

## Terms and conditions for use of the reward points and/or cashback redemption/transfer via electronic channel service. (Purchase with Rewards/Convert Rewards)

1. These terms and conditions ("Terms") apply to your use of the reward points and cashback redemption/transfer via electronic channel service provided by Standard Chartered Bank ("the Bank" or "we" or "Standard Chartered").
2. The reward points and cashback redemption/transfer via electronic channel service is provided as part of the Bank's electronic banking services, and accordingly:
  - a. These Terms are in addition to and shall be read with the Client Terms, our privacy notice published in our website and any other documents forming part of our banking agreement (and any reference to the terms and conditions of the Client Terms shall include reference to these Terms).
  - b. The meaning of key words printed like this is explained in the Client Terms unless defined in these Terms. The Client Terms may be accessed at <https://av.sc.com/in/content/docs/India-Client-Terms.pdf>
  - c. In the event of any conflict or inconsistency, these Terms shall prevail over the Client Terms to the extent of such conflict or inconsistency.
3. By using the reward points and cashback redemption/transfer via electronic channel service, you acknowledge and agree that:
  - a. The following sub-features will be available to you (and any applicable terms and conditions pertaining to each sub-feature shall apply to you):
    - (i) "Purchase with Rewards" by activation/selection of card;
    - (ii) "Purchase with Rewards" by replying in the positive to our notices and communications under the reward points and cashback redemption/transfer via electronic channel service; and
    - (iii) "Convert Reward":
      - I. The transfer of Reward points or Cashback rupees for merchant loyalty points or air miles with a certain merchant is also subject to that merchant's terms and conditions including eligibility and time required to process any transfer and credit your merchant loyalty points or air miles. You may need to check with the relevant merchant concerned, should the need arise.
      - II. Standard Chartered is not an agent of the merchant and makes no warranty or representation as to the quality, merchantability or fitness for purpose of the goods and services bought and accepts no liability for the goods and services provided by any merchant. Any dispute about the same must be resolved directly with the merchant.
      - III. The individual merchant or airline may change its loyalty or air miles programme terms and conditions, including regulations, policies, benefits, conditions of participating or air miles levels, in whole or in part at any time with or without notice, even though such changes may affect the value of the air miles already accumulated.
      - IV. Any personal information and details of your relevant merchant loyalty points or air miles programme (including without limitation, your name and membership number (where relevant)) that you disclose and provide under the reward points and cashback redemption/transfer via electronic channel service must match that on file with the merchant or airline under the loyalty or air miles programme. Any difference between this information and that on file with the merchant or airline under the loyalty or air miles programme can cause delays or prevent merchant loyalty points or air miles from being transferred successfully.
      - V. Once you send in a transfer request under the reward points and cashback redemption/transfer via electronic channel service, no amendment, cancellation or reversal of the transfer will be allowed.
      - VI. We are not responsible for any fraud or unsuccessful transfer.
      - VII. We are not responsible for the actions or omissions of the individual merchant or airline.

All of the above (i) to (iii) are based on a conversion rate as specified by Standard Chartered.

The list of merchants under the reward points and cashback redemption/transfer via electronic channel service may change from time to time.

Standard Chartered may suspend the calculation or accrual of Reward points, Cashback rupees, merchant loyalty points or air miles, to rectify any errors in the calculation of Reward points, Cashback rupees, merchant loyalty points or air miles or adjust the calculation as we reasonably deem fit without giving you prior notice or reason.

If an adjustment to your Reward points/Cashback rupees causes you to redeem/transfer such a transaction amount or receive such number of merchant loyalty points or air miles that you would not otherwise be entitled to or if you redeem/transfer more Reward points/Cashback rupees than you are entitled to, you agree that you owe us the value of such excess redemption/transfer. Under such circumstances, we reserve the right to: (I) reduce your Reward points/Cashback rupees accordingly, (II) withhold the awarding of any subsequent Reward points/Cashback rupees or redemption/transfer of any subsequent reward, and/or (III) chargeback the value of the Reward points/Cashback rupees or reward to the principal cardholder's card account. The value of the Reward points / Cashback rupees in such instances shall be determined by us in our reasonable discretion.

Fraud or abuse of the redemption/transfer may result in the forfeiture of accrued Reward points / Cashback rupees as well as the cancellation of a card.

Standard Chartered reserves the right to: (A) vary, modify or amend these Terms (including adding or deleting any terms); (B) change the conversion rates or substitute any merchant loyalty points or air miles with another reward of a similar value; (C) withhold or cease the redemption/transfer of Reward points / Cashback rupees to you, without prior notice provided that such rights are not exercised improperly.

Further, Standard Chartered reserves the right: (AA) to determine at its sole and absolute discretion the type of cards eligible; and (BB) not to proceed with any request from you to use any or all of the above-mentioned sub-features due to any reason, under the reward points and cashback redemption / transfer via electronic channel service.

In the event a service fee or transfer fee is chargeable for any redemption/transfer of your Reward points/ Cashback rupees, GST as applicable will also be charged to you accordingly.

- b. You shall receive notices and communications under the reward points and cashback redemption/transfer via electronic channel service by electronic means including by email, SMS or online banking inbox; you further accept and acknowledge that any such notices and communications received by you pertaining to your Reward points / Cashback rupees balance enquiry may not be encrypted and may contain personal information and information pertaining to your linked accounts, and we shall not be responsible or liable to you for any possible release, loss or interception of such personal information and/or information.
  - c. In order, for you to continue to use the reward points and cashback redemption/transfer via electronic channel service, you may be required to ensure that Push Notification continues to be enabled on your mobile device for the mobile app and you have internet or mobile data connectivity.
  - d. You consent to the use and disclosure of your personal information and the details of your relevant merchant loyalty points or air miles programme under the reward points and cashback redemption / transfer via electronic channel service to Standard Chartered and that merchant for the purpose of availing the reward points and cash back redemption / transfer via electronic channel service.
  - e. In respect of any third party's personal information that you disclose, you represent and acknowledge that you have, prior to such disclosure, obtained the appropriate consent for its use and disclosure under these Terms from that third party.
4. If you inform us that the security of your mobile app or security code has been compromised or that the electronic equipment which you use to access any electronic banking services is lost or stolen, we may require you to change the security code or cease the use of the reward points and cashback redemption/transfer via electronic channel service.
  5. In addition to the disclaimers and your liability stated in our Client Terms (as found in the link above):
    - a. We do not represent or warrant that the reward points and cashback redemption/transfer via electronic channel service will be accessible at all times, or function with any electronic equipment, software, infrastructure or other electronic banking services that we may offer from time to time.
    - b. Unless a law prohibits us from excluding or limiting our liability, we are not liable for any loss you incur in connection with the use or attempted use of the reward points and cashback redemption / transfer via electronic channel service, or your instructions, or any unauthorised transactions through or in connection with the reward points and cashback redemption / transfer via electronic channel service.
    - c. You shall indemnify us from all loss and damage which we may incur in connection with any improper use of the reward points and cashback redemption/transfer via electronic channel service.

### Meaning of words

Push Notification is a service provided by Apple and Google for their respective mobile operating systems i.e. iOS and Android respectively through which an iOS or Android mobile app can send a user (who has installed the mobile app) a notification.