on total Bill
Bangalore	Bengaluru Marriott Hotel Whitefield	Alto Vino	25% off on total Bill
Bangalore	Bengaluru Marriott Hotel Whitefield	M-Bar	25% off on total Bill
Bangalore	Bengaluru Marriott Hotel Whitefield	Whitefield Baking Company	25% off on total Bill
Bangalore	Park Plaza Bengaluru	Saffron	25% off on total Bill
Bangalore	Park Plaza Bengaluru	Melange	25% off on total Bill
Bangalore	Park Plaza Bengaluru	Shao	25% off on total Bill
Bangalore	Park Plaza Bengaluru	The Gadang	25% off on total Bill
Bangalore	The Park MG Road	Italia	25% off on total Bill
Bangalore	The Park MG Road	Monsoon	25% off on total Bill
Bangalore	Hyatt MG Road	Lido	25% off on total Bill
Bangalore	Hyatt MG Road	Liquid Lounge	25% off on total Bill
Bangalore	Hyatt MG Road	Pink Poppadom	25% off on total Bill
Bangalore	The Chancery Residency Road	Ithaca	25% off on total Bill
Bangalore	The Chancery Lavelle Road	South Parade	25% off on total Bill
Bangalore	The Chancery Lavelle Road	Matsuri	25% off on total Bill
Bangalore	Shangri-La Bengaluru	B Café	20% off the Food & Soft Bev.
Bangalore	Shangri-La Bengaluru	Caprese	20% off the Food & Soft Bev.
Bangalore	Shangri-La Bengaluru	Ssaffron	20% off the Food & Soft Bev.
Bangalore	Shangri-La Bengaluru	Yataii	20% off the Food & Soft Bev.
Bangalore	Shangri-La Bengaluru	Shang Palace	20% off the Food & Soft Bev.
Bangalore	The Lalit Ashok, Bengaluru	OKO	25% off the total bill
Bangalore	The Lalit Ashok, Bengaluru	24 7	25% off the total bill
Bangalore	The Lalit Ashok, Bengaluru	Sutra	25% off the total bill
Bangalore	The Lalit Ashok, Bengaluru	Baluchi	25% off the total bill
Bangalore	The Ritz- Carlton, Bengaluru	RIWAZ	20% off the Total Bill
Bangalore	The Ritz- Carlton, Bengaluru	The Market	20% off the Total Bill
Bangalore	The Ritz- Carlton, Bengaluru	The Lantern	20% off the Total Bill
Bangalore	The Ritz- Carlton, Bengaluru	The Ritz- Carlton Bar	20% off the Total Bill
Bangalore	The Ritz- Carlton, Bengaluru	The Lobby Lounge	20% off the Total Bill
Kolkata	Monotel	RENDEZVOUS	25% off on total Bill
Kolkata	The Lalit Great Eastern Kolkata	The Legacy Grill	25% off on total Bill
Kolkata	The Lalit Great Eastern Kolkata	Alfresco	25% off on total Bill
Kolkata	The Lalit Great Eastern Kolkata	Wilson's	25% off on total Bill
Kolkata	The HHI Kolkata	The Oriental Express	25% off on total Bill
Kolkata	The HHI Kolkata	Mythh	25% off on total Bill
Kolkata	The HHI Kolkata	Kalash	25% off on total Bill
Kolkata	Park Plaza Kolkata Ballygunge	Brewin	25% off on total Bill
Kolkata	Park Plaza Kolkata Ballygunge	Nyonyang	25% off on total Bill
Kolkata	Park Plaza Kolkata Ballygunge	K-19	25% off on total Bill
Kolkata	Park Plaza Kolkata Ballygunge	Smoke Shack	25% off on total Bill
Kolkata	Park Plaza Kolkata Ballygunge	Klink	25% off on total Bill
Kolkata	Park Plaza Kolkata Ballygunge	Nirvana	25% off on total Bill
Kolkata	The Park, Kolkata	The Bridge	25% off on total Bill
Kolkata	The Park, Kolkata	Zen	25% off on total Bill
Kolkata	The Park, Kolkata	Saffron	25% off on total Bill
Mumbai	MELUHA The Fern An Ecotel Hotel - Mumbai	Tiara	25% Off the total Food and Soft Beverage Bill + Happy Hours from 3.30pm to 8 pm
Mumbai	Svenska Design Hotel	Miro deli	25% off on total Bill
Mumbai	Svenska Design Hotel	Miro global buffet	25% off on total Bill
Mumbai	Svenska Design Hotel	Miro lounge	25% off on total Bill
Mumbai	Svenska Design Hotel	Mesa bistro	25% off on total Bill
Mumbai	Ramada Plaza Palm Grove	Tangerine Cafe	20% off the Total Bill
Mumbai	Ramada Plaza Palm Grove	The Oriental Bowl	20% off the Total Bill
Mumbai	The Orchid Hotel	Mostly Grills	20% off the Total Bill
Mumbai	The Orchid Hotel	Boulevard	20% off the Total Bill
Mumbai	The Orchid Hotel	South of Vindhayas	20% off the Total Bill
Mumbai	The Orchid Hotel	Merlin's Karaoke Bar	20% off the Total Bill
Mumbai	The Park Navi Mumbai	West 1	25% off on total Bill
Mumbai	The Park Navi Mumbai	Aqua	25% off on total Bill
Mumbai	The Park Navi Mumbai	Dusk	25% off on total Bill
Mumbai	The Park Navi Mumbai	Bamboo	25% off on total Bill
Mumbai	The Lalit Mumbai	Trendz	25% off on total Bill
Mumbai	The Lalit Mumbai	beluga	25% off on total Bill
Mumbai	The Lalit Mumbai	24//7	25% off on total Bill
Mumbai	The Lalit Mumbai	Baluchi	25% off on total Bill
Mumbai	Renaissance Powai	Lake view Cafe	25% off on total Bill
Mumbai	Renaissance Powai	Fratelli Fresh	25% off on total Bill
Mumbai	Renaissance Powai	Emperor's Court	25% off on total Bill
Mumbai	Renaissance Powai	Nawab Saheb	25% off on total Bill
Mumbai	Sun n Sand, Juhu	Kebab Hut	25% off on total Bill
Mumbai	Sun n Sand, Juhu	Haaochi	25% off on total Bill
Mumbai	Sun n Sand, Juhu	Beachcomber	25% off on total Bill
Mumbai	Hilton Mumbai	Imperial China	25% off on total Bill
Mumbai	Hilton Mumbai	The Brasserie	25% off on total Bill
Mumbai	Courtyard by Marriott, Mumbai	MOMO Café	25% off on total Bill
Mumbai	Courtyard by Marriott, Mumbai	Red Zen	25% off on total Bill

Standard Chartered Ultimate Concierge Services – Terms & Conditions

Terms of Use
These Conditions apply to all services ordered from or provided to the Cardholder by the Concierge. The Cardholder agrees that by requesting services from The Concierge, the Cardholder agrees that these conditions constitute a qualification shall apply to those services and the entirety. Please read these Terms and Conditions carefully. Please note that Standard Chartered Bank ("SCB") may change the Terms of Use from time to time. Please refer to the Terms of Use applicable at the time of Concierge services. Be aware of the SGX-SL TRADE Credit Card, SCB has arranged for International SOS Service Dindut Pte. Ltd with its registered office at , 600-600, Copis Corporate Suites, Jalan Dewan Senat, Jaisda Nee Dalm 11500 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 a request, the Cardholder may contact the call 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**

   1.1 Association and Visa Representation Information
   The Concierge can assist Cardholders with any information regarding visa, health precautions and other formalities for travelling to a country as applicable, for travel. The Concierge may also provide Cardholders with information on medical treatments and consultants available at the destination.

   1.2 Hotel Reservation and Reservation Assistance
   The Concierge may assist the Cardholders by providing information on hotels including the hotel's facilities, services, rates and availability. Hotel reservations will be made only as requested by the Cardholder. The Concierge will facilitate in making the reservation on behalf of the Cardholder and secure reservations, subject to availability. The Concierge reserves the right to seek relevant requests from Cardholder's Cardholders repeatedly fail to honour their bookings or continuously violate cancellation policies. Admission of Cardholders to any hotel or other facility is at the sole discretion of management. The Concierge does not have no liability, even, if Cardholder is refused admission to any hotel premises.

   1.3 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 time whenever possible. If requested by the Cardholder, the Concierge will facilitate in making the reservation on behalf of the Cardholder in accordance with the airline booking policies and terms and conditions herein.
   (1) The Cardholder shall give well endeavours to obtain "best rates" for the Cardholders through one of ticket agent partners.
   (2) The Cardholder shall be liable for the tickets and is not responsible for fulfilment of the contracts.
   (3) All such tickets and ticket agent partners (who shall be the seller in respect of the contracts) are subject to the terms and conditions of the ticket issuer and ticket agent issued.
   (4) Such terms and conditions are likely to include terms which state that all tickets are final and no refunds shall be issued after the purchase has been made.
   (5) The Concierge will not be able to provide with any refund or other any such refunds.

   1.4 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/limo rental and limousine companies in major cities as displayed in the Website. If requested by the Cardholder and whenever possible, The Concierge will facilitate in making the reservation on behalf of the Cardholder.
   (1) Luxury Car Rental Services
   The Concierge can assist the Cardholder with indicative exchange and commission rates based on information available on the website www.oanda.com.
   (2) Trip Planning and Assistance
   The Concierge may assist the Cardholder by providing the names, addresses and telephone numbers of travel agencies in major cities as displayed in the Website whenever possible. The Concierge will facilitate in making the arrangement on behalf of the Cardholder.

   1.5 Airport Limousine Transfer Service
   The Concierge will arrange for the Cardholders to insurance transportation services to and/or from airports. The Cardholders will be required to book Airport Limousine Transfer Service with the Concierge at least 24 hours prior to the Cardholder's arrival or departure. In all cases, the cancellation of such booking shall be notified no later than 24 hours advance of the Cardholder's arrival.

   1.6 Airport Meet and Greet
   The Concierge shall provide assistance to the Cardholders in:-
   (a) accompanying the Cardholder through customs;
   (b) arranging Airport Limousine Transfer shall be required to request for Airport Meet and Greet Service, the Concierge will arrange for a Meet Greet person to the Cardholder's arrival to facilitate the arrangements to the Concierge. Any cancellation of such booking shall be notified no later than 48 hours in advance of the Cardholder's arrival.
   (c) luggage handling and Airport clearance formalities.

   Airport Lounge Access Service
   The Concierge will assist Cardholders 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.

   Overseas Language Translation Support
   The Concierge shall provide the Cardholders with telephonic translation services and interpretation services.

   Signature authorisation Requirements
   The Concierge will assist the Cardholder by providing the names, addresses and telephone numbers of travel agencies located in the Cardholder's travel destinations. If requested by the Cardholder and whenever possible, The Concierge will assist in the taking of travel packages and tickets on behalf of the Cardholders and coordinate the arrangements on behalf of the Cardholder.

   1.7 Luxury Yacht/Cruise Information and Reservation
   The Concierge may assist the Cardholder by providing the name, address and telephone number of luxury yacht/cruise/seafarer operators in major cities, as detailed in the Website. If requested by the Cardholder and whenever possible, The Concierge will facilitate in the arrangement on behalf of the Cardholder and facilitate in making the reservation on behalf of the Cardholder.

   1.8 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. If requested by the Cardholder and whenever possible, The Concierge will facilitate in making the reservation on behalf of the Cardholder.

2. **Golfing Services**

   Golf Course Referral and Reservation
   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.

   Golf Lessons Information and Referral
   The Concierge shall provide the Cardholder with referrals to private golf coaches and classes in major cities, as available and upon request. The Concierge will provide the Cardholder with the relevant contact information concerning the class schedules as well as the locations where these classes are held.

   Golf Equipment Purchase
   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 golf bags from authorised boutiques. The Concierge shall not be responsible for cost of the item as well as all shipping and handling charges which shall be borne by the Cardholder.

   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 for the desired event.

3. **Wine and Dine**

   Dining Reservation and Reservation Assistance
   The Concierge may 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.

   Private Dining 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 Cardholder is responsible for the final choice of the caterer. The caterer, shall be the sole of the Cardholder.

   Food Tours Referral and Assistance
   The Concierge shall provide referrals to event companies who organise 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 Cardholder is not responsible for the payment for the itinerary of the tour or cost of the Cardholder.

   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.

   Wine Purchase Assistance Service
   The Concierge will assist the Cardholder by providing information on the popular vineyards on a worldwide basis. If possible, The Concierge also provide the Cardholder with their opening hours and addresses. On a best effort basis, The Concierge will assist the Cardholder in the purchase and delivery of selected wine as specified by the Cardholder from the vineyard and/or authorised distributor.

4. **Arts and Culture**

   Special Events and Performance Assistance
   The Concierge may assist the Cardholder, whenever possible, by providing information of special events and performances 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.

   Information on New Books and Albums Release
   The Concierge may assist the Cardholder, whenever possible, provide information on the release of the latest books and music records, and if necessary, the locations of such music stores where these items are available. Whenever possible, The Concierge shall facilitate in the purchase of the books and music records. The Concierge will provide the Cardholder with the relevant contact information concerning the class schedules as well as the locations where these items are available.

   5. Cultural Centres, Museums, Art Galleries and Exhibition Information and Referral Services
   The Concierge will provide, upon request by the Cardholder, information on cultural centres, including the date, operating hours as well as the venue. Whenever necessary, The Concierge shall assist the Cardholder in the reservation (but without delivery of the tickets).

   Cultural and Historical Tours
   The Concierge may assist the Cardholder in providing referral services to authorised tour agents specializing in cultural and historical tours. Whenever necessary, upon request by the Cardholder, The Concierge will also assist in the booking of designated tours with the selected authorised tour agent. Should the Cardholder require tailor-made tour packages, The Concierge shall refer the Cardholder to the authorised tour agent for direct liaison.

5. **Shopping Services**

   Gift Purchase Assistance
   The Concierge will assist the Cardholder by arranging for delivery of flowers or gifts to family or business associates.

   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.

   Arts and Antiques Dealers Information Assistance
   The Concierge will assist the Cardholder by providing the name, address and telephone number of arts and antiques dealers 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.

   Major Shopping Districts Location 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 and upon request. The Concierge shall also provide the Cardholder with the opening/closing hours of the stores.

   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 centres in major cities, as detailed in the Website. Whenever possible, The Concierge shall also provide the Cardholder with the opening/closing hours of the premises. If requested by the Cardholder and whenever possible, The Concierge will facilitate in making the reservation on behalf of the Cardholder.

   Sports Information
   The Concierge will assist the Cardholder by providing the name, address and telephone number of ticketing shops in major cities. Whenever possible, The Concierge shall also provide the Cardholder with the opening/closing hours of the shops.

6. **Business Services**

   Conference Information and Referral Services
   The Concierge will assist the Cardholder in providing conference service referral. If requested by the Cardholder and whenever possible, The Concierge will facilitate in making the reservation on behalf of the Cardholder.

   Messenger Service Referral
   The Concierge will assist the Cardholder by providing assistance to relay messages between the Cardholder and his family or business associates.

   Courier Service Assistance
   The Concierge will assist the Cardholder to send documents or parcels by arranging courier services to the Cardholder's business.

   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**

   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-together.

   Pet Care Assistance
   The Concierge will assist the Cardholder in making arrangements for the following services:

   Pet grooming services - to select 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 residence/office.

   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 by the service providers.

   Pet sitting services - to arrange for pet sitter to provide daily care to the pet by:

   1. going /keeping 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 within the User is not in his Usual Country of Residence.

   1. 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 the Cardholder's home.

   2. Tailoring Services
   The Concierge will assist in the ordering and delivery of non-perishable groceries to the Cardholder's home.

   3. Massage and Aromatherapy Services
   The Concierge will assist in the arrangement of a qualified massage or aromy therapist for home visits to provide a type of home service for the Cardholder's hotels/ well-being.

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

1. Cardholders may place requests for the above Services by telephone only (without does not include SMS).

2. SCB and/or The Concierge, may at its sole discretion, withdraw any of the Services and/or refuse to accept a request.

3. If the Concierge is unable to deal with any request, it will inform the Cardholder as soon as reasonably practicable.

4. 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 / purchasing or purchasing products or services are correct and that the Cardholder has sufficient funds to cover the cost of the Services requested.

5. The Concierge and/or SCB shall not be held responsible for the non-availability of their delays resulting from any cause or event not substantially within its control and not limited to riots, earth quake, breakdown of plant and machinery, acts of God etc.

6. The Concierge and/or SCB shall have no liability to the Cardholder for any loss, damage, costs, expenses or other claims for compensation howsoever arising out of or in connection with any of the above Services that may been caused/incurred by The Concierge as a result of requests or instructions from the Cardholder, or as a result of any delay in performance or inaccurate or wrong or incomplete information or non-arrival, or any Cardholder Default.

7. 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 for purpose, merchantability) and/or express representations are excluded to the fullest extent permitted by law.

8. 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/omissions and/or negligence of The Concierge.

9. SCB does not assume any liability for (a) loss/damage caused by or misrepresentation by The Concierge, (b) any delay in performance, (c) any information or data given by The Concierge or The Concierge.

10. 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, loss of business opportunity or out of the use, inability to use, or the results of use of the Services.

11. Any disputes arising out of the foregoing shall be subject to the laws of India.

Travel Offers – Terms & Conditions
(Q Meet & Assist)

Offer - Bid queues and hotelier offers are subject to availability and efficiency of their basic immigration at over 650 international airports with 20 travel & assist. As you arrive at the airport, the first to your destination, or touchdown in your chosen location, q2 agents are waiting for you. Meeting you at the airport, q2 immigration agents will help you through immigration and customs, and ensure that the stress and anxiety of the airport are smoothed away along with the formalities. Your passport, visa, and other paperwork will be checked and you will be escorted to your hotel. Q Meet & Assist provides a service of over 650 airports worldwide. - 20% off retail rates for Intuitive Hotels - Booking Channel - Advance booking required at www.AirportSpeedPass.com - Booking must be made at least 48 hours prior to service pickup using the application form at www.airportspeedpass.com - Booking channels details http://www.q2.com/q2-offers-travel-assist-for-hotel-offers-and-bid-queues.html

General Conditions - Offer is valid from 1 January to 31 Dec 2016. - Offer is valid for Visa Platinum, Visa Signature and Visa Infinite cardholders only. - Booking must be made online via www.AirportSpeedPass.com - Payment must be settled with a Visa Platinum, Visa Signature or Visa Infinite card issued in the Asia Pacific region. - Booking must be made at least 48 hours prior to service pickup using the application form. - Offer not to be used in conjunction with other offers. - Please refer to Terms and conditions apply. Please refer to www.AirportSpeedPass.com for details. - Visa will use best efforts to provide the service but Visa shall not be liable for any failure to provide the service or compensation against the service in the event that any of the offers are not provided for any reason as described (whether or not such non-provision is due to fault, negligence or the peril of q2) (Meet & Assist) - Q Visa - Visa shall not be liable to any member of a loyalty programme for any loss of points or other claims that may arise out of (a) usage or attempted usage of any of the offers, or of any services provided by Q Visa, (b) the fact that Q Visa may not be able to provide any of the offers or services for any reason, or (c) any loss of points or other privileges given under the offers, services or programmes. - Visa reserves the absolute right to withdraw and / or alter any of the terms and conditions of any of the offers, services or programmes, or to substitute any of the offers, services or programmes for other forms of notification and no notice will be considered or offered to be given. - Visa Platinum, Visa Signature, Standard Chartered Bank (SCB) does not make any warranties or representation of the quality, merchantability, suitability of products and services available by the Visa Infinite cardholder under the Offer. SCB will not be liable for any loss of any possessions the Visa Cardholder and/or hotelier guests may suffer while using the service provided by the Visa Infinite cardholder. SCB shall remain indemnified against any third party claim or demand/action/suit by a Visa Cardholder and/or hotelier guests and any of the property arising out of usage of services herein.

Hertz

Save up to 25% on Intuitive car rental and get the fastest check out with Avis Preferred.
Visa cardholders are invited to join Avis Preferred. Membership is complimentary and by joining the program you will experience Avis' quickest booking and rental check out process, including separate lines at airport counters, free upgrades, free additional rental days and complimentary rental insurance. Plus rent, all you will need to know on your upcoming trip, collect your keys and go on your way. Offer for Visa Gold, Visa Platinum, Visa Signature and Visa Infinite cardholds ONLY. Privileges - Enjoy free upgrade - Free additional rental days - Free rental insurance - Complimentary membership - Complimentary Avis Preferred membership and experience Avis' quickest check out process. Booking Channel - Advance reservations are required. Please visit Avis website for complete details. Please visit Avis website for complete details.
https://www.visa.co.nz/pay-with-visa/find-a-card/offer-detail.html?offerId=115545
General conditions: Redemption Period: 01 Jan 2017 to 31 Dec 2018
Cardholders must be issued their card within the promotion dates. Offer not valid on domestic rentals (where country of residence is the same as country of rental). To participate, cardholders need to book and pay for their rental using their Visa Platinum, Visa Signature or Visa Infinite card issued in Asia Pacific through any offer page. Available in the Asia Pacific region only. Not available in Japan, Mainland China, mainland SAR only. However, participants will be eligible for an upgrade. Upgrade is not guaranteed and is based on availability of larger cars at the time of rental. Upgrade is not guaranteed and is based on availability of larger cars at the time of rental. Free additional rental days. Free additional rental days are available for eligible rentals. Hertz standard driver and credit qualifications apply for the rental location apply. Blacklist periods may apply. Free rental insurance. Free rental insurance is provided by Hertz and is subject to the terms and conditions contract rules, conditions and exclusions. Other fees for Visa Gold, Visa Platinum, Visa Signature, Visa Infinite cardholds ONLY. Privileges - Free additional rental days - Free rental insurance - Free upgrade - Free rental insurance

Visa Luxury Hotel Collection

Enjoy upgrades and VIP privileges at participating luxury hotels and resorts - The Luxury Hotel Collection offers best-in-class travel benefits exclusively for select premium Visa cardholders. Enjoy seven premium benefits when you book through the Luxury Hotel Collection.

Enjoy unsurpassed value at over 900 intriguing and prestigious properties around the world for a range of unforgettable experiences. Choose from a selection of properties including Four Seasons, Ritz-Carlton portfolio, which includes hotel brands Mandarin Oriental, Park Hyatt, Amer Resorts and Six Senses Resorts, was developed exclusively for select Visa cardholders and is appraised regularly: The Visa Luxury Hotel Collection 1.1 Premium Benefits - Best available rate guarantee - Automatic room upgrade upon arrival, when available - Complimentary in-room Wi-Fi, when available - Complimentary continental breakfast daily - US$25 food or beverage credit - VIP Guest status - 3PM check-out upon request, when available Booking Channels: Book a participating hotel online at www.visaluxuryhotels.com or call Visa Concierge. Please visit Visa website for complete details.

https://www.visa.co.in/pay-with-visa/find-a-card/offer-detail.html?offerId=115040

General Terms: Best Available Rate Guarantee: We guarantee the best publicly available rates whenever you book with the Visa Luxury Hotel Collection. If you find a lower room rate* on another website within 24 hours of making a booking with us, we will match the rate. The lower rate found must be for identical booking requirements and policies for comparison and cancellation as your Visa Luxury Hotel Collection booking. - Be for the same hotel, room type, stay dates/length, and number of guests - Be publically viewable and verifiable on the other website - Be for room only, exclusive of other benefits or add-ons - Be for a refundable rate - Be for a non-member, non-promotional, non-package rate - Be for a Guarantee online claim within 24 hours of making a booking with us. We will review your claim and contact you within 48 hours. - Please note: hotel cancellation policies vary greatly. Many of our hotels are flexible and allow cancellation up to 24 hours in advance of your stay. The Visa Luxury Hotel Collection understands that sometimes travel plans change, and therefore does not charge additional charges or cancel fees. Best Available Rate Guarantee Terms & Conditions: The Visa Luxury Hotel Collection guarantees the best publicly available rates for all of our hotels, subject to the following terms and conditions: - The Best Available Rate Guarantee online claim form must be completed in full within 24 hours of making your Visa Luxury Hotel Collection booking. - Claim must include the lower rate and exact link (URL) where it can be confirmed. - The following rates do not qualify: [a] Private rate, non-public rate, and/or non-refundable rates. [b] Rates available on auction or flash sale websites like (but not limited to) Priceline or Hotwire. [c] Member or employee rates, corporate/group rates, government rates and/or other rates not available to the general public. [d] Packaged rates that include the room with other travel and/or entertainment goods and services such as (but not limited to) airline tickets, car rentals, or show tickets. - If we verify the lower rate, your nightly rate will be adjusted to reflect it. - The rate and/or room category you receive may be different than the rate and/or room category you saw advertised on the publically viewable. - The Visa Luxury Hotel Collection has the sole right to determine the validity of any claim. - The Visa Luxury Hotel Collection has the discretion to determine if a competing rate is genuinely available. - In the case of a dispute, the Visa Luxury Hotel Collection's decision is final. - The Visa Luxury Hotel Collection reserves the right to modify this Best Available Rate Guarantee at any time. Automatic Upgraded Upon Arrival: Upon availability at check in, you will be upgraded to the next room type. Upgrades for the duration of your stay. Complimentary In-Room Wi-Fi: Upon check-in you will be provided with complimentary internet access, if available, for the duration of your stay. Complimentary Continental Breakfast Daily: For the length of your stay, you and one guest will receive complimentary continental breakfast daily. If the hotel does not offer continental breakfast, they will offer another offering or other benefit of equal value based on local market rate. US$25 Food or Beverage Voucher: During your hotel stay you will receive either a US$25 voucher at check-in, good for food/beverage within the hotel or a US$25 credit at check-out. Limit of one US$25 credit per room, per stay. A stay is defined as consecutive nights spent at the same hotel, regardless of check-in/check-out activity. Any charges over and above the credit described above will be applied directly to your account to settle upon departure. Credit may not be used for tips, taxes, or other ancillary charges. Late Check-Out: If booked through the Luxury Hotel Collection, you will be recognized within the hotel as a VIP Guest. Late Check-Out upon request, subject to availability, if requested by property. 3PM Check-out Upon Request: Late checkout is available upon request, upon availability at the hotel. At the time of check-in, or during the course of your stay, you may contact the front desk and request late checkout up to 3 p.m. * In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Not all hotels may provide one of the benefits as a standard feature of the room being booked. In those cases, the hotel may or may not provide a substitute benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Luxury Hotel Collection website or through Visa Concierge for travel to apply. Some properties have a minimum night stay or require the booking of certain room categories to receive the additional complimentary benefits. Please consult the terms and conditions for each property.

Offer is valid from 1 January – 31 December 2016. - Offer is subject to availability at time of booking. - Offer is valid at participating properties. - Offer is valid at Visa Infinite and Visa Signature cardholders and Visa Platinum cardholders in China, Australia and New Zealand. - Offer is valid only when guest pays for their room with a Visa card. - Offer is non-transferable. - Complimentary breakfast is for two people per room and cannot be combined with other offers. - Complimentary breakfast daily is based on double occupancy for two people. - Food or beverage credit has no cash value and is per room, per stay. - Cardholder is responsible for all applicable taxes, service charges, and incidentals not covered by the incidental spend at the hotel. - Void where prohibited, taxed or restricted by law. - Visa will use best efforts to ensure the offer is provided as described, but cardholders shall not make any claim or seek compensation against Visa, even in the event that any of the offers are not provided or not provided as described (whether or not such non-provision is due to Visa's negligence or fault). Neither any of the Visa - Visa shall not be liable in any manner whatsoever or howsoever for any loss or damage or claims that may arise out of (a) usage or attempted usage of any of the offers, or of any services provided by the hotels, or (b) any refusal or failure on the part of the hotels to provide or honour any of the offers, or benefits or privileges given under the offers, for any reason whatsoever. - Visa reserves the absolute right to withdraw and / or alter any of the terms and conditions of any of the offers at any time without giving any notice. - Participating hotels reserve the right to opt out of the program and corresponding benefits at any time without prior notice. - Visa and participating properties reserve the right to vary the terms and conditions of the offer, or to withdraw the offer without notice if circumstances beyond their control make it impossible. - Visa Concierge for details.

Standard Chartered Bank (SCB) does not make any warranties or representation of the quality, merchantability, suitability or availability of products and services availed by the Visa cardholder under the Offer. SCB will not be liable for any loss of any possessions the Visa Cardholder and/or his/her guests may suffer while availing the services herein. SCB shall remain indemnified against any liabilities/damages/costs associated with any injury/death or damage/destruction to a Visa Cardholder and/or his/her guests and any of the property arising out of usage of services herein.

Standard Chartered Ultimate Golf Programme - Terms and Conditions

This benefit is offered to Ultimate credit cardholders through Golfian Technology Solutions Pvt Ltd. the bookings shall be processed through Golfian Technology Solutions Pvt Ltd. Complimentary golf bookings are required to be made through Golfian 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 cardholder is required to adhere to the same including but not limited to dress code, rules of play, producing valid handicap certificate.

1. 2 complimentary Golf games per month, per valid Cardholder. This benefit is non-transferable.
2. The 2 complimentary golf games are only valid at domestic golf courses listed in Annexure 1.
3. 1 complimentary guest game per month, per valid Cardholder. The 1 complimentary guest game is only valid at domestic golf courses listed in Annexure 1.
4. 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.
5. After the complimentary rounds are exhausted the Cardholder needs to make the payment for the golf games at the golf course. The rate for the same is as per the Cardholder must pay green fee, convenience charge and other charges by using the Standard Chartered Bank credit card only.
6. List of 18 premium domestic golf courses across India – Annexure 1
6. List of 15 premium coaching facilities across India- Annexure 1
7. Over 100 Golf courses across the world- Annexure 1.
8. 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.
9. 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,
   - Hangar golf balls at 50 golf balls per lesson
   - Use of practice clubs
   - The booking needs to be made only through the Ultimate Concierge
10. No walk-ins or direct payment to golf clubs are allowed in this program. Golf clubs will not entertain any correspondence regarding the booking directly from Cardholders and Cardholders may not receive any response directly from golf clubs
11. 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.
12. Bookings will be accepted for 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.
13. 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.
14. 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 a chart be booked only on best effort basis.
15. Standard Chartered Bank will not be responsible for payment of three guests per booking, which is subject to availability & the Cardholder would be required to pay the guest fees in advance using the SCB card. It is clarified that there is only one complimentary guest game per month available. The Cardholder will have to pay for other guests at the rates that may be prescribed by Golfian from time to time.
16. The guest booking will only be processed if he/she is accompanied by the SCB Cardholder. 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

Sr. No	Name of the Course	City/District
1	Bombay Presidency Golf Club	Mumbai
2	Boulder Hills Golf Club	Hyderabad
3	ZION Hills Champion	Bangalore
4	Clover Greens	Bangalore
5	Prestige Golfshire	Bangalore
6	Golden Greens Golf Resort	Gurgaon
7	ITC Classic Golf Resort	Gurgaon
8	Jaypee Greens	Noida
9	Jaypee Wishtown	Noida
10	Karma Lakelands	Gurgaon
11	Kathar	Ahmedabad
12	Kensville Golf Club	Ahmedabad
13	Khanjhar Golf Club	Mumbai
14	Madras Gymkhana Club	Chennai
15	Oxford Golf & Country Club	Pune
16	Panchkula Golf club	Chandgarh
17	Royal Jaipur Golf Club	Jaipur
18	Poona Golf Club	Pune
19	Glade One	Ahmedabad

International golf course locations

Sl. No.	Country	Name of the Course
1	Australia	Golf de Chantaco
2	Australia	Golf Club de Granville Bas du Mont St-Michel,
3	Australia	Castleisland Golf Club
4	Australia	St. Andrews Rayong Green Valley
5	France	Golf Poitiersa
6	France	Marais Golf Course
7	France	La Estancia Golf
8	France	Eagle Vines Vineyards & Golf Club
9	France	Arnaldia Golf & Country Club
10	France	Golf Club Rhedrat a V
11	France	Montgomerie Links
12	France	Montreal Golf Links- Broomfield Course
13	France	Golf Club Varese
14	France	Circolo di Campagna di Zoate
15	France	Golf Club Bologna
16	Germany	JOHN O'GAUNT GOLF CLUB
17	Germany	Golf Belgrado
18	Germany	Laguna Lang Co Golf Club
19	Germany	Avis Golfe Porto de Lima
20	Germany	Fancourt 's Golf Course
21	Germany	Shandon Park Golf Club
22	Germany	Peoula Championship Course
23	Germany	Formosa Auckland Country Club
24	Germany	Lam Lok Kau
25	Germany	Golf Club Castell Arquato
26	Germany	Hesketh Golf Club
27	Indonesia	A.S.D. Franciacorta Golf Club
28	Ireland	Bersanar Golf
29	Italy	PARADA RESORT KUSADASI & GOLF
30	Italy	CENTURION COUNTRY CLUB
31	Italy	Golf de Coutainville
32	Italy	Royal Guernsey Golf Club,(RGGC)
33	Italy	Bom Sucesso golf Course
34	Italy	Golf d'Annemasche
35	Japan	Dukwich and Sydenham Hill Golf Club
36	Kenya	Mission Hills of Hayward Golf Course
37	Malaysia	La Grandeur Palm Resort Johor - Palm Resort Golf & Country Club
38	Malaysia	Golf de Carvoeiro
39	Malaysia	Forest Heights golf Course
40	Malaysia	Glendower Golf Club
41	Malaysia	Seahouses Golf Club
42	Malaysia	Legend Golf & Safari Resort (Signature Golf Course (18 holes)
43	Malaysia	Stellen Bosch Golf Club
44	Malaysia	Sun City Resort Golf - Gary Player Golf Course
45	Malaysia	Sun City Resort Golf – Lost City Golf Course
46	Malaysia	Royal Johannesburg and Kensington Golf Club- East Course
47	Malaysia	Royal Johannesburg and Kensington Golf Club- West Course
48	Malaysia	Black Bear Golf Club
49	Malaysia	Fancifull Wheeler Golf Course
50	Malaysia	Sari Lanwer Country Club
51	Malaysia	Horizon Hills Golf & Country Club
52	Malaysia	The Coast Golf Club
53	Malaysia	Emmore Park Golf Club
54	Malaysia	Devilbend Golf Club
55	Malaysia	Devonvale Golf & Wine Estate
56	Malaysia	Golf del Lagho
57	Malaysia	Bukit Jawi Golf Resort Berhad
58	Malaysia	Hermanus Golf Club
59	Malaysia	Nguto Golf Club
60	Malaysia	North Wales Golf Club
61	Malaysia	Cypress Hills Golf Course- Skywest Golf Course
62	Malaysia	GOLF DE CAP MALO
63	Malaysia	Royal Cape Golf Club
64	Malaysia	Knysna Golf Club
65	Malaysia	Arlington Heights Park District- Arlington Lakes Golf Club
66	Malaysia	Bonne Brook Golf Course
67	Portugal	Datai Bay Golf Club
68	Portugal	Kulim Golf & Country Resort
69	Portugal	Bukit Jalil Golf & Country Resort
70	Singapore	Marina Bay Golf course
71	Singapore	Laguna National (Masters)
72	Singapore	Sentosaveg
73	Singapore	Ria Bintan Golf Club
74	Singapore	Raffles Country Club (Lakes Only w/d
75	Singapore	Raffles Country Club (Palms- Only w/d
76	Thailand	Sri James Country Club
77	Thailand	Pattaya Golf Club & Resort
78	Thailand	Thai Country Club
79	Thailand	The Royal Gems Golf And Sports Club
80	Thailand	Red Mountain Golf Club
81	Thailand	Green Valley Country Club
82	Thailand	Banyan Golf Club
83	Thailand	The Imperial Lakeview
84	Thailand	Riverdale Golf Club
85	Thailand	Springfield Royal Country Club
86	Thailand	Lotus Valley Golf resort
87	Thailand	Black Mountain Golf Club
88	Thailand	Chiangmai Highlands Golf & Spa Resort
89	Thailand	Phuket Country Club
90	Thailand	Muang Kaew Golf Course
91	Thailand	Laem Chabang International Country Club
92	Thailand	St. Andrews Rayong Green Valley
93	Thailand	Gassan Golf Resort
94	Thailand	st andrews 2000
95	Thailand	Lam Lok Kau
96	Thailand	Krung Kaew Golf Course & Country Club
97	Thailand	Maejo Golf Resort & Spa
98	Thailand	The Majestic Creek Country Club
99	Thailand	Rangsina Golf Club
100	Thailand	Royal Hills Golf Club
101	Thailand	Lindsnof Golf & Country Club
102	Thailand	Lindsnof Golf & country club
103	South Africa	Porewa Country Club
104	South Africa	Clearwater Sanctuary Golf Resort
105	South Africa	Pulra Golf Club
106	South Africa	Bukit Barang Golf & Country Club
107	South Africa	Labuan Golf Club
108	South Africa	Red Mountain Golf Club
109	South Africa	Golf D'Orange
110	South Africa	Pondenow Golf & Country Club
111	South Africa	Kinabalu Golf Club
112	South Africa	Sandakan Golf & country club
113	Spain	ICK Palm Villa Golf & Country Resort
114	Spain	Tawau Golf Club
115	Spain	Tioman Island Golf Club: Berrjaya Hotel Resort
116	Spain	Kelab Golf Bata Pahat
117	spain	Superflu Golf Club
120	Turkey	Golfclub Kirchheim-Wandlingen e.V
121	Oman	Al Mouj
122	Oman	Musical Hills Golf Club
123	Oman	Jumeirah - Five
124	UAE	Emirates - Fazlani
125	UAE	Dubai Creek & Yacht
126	UAE	Al Badia Golf International
127	UAE	Ela Club
128	UAE	The Address Montgomerie
129	UAE	Arabian Ranches Golf Club
130	UAE	The Track Meydan Golf Club
131	UAE	Jebel Ali Golf Resort
132	UAE	Towerlinks Golf Club
133	UAE	Al Hamra Golf Club
134	UAE	Sharjah Golf & Shooting Club
135	UAE	Yas Links
136	UAE	Abu Dhabi Golf Club
137	UAE	Saadiyat beach Golf Club
138	UK	Gunung Rapat Golf Resort
139	UK	Golfclub Hetzershof e.V
140	UK	Royal Johor Country club
141	UK	Penang Golf Resort
142	UK	Shah Shu Golf Country Resort
143	UK	Raintree Beach & Golf Resort
144	UK	Cinta Sayang Resort
145	USA	Golfanpe Ravensburg Vereaitungs
146	USA	Bornes Golf Resort
147	USA	Golfclub Aberberg e.V.
148	USA	Royal Palm Springs Golf Club
149	USA	Permasyarat Golf & Country club
150	USA	Golfclub Rhenkicks e.V
151	USA	Golfclub Pfochen Karlsbauer Hof e.V.
152	USA	Golf De Sologne
153	Vietnam	Golfplatz Pfeifer (Sonden Pines)
154	Vietnam	Golfplatz Pfeifer (Hunter's nine)
155	Vietnam	Palm Garden Golf Club

Sr. No	Learning Facility	City/District
1	Noida Golf Club	Noida
2	Sirifort	Delhi
3	Qutub Golf Club	Delhi
4	Poona Golf Club	Pune
5	Oxford Golf & Country Club	Pune
6	AKGR	Chennai
7	Boulder Hills Golf Club	Hyderabad
8	Golden Greens Golf & Country Club	Gurgaon
9	Jaypee Greens Golf Club	Noida
10	Pro Touch Golf Academy	Kolkata
11	Kensville Golf And Country Club	Ahmedabad
12	Golden Swan	Mumbai
13	Trouche Golf Academy	Bangalore
14	Bombay Presidency Golf Club	Mumbai
15	Panchkula Golf Club	Chandgarh

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